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**Performance in Microfinance Institutions in Sub-Saharan Africa: The Role of
Organisational Trust**

Scott Bellows

**Thesis submitted in fulfilment of the Degree of Doctorate in Business
Administration (DBA)**

Durham University

Durham University Business School, Durham, UK

Academic Year 2016

Supervisors Professor Birgit Schyns and Professor Rob Dixon

Abstract

The current research examines organisational trust in three Sub-Saharan African countries. The study seeks to investigate organisational trust's relationship with desirable workplace outcomes. The sample surveyed 423 loan officers and loan officer supervisors across 22 different microfinance institutions in Tanzania, Zambia, and Uganda.

Relationships between two different referents of supervisor and top management trustworthiness perceptions and organisational trust attitudes were examined with organisation commitment as an attitude mediator on intention to quit and behaviour variables in-role behaviour and organisational citizenship behaviour. The contribution of the research involves testing the frequently quoted but less often used Gillespie (2003) reliance and disclosure measures of organisational trust in both an industry and countries that organisational trust research never previously occurred. Inasmuch, the study tests the models in the microfinance industry in Zambia, Tanzania, and Uganda examined through the confirmatory factor analysis of structural equation modeling of the structural model.

The study supports existing knowledge that trustworthiness perceptions in top management do relate positively with organisational trust, but also finds several differences in relationships between variables compared to previous studies conducted in North America, Europe, and Asia. The research finds that the Mayer, Allen et al. (1995) trustworthiness measures have mixed relationships to organisational trust in contrast with previous studies. Perceptions of supervisor ability have no significant relationship with reliance and actually hold a negative relationship with disclosure. Benevolence perceptions relate significantly and positively only with disclosure and not reliance while integrity relates strongly with both reliance and disclosure. Employee intentions to rely on both supervisors and top management relate positively and strongly with organisation commitment, but disclosure and organisation commitment possess no significant relationship.

Organisation commitment relates positively and significantly with in-role behaviour and organisation citizenship behaviour in both models. However, organisation commitment relates unexpectedly positively with intention to quit in the supervisor model, but negative in the top management model as found in previous research studies.

The supervisor hypothesized model had a statistically significant chi-squared value $\chi^2 (394) = 707.168$, $df = 384$, $p < .0001$, and showed appropriateness of fit with $RMSEA = .046$, $CFI = .941$, $SRMR = .048$. The top management hypothesized model had a statistically significant chi-squared value χ^2

(394) = 700.034, $df = 384$, $p < .0001$, and showed appropriateness of fit with $RMSEA = .046$, $CFI = .942$, $SRMR = .047$. Plausible explanations are discussed along with implications for theory and practice.

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List of Abbreviations

IRB	In-Role Behaviour
OCB	Organisation Citizenship Behaviour
OCB-I	Organisation Citizenship Behaviour Individual
OCB-O	Organisation Citizenship Behaviour Organisation
CFI	Comparative Fit Index
GOF	Goodness of Fit
SRMR	Standardized Root Mean Square Residual
RMSEA	Root Mean Square Error of Approximation
CFA	Confirmatory Factor Analysis
SEM	Structured Equation Modeling

Declaration

I confirm that no part of the material offered has previously been submitted by me for any degree. If material has been generated through joint work, my independent contribution has been clearly indicated. In all other cases, material from the work of others has been acknowledged and quotations and paraphrases suitably indicated.

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Dedication

I dedicate this doctorate to my father, Tom Bellows, for his constant encouragement and inspiration.

Chapter 1: Introduction and Overview

Chapter 1: Introduction and Overview

Chapter 1 details the underlying rationale for this research study. The scope of study and overview of thesis structure is discussed. The chapter further details a high-level overview of each of the chapters.

1.1 Background

Microfinance represents the only means of financing that many in the developed world take for granted. In much of the developing world, becoming integrated into the formal financial sector stands as an elusive dream. As microfinance has grown over the past two decades, it has revolutionized financial services to the poorest of the world's populations in some of the most difficult or hostile environments (Gates Foundation, 2016). While long a staple in developing countries, microfinance burst onto the scene in the public consciousness in developed nations with the advent of such peer-to-peer lending platforms such as Kiva.org whereby the general public could go online and view the stories of and lend almost directly to less fortunate entrepreneurs in mostly developing countries (Kitusa, 2011). Such sites gave developing country poverty faces and names to the often-insulated developed country populace. But it also gave citizens the hope of finding tangible solutions to wrenching poverty (Flannery, 2007). When the former Oprah Winfrey Show featured Kiva.org and microfinance in 2007, the interest in microfinance became abundant (Herr, 2007).

Over 700 million adults around the world have utilised services of the microfinance deposit taking industry with a 10 to 15% annual growth rate (Tischhauser, 2016). However, still approximately 2.5 billion people do not have access to the formal financial sector (Gates Foundation, 2016). Some individuals hail microfinance as an all-encompassing solution to alleviating poverty. These individuals view microfinance as the first building block whereby other development initiatives come later (Manos et al., 2013). A family's health, education, shelter, food, and clothes may all be influenced by the ability to access credit to become economically active (Simanowitz, 2003). Some view microfinance as unique among development interventions since it is theoretically capable of continuing on a permanent basis (Littlefield, 2003). Since poor individuals pay in the future with interest the money they receive at the present, programmes may continue indefinitely if the interest income and savings fees cover the operation's expenses.

Others view the phenomenon as an overly hyped product with serious disadvantages (Karnani, 2007). Such drawbacks include donor funds bypassing traditional development initiatives in education, health, sanitation, and access to clean water while being placed disproportionately with microfinance organisations without proper investigation into which activity more fully assists poor populations eliminate areas of suffering and poverty (Buckley, 1997). More recent research delineates that microfinance works effectively when innovative technology, such as mobile banking, and savings products are introduced or state-led expansion of financial services into rural areas lifts the most individuals out of poverty by supporting the accumulation of assets (Pande et al., 2012).

Academic researchers from various fields have investigated microfinance industry governance and management (Hartarska, 2005), loan officer roles (Dixon et al., 2008), lending methodology (MkNelly and Kevane, 2002; Godquin, 2004; Beisland and Mersland, 2013), portfolio quality improvement methods (Godquin 2004; Nzongang and Nishimikijimana, 2013), reporting accuracy and transparency (Copestake, 2003;), and appropriate measurements for client impact (Hartarska, 2005).

There exists a vast body of research delineating the various methodologies in practice in the microfinance sector. The largest providers of methodology recommendations include the World Bank's Consultative Group to Assist the Poor, Microsave, and the SEEP Network. The different institutions provide manuals, articles, and books on implementing IT systems, developing savings products, shifting group lending methodologies, microfinance audit techniques, regulation, poverty assessment tools, client impact surveys, performance reporting, financial analysis, product costing, branding, and delivery systems (CGAP, 2006; MicroSave, 2006; SEEP, 2006).

Academic literature gauges the effectiveness of applying the above pervasive common practices, recommends changes, and considers additional microfinance factors (MkNelly and Kevane, 2002; Jain and Mansuri, 2003; Rai and Sjostrom, 2004). Dissenting opinions on the benefits of microfinance include concerns about over-indebtedness of borrowers, effects of high interest rates, and the high utilization rate of borrowed funds for the poor to become better off (Buckley, 1997; Morduch, 1999; Schicks, 2013)-

However, the widely established relationships of trustworthiness to organisational outcomes have never been tested in the microfinance industry. Mayer et al. (1995) posited the most widely cited trust antecedents of ability, benevolence, and integrity that have not been exposed empirically to

the microfinance environment. In an industry mired in scandal as it undergoes growing pains of a maturing sector, as described in section 1.2 below, the infusion of organisational trust and organisational outcome research into the literature tested in the microfinance industry represents a step forward for both theory and practice.

1.2 Statement of the Problem

The performance of microfinance institutions is a salient concern within the industry with minimal organisational behaviour research conducted in the sector (Stauffenberg, Jansson, Kenyon, Barluenga-Badiola, 2003; Merslanda & Strom, 2009). Various microfinance institution crises rocked the East African sector between 2006 and 2011 largely attributable to avoidable organisational behaviour-type issues (Kitusa, 2011). Organisational issues included theft of funds by executives (Djabanor, 2016), broader integrity issues among industry owners (MyC4, 2012), poor management practices (Sinclair, 2012), and abandonment of its founding pro-poor mission (Chandavarkar, 2011). Even the effects of the industry have invited scandal in public consciousness with over-indebtedness a major burden as microfinance institutions lend too much money beyond a client's ability to repay (Biswas, 2010). Scandals involving some of the biggest names in the donor community and affected countries in the East African region that experienced major industry-known scandals in the sector between 2006 to 2011 included Rwanda, Uganda, Kenya, Malawi, and Tanzania (Kitusa, 2011).

Since the microfinance industry serves to improve the lives of vulnerable citizens in mainly economically disadvantaged regions, the performance success of microfinance institutions holds a broader positive impact on society. Positive effects on clients include greater well-being in the client's household beyond just the participant himself or herself, greater proportion of clients' school age children attending school, greater nutritional intake, increased participation in community collective action, reduced incidence of abject poverty, increased household expenses, increased household consumption, increased incomes, better health outcomes, better health habits, increased decision making roles for women, increased self-confidence in participating women, increased sense of self-worth, and increased political empowerment (Mosley and Hulme, 1998; Patten, Rosengard et al., 2001; Anderson, Locker et al., 2002; Kabeer, 2003; Littlefield, 2003; Steel, 2013; Baye, 2013). So when institutional management performs badly, it harms those already struggling to survive on the margins of society. The lack of academic inquiry into management practices in the industry stands as alarming further perpetuation the crisis of confidence in the industry.

Further, by the time of the onset of the research study, a gap in knowledge in the literature existed between testing the trust variables formulated by Gillespie (2003) and the most frequently utilised antecedents developed by Mayer, Davis, and Schoorman (1995) and desirous organisational behaviour outcomes. By 2015, Heyns and Rothmann (2015) became the first researchers to test the same trustworthiness variables on the Gillespie (2003) trust variables. However, Heyns' (2015) model only investigated a supervisor model and created a higher order factor for all three variables. This study includes a supervisor and top management model while including each trust antecedent separately for the supervisor model.

An additional gap includes organisational trust research has previously never been conducted in the target countries. Though the body of organisational behaviour literature on Sub-Saharan Africa is growing, Africa remains dramatically understudied compared to the rest of the world (Kamochea, Chizemab, Mellahic, & Newenham-Kahindi, 2012). Many of the relationships between organisational behaviour variables were based on Western ideals and also tested in the East, but not in Africa. Therefore, organisational behaviour research represents a raising a serious problem whether the validity of foreign constructs in various cultural settings.

1.3 Purpose of Study

The study intends to improve the performance of microfinance institutions. Limited organisational behaviour research on the microfinance industries exists. Inasmuch, the research's primary objective is to establish relationships among variables to determine results from the employee's perceptive. The study hopes to positively influence the performance outcomes within the microfinance industry within the target countries and beyond. Additionally, this research hopes to understand what organisational behaviour variables influence desirable organisational outcomes and to what extent. So the study holds important use for managerial practice. In terms of theory advancement, this research intends to expand testing of established variables relationships into new geographic areas as well as push theory further by testing previously untested combinations of organisational behaviour variables.

The research places particular importance on organisational trust. The world abounds with social uncertainty. As decision-makers, how might individuals decide based on incomplete information? People utilise trust to fill the gaps in future behavioural expectations about others who hold interdependent relationships with them (Kramer, 2006). Trust serves as the social fabric lubricant of

interpersonal relationships within organisational settings (Putnam, 1993). Trust reduces uncertainty among employees within organisations that enable them to achieve greater organisational performance outcomes (Luhmann, 1979).

1.4 Research Questions

Multiple research questions arose as follows:

1. In what ways can microfinance institution supervisors and top managers motivate employees to achieve desirable organisational outcomes?
2. How does established organisational trust models hold when tested in new country contexts?
3. Which trustworthiness perception measures relate strongest with organisational trust as judged by employee willingness to vulnerability through reliance in and disclosure to authorities?
4. Which trustworthiness and organisational trust referent yields stronger impacts on desirable workplace outcomes?

1.5 Scope and Significance of Study

The above research questions define the scope of the research. The research questions show the focus of enhancing the performance of employees in microfinance institutions. This study intends to contribute towards organisational behaviour theories that may impact performance in the workplace by examining organisational trustworthiness perceptions, reliance and disclosure trust intentions, affective organisation commitment attitudes, and behaviour measures IRB and OCB with intentions to quit.

The study intends to generate debate on the relationships between variables in the model. Several of the variable linkages have been strongly established, such as organisation commitment on IRB and OCB (Vanhala et al., 2016). Also, organisation commitment and its negative association with intention to quit is well established (Alniacik, 2013; Jehanzeb, 2013). However, this research is only the second to examine the relationship between the Mayer et al. (1995) ability, benevolence, integrity trustworthiness variables on the Gillespie (2003) reliance and disclosure measures of trust and the first to incorporate both sets of scales within an organisation commitment model.

The research tests the models in the microfinance industry. While the microfinance sector has been the subject of numerous academic research, organisational trust has never been tested in the industry. Further, the study target countries of Zambia, Tanzania, and Uganda have never been studied with organisational trust before.

1.6 Summary of Theoretical Framework Methodology

This research utilises a theoretical framework, as expounded in chapter 2, that perceptions represent the antecedents of attitudes which then influence intentions and behaviours. An individual's perceptions, attitude, and intentions are only known to the person holding the intention. Only through asking the individual in some method can a researcher understand them (Rummel, 2017). This research utilises a quantitative to investigate the research questions. Questionnaires with summated scales for variables were placed on Likert scales for respondents to numerically represent their perceptions, attitudes, intentions, and behaviours. The questionnaires were distributed to microfinance loan officers and loan officer supervisors in three East Africa nations: Tanzania, Uganda, and Zambia. Data was then entered and cleaned before conducting structured equation modeling to ascertain the relationships between the study variables.

1.7 Definitions

1.7.1 Organisational Trust

Utilising the below 1.7.3 definition of trust, but applied within the confines of an organisation defines organisational trust. Throughout the following study, organisational trust refers to the Gillespie (2003) constructs of reliance and disclosure to a referent. This research interchanges the terms.

1.7.2 Referent

Most of the trust literature within organisations has focused attention on employee trust in a specific individual within the organisation as the trustee as referred to as the referent (Aryee, Budhwar et al., 2002). Referents of trust can be the organisation itself, groups, or individuals (Korsgaard et al., 2008).

1.7.3 Trust

Trust is a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behaviour on another (Rousseau, Sitkin et al., 1998: page 395).

1.7.4 Trustworthiness

Trustworthiness is a quality that the person upon whom trust is placed, the trustee, possesses (Mayer, Davis et al., 1995). This study refers to trustworthiness as distinctly different than and preceding to trust. Trustworthiness throughout this study interchanges trustworthiness with the trust antecedents of ability, benevolence, and integrity (Mayer, Davis, et al., 1995).

1.8 Chapters Outline

Chapter 2 includes the literature review that provides a detailed analysis of relevant literature and gaps. Readers will be particularly interested in the delineation of how trust is built, trust antecedents, trust's definitions, and trust referents. Further, the chapter discusses the relationship between organisational trust and organisation commitment and then the relationship between the two and IRB, OCB, and intention to quit. The chapter also examines the differences of organisational behaviour research across cultures. The chapter includes various hypotheses arising from the literature review.

Chapter 3 describes the selection of the target countries of Zambia, Tanzania, and Uganda. It includes a discussion on the similarities between the countries and states a lack of organisational trust research ever conducted in them. The chapter also includes a description of the microfinance industry in general as well as specifically within the target nations. The chapter states the lack of organisational trust research ever conducted industry.

Chapter 4 details the research methodology utilised by this study. The chapter includes the ontology, epistemology, and methodology employed that underpins how data was gathered, samples, data collection, and data cleaning methods. Measures including sources, scales, and sample questions are shown. Ethical concerns and solutions are detailed at length. The chapter concludes with a discussion of the analytical techniques and methods utilised.

Chapter 5 produces the results of the primary research that emerged from Model 1, Model 2, and Model 3 among the supervisor models and Model 1 and Model 2 among the top management models. The chapter first shows the descriptive statistics, correlation table, and Cronbach's alpha scores. Structural equation models and fit indices with proposed modifications are presented. The individual path coefficients are shown in a chart as well as in narrative form for both the final supervisor and final top management models. Next, indirect paths are put forth per supervisor model and top management model separately. The chapter concludes with a table of hypotheses and whether each was supported by the empirical evidence.

Chapter 6 stands as the culmination of the research study. It details key findings of the research study and conclusions based on the relationships between the variables and reflections on meanings behind the findings. The chapter concludes with a discussion of the research limitations and recommendations for future research.

1.9 Chapter Summary

Chapter 1 laid the foundation for the background and problem statement of the research study. The chapter continued with the purpose, scope, and methodology of the study. The theoretical framework was laid out showing the conceptual basis for the research. The chapter concluded with a summary of each of the following chapters.

Chapter 2: Literature Review

Chapter 2: Literature Review

2.1 Introduction

The following literature chapter provides a comprehensive review of research directly tied to the research questions. The study will build a theoretical framework which will then guide the study, provide an examination of relevant research, and develop hypotheses to be tested that arose from the 4 research questions posed in the first chapter.

Then, this chapter examines organisational behaviour literature around organisational trust, including its antecedents, as well as its outcomes. It delineates the relationships between trust variables and outcome variables as well as indirect linkages between variables that mediate the relationships. Any contradictions as well as gaps in the literature will be discussed.

2.1.1 Why Research Organisational Trust

Since people live interdependent lives with other people, the dilemmas of trust exist as an inevitable feature of both broad social and specific organisational life (Kramer, 2006). Organisational trust increases desirable organisational outcomes, with some of numerous examples as follows. Holtz (2013) found that organisational trust holds significant positive relationship with employee's perceptions of organisational justice. Yang (2005) highlighted that employees with higher organisational trust perceptions performed better at their jobs. Also, high levels of trust within an organisation results in lower transaction costs for the entity (Chiles and McMackin, 1996) and between entities (Uzzi, 1997) because specific transaction costs and improved efficiency include less performance monitoring, less punishments for failures, less time to resolve conflicts, less buy-in time for management initiatives (Tyler and DeGoey, 1995) and more likely to readily accept employer decisions (Tyler, 1994). Further, the degree of trust strength that results in transaction costs savings may be utilised as a competitive advantage against other firms or competitive parity with similarly matched companies (Barney and Hansen, 1994).

Research additionally ties trust to increased spontaneous sociability that relates to extra work undertaken and altruistic behaviour among employees (Kacmar, 2012). Employee's who trust their supervisors exhibit more innovative behaviour (Nooteboom, 2013), organisational commitment (Dirks, 2012), and have lower turnover intentions (Costigan, 2011). Trust enhances the quality of

group communication and strengthens problem-solving (Zand, 1972) and knowledge transfer (Levin and Cross, 2004).

2.1.2 Interpersonal Trust

Interpersonal trust exists as a highly complex and dynamic phenomenon (McCauley and Kuhnert, 1992). Ferrin et al. (2008) highlighted the confusion within the literature that the term trust held multiple different meanings in established research. Some, as with this research, term interpersonal trust as the intention and willingness to accept vulnerability to another. Other meanings for trust include confident expectations about positive future interactions and trust in actions. Finally, some research seems to blur the line between the distinction drawn in this study between trustworthiness and trust as two distinct constructs by utilising the trust term as the perception of another's ability or other research as the perception of one's benevolence. This research highlights the underpinning of interpersonal trust as the risk associated to trusting behaviour. Vulnerability assumes some degrees of risk (Mayer & Gavin, 2005).

Interpersonal trust may be observed in research as either a psychological state or behaviour (Kramer, 1999). The behavioural tradition views trust as rational-choice behaviour. The rational choice theory weighs the advantages and risks of behaviours (Schelling, 1960). Rational choices include cooperative choices in a game setting (Williamson 1981; Hardin 1993). Behaviour theory holds its roots in a combination of three influential disciplines of political science theory (Hardin, 1992), sociological theory (Coleman, 1990), and economic theory (Williamson, 1991). Research evolved by questioning whether the rational choice theory truly encompassed the entire psychological process for decisions and added another aspect to also include social orientation towards others and society at large (Mayer, 1995). Tyler and Degoey (1995) found that in non-experimental settings, the severity of risk was irrelevant and therefore outweighed by people's inter-personal social bonds. Those with higher perceived social bonds to their community yielded more desirable behaviour. Better behaviour includes greater willingness for an individual to support their group even if such behaviour is detrimental to themselves (Tyler, 1995).

Conversely, the psychological state view of trust involves taking risky courses of actions with full expectations that all other parties involved will act and respond comprehensively and appropriately (Lewis and Weigert, 1985; Levine and Schweitzer, 2015). The psychological tradition attempts to understand the complex intrapersonal relationships associated with trust (Lewicki, Tomlinson et al., 2006). This author investigates the trust phenomenon utilising the psychological approach since it

relates more to complex organisations similar to the microfinance institutions in Sub-Saharan African and these states include expectations, intentions, affect, and dispositions of trustors and trustees by frequently cited organisational trust research (Mayer, Davis et al., 1995; Rousseau, Sitkin et al., 1998).

The complexity of relationships in the psychological state view of trust involve two distinct dimensions: affective and cognitive. Affective trust emanates from the emotional bonds between interdependent people regardless of their instrumentality towards an employee's workplace success or failure (Weichun, et al., 2013). Affective trust grows from the trustor's relationship and bonds with the trustee. Tyler and Degoey (1996) detail that when social bonds subsist, then relational instead of instrumental benefits and risks of trust assign trustor's trustworthiness perceptions.

In affective trust, an employee would need an emotional bond in the relationship with the appropriate trust referent (Chen, et al., 2014). Emotional attachments on its own can influence perceptions of trustworthiness (Williams, 2001) and employees can psychologically personalise their employment relationship and workplace organisation (Levinson, 1965). Inasmuch, transformational leaders display benevolence through care and concern and therefore build stronger affective trust among their employees with supervisors having direct interaction building affective trust through experience (Jung and Avolio, 2000). When employees identify with their organisation, emotions play an integral part (Pratt, 1998). So conceivably employees could build a psychological affective bond with top management even without interpersonal interactions with them (Waldman and Yammarino, 1999) especially in organisations with charismatic top managers. Charisma links positively affective trust through employee greater emotional bonds (Conger, Kanungo, & Menon, 2000). So affective trust may be built from employees to both supervisors and top management. Conceivably, similarity through non-workplace factors may build the affective trust in employees whether through ethnic similarity (Perry, 2016) or reactions to perceived attractiveness (Fruhen et al., 2015).

Cognitive trust, on the other hand, requires the trustor to obtain more information about the risks and rewards when deciding to trust (Tyler and Degoey, 1996). Trusting uncertain behaviour in others acts as a valuable resource for building an individual's social or political capital (Burt, 2003). Dirks and Ferrin's (2002) review of trust literature explain that socioeconomic exchanges involve affective trust while cognitive trust applies in more workplace task-related exchanges. So both affective and cognitive trust involve social exchange theory. McAllister (1995) details that cognitive trust precedes and has a causal relationship to affective trust. Frequently cited research Mayer,

Davis et al. (1995) and Rousseau, Sitkin et al., (1998) and other studies incorporate mostly cognitive trust in research models (Dirks, 2002). Inasmuch, many trust models utilise cognitive and behavioural approaches in trust-related judgements and decision-making (Kramer, 2006).

Cognitive trust requires a supervisor to follow through with prescribed workplace requirements and not more. So, transactional types of supervisors and the subsequent predictability that they bring end up building employee cognitive trust. Also cognitively, trust in management is tied to employee prior experiences with management based on rational cost-benefit analysis. Employees observe the policies, structures, and procedures within the firm that span the whole entity. Examples include management systems for clear processes and procedures (Malkamäki et al., 2016), performance appraisal systems (Mayer and Davis, 1999), organisational reward systems and practices (Costigan et al., 1998), as well as training programs and benefits perceptions (Hodson, 2004) among others that increase perceptions of trust in organisational top management. As stated previously, system-wide human resources practices are observed by employees as a source of information when forming trust opinions. System-wide human resources practices are attributed to the organisation and top management as initiating the system-wide initiatives (Whitener et al., 2001). This research study utilises cognitive trust for two reasons. First, While some research finds that affective trust proves a better mediator between transformational leadership behaviours and three dependent variables in this study of organisation commitment, IRB, and OCB because emotional bonds from multiple sources is more powerful than cognitive interactions (Weichun et al., 2013), McAllister (1995) hypothesizes that cognitive trust is a building block of affective trust. Second, since this research study desires to isolate employee trust to workplace affects as much as possible, then cognitive trust is utilised in this model as in other organisational trust research with similar variables to this model (Mayer, Davis et al., 1995; Colquitt, Scott et al., 2007; Heyns and Rothmann, 2015).

2.1.3 What is Organisational Trust

Many competing definitions of trust exist in the literature. The literature itself is fragmented (Heyns and Rothmann, 2015). In one of the earliest articles examining interpersonal trust, Deutsch (1958) moves trust beyond mere expectations and introduces resulting behaviour. Deutsch (p. 266) defined trust from a behavioural approach as follows: *An individual may be said to have trust in the occurrence of an event if he expects its occurrence and his expectation leads to behaviour which he perceives to have greater negative motivational consequences if the expectation is not confirmed than positive motivational consequences if it is confirmed.* Deutsch intended to separate risk-taking behaviour from trust behaviour. He equates excessive risk-taking behaviour to gambling based on lower probabilities of occurrence. Importantly, Deutsch uses the term “trust” to refer only to

positive expectations from another individual and the term “suspicion” to refer to negative expectations (Deutsch, 1958). In later years, Deutsch refined his definition to state that in order to trust another individual to act beneficially or harmfully toward the trustor, the trustor must have confidence that the other individual has both the ability as well as the intention to affect either option (Deutsch, 1960), though he still utilises trust only for positive expected outcomes.

Zand (1972) extended the presence of or lack of trust to lead someone to desire or not desire to control situations with the other party. Inasmuch, the term trust became a single meaning whereby a trustor could choose outcomes of trust or no trust with varying degrees of trust between those two extremes. Lack of trust was an expression of trust itself and not the presence of another issue (Zand 1972).

An often cited definition entails trust as the mutual confidence that no party to an exchange will exploit the other’s vulnerability (Sabel 1993). However, this research desired the willingness to be vulnerable provides a deeper understanding of trust perceptions and intentions (Mayer, Davis et al. 1995). Inasmuch, this research desired a psychological tradition definition instead of Sabel’s (1993) behavioural tradition definition. One of the most frequently cited definitions of trust originates from Rousseau, Sitkin et al., (1998) and the definition utilised in this research as:

Trust is a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behaviour on another (Rousseau, Sitkin et al., 1998: page 395).

Instead of studying negative expectations to exploit vulnerabilities, the above research fits with this desired research framework to seek perceptions that employees hold of them doing positive behaviours that mean they will ultimately act on their trust. The definition also incorporates the desired cognitive component of this research by employees developing intentions or behaviour expectations of other parties, which arise from the multiple types of interactions and data gathering instead of just an emotional bond.

2.1.4 Trust Settings: Where to Apply Trust Research

Research investigates trust relationships in three different types of organisational contexts (Dietz, 2006). First, researchers dissect trust between organisations and their clients (Näslund, 2016). The

second and third streams involve an organisational behaviour focus. The second stream embodies trust between organisations (Maurer, 2010). Inter-organisational trust embodies trust between an aggregate entity, like a company or an organisation, with another aggregate entity (Poppo, 2013). The third stream and the focus of this research entails trust entirely within organisations (Frederiksen, 2016). Researchers contend that trusting within organisations is more difficult to for individuals than trust between organisations and trust between an organisation and clients due to the depth and longer term sustained interactions and risks to trusting behaviour within organisations (Galford and Drapeau, 2003).

Inside social systems, trust exists as a crucial source of social capital and integral to social functioning (Fukuyama, 1995). The social capital of trust enables trust to impact the ability of an entity to organise itself with processes, procedures, practices and implementation (McEvily, Perrone et al., 2003). This research looks at the organisational behaviour focus inside organisations of interest in social system in order to approach the research questions from chapter 1.

2.2 Trust Antecedents

Research delineates numerous antecedents of trust. The below discusses first other trust antecedents not utilised in this study and then covers trustworthiness perceptions as the trust antecedent used in this research.

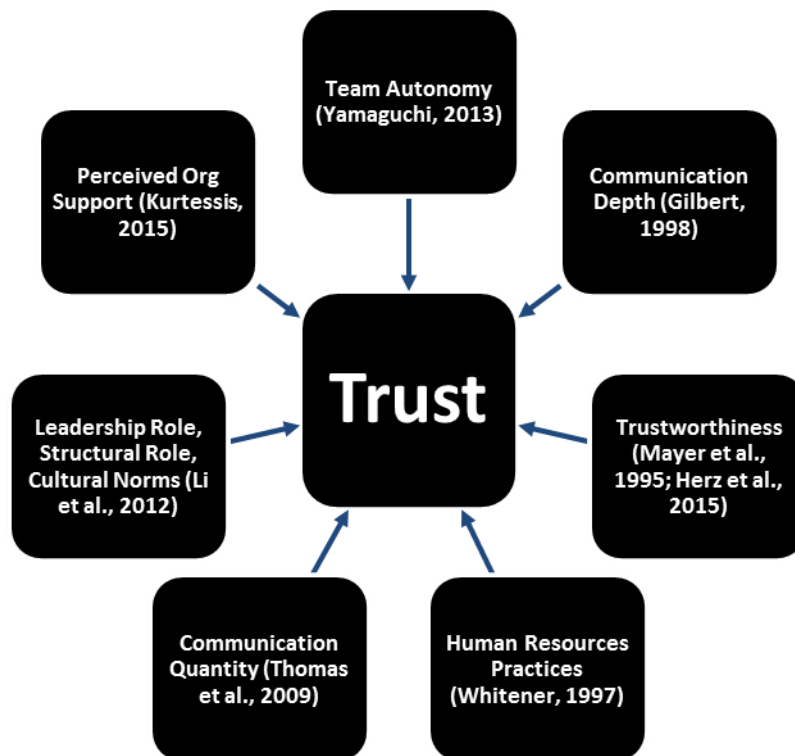
2.2.1 Multiple Trust Antecedents

Numerous variables impact on organisational trust. Among them, Gilbert (1998) details the importance of communication to breed trust. The research highlighted four communications-based trust antecedents including open communication, honest sharing of perceptions and feelings, giving workers larger portions of say in decision making, and sharing critical information. Thomas et al. (2009) supported the importance of communication in building trust by finding that the amount of information communicated by supervisors to employees related positively and significantly with trust in supervisors.

Additional theories include the positive significant impact of human resources practices on trust (Whitener et al., 1997; Whitener et al., Brodt et al., 1998), performance appraisal systems (Mayer and Davis, 1999), as well as one antecedent variables such as perceived organisational support (Kurtessis, 2015) and team autonomy (Yamaguchi, 2013). Other researchers investigate whether a

leader’s transformational or transactional behaviours impact trustworthiness perceptions with different results depending on the referent (Podsakoff, 1990). Li et al. (2012) also put forward a research model with trust antecedents including variables of managers’ leadership role through a transformational leadership variable but also included structural rules of the organisation with variables centralisation and formalisation, and cultural norms within the entity through variables business values and ethical values. The researchers found that transformational leadership and ethical values held positive significant relationships with organisational trust while formalisation had a negative significant path. Centralisation and business values did not hold significant relationships with organisational trust. The above mentioned antecedents are delineated below in Chart 2.1.

Chart 2.1 Antecedents of Organisational Trust

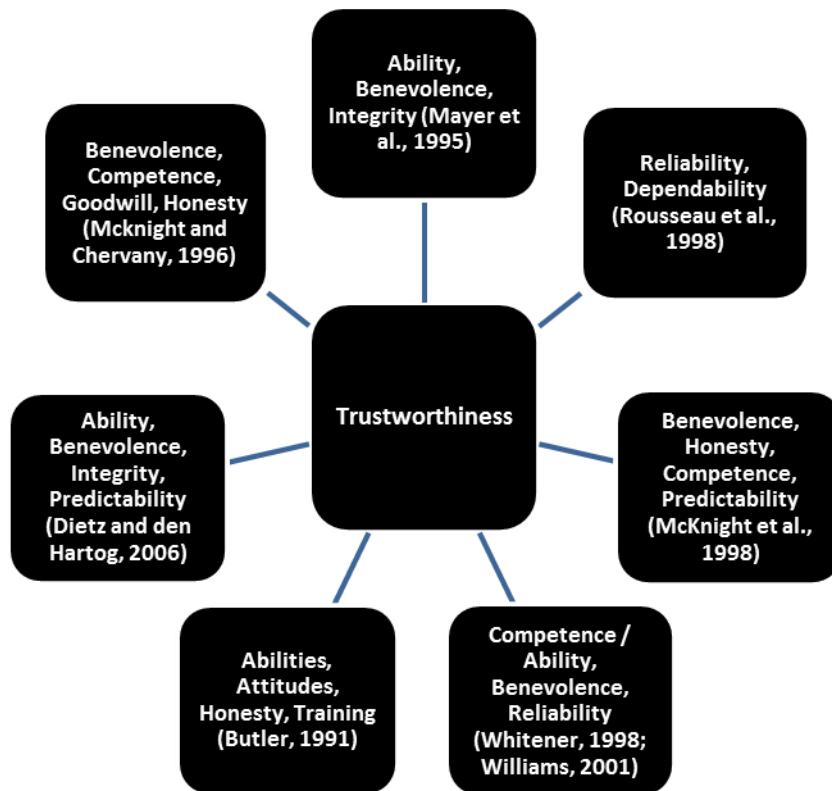


2.2.2 Trustworthiness

This research utilises trustworthiness as an antecedent of trust explained as follows. Trust and trustworthiness do not hold the same meaning. The two terms exist as different constructs. While one may affect the other, trustworthiness is a quality that the person upon whom trust is placed, the trustee, possesses while the psychological construct of trust itself is something that the person extending trust, or trustor, does or intends to do (Mayer, Davis et al., 1995). In the theoretical framework, trustworthiness represents perceptions about others while trust encompasses attitude

willingness whether favourable or unfavourable to act. Perceptions lead to attitudes in the theoretical framework (Lee et al., 2015) and researchers specific to the organisational trust field show that trustworthiness precedes trust as an antecedent (Heyns and Rothmann, 2015). The research fits logically as perceptions impact intentions. Different researchers have developed different theories about trustworthiness items, with the eight leading studies summarized in Chart 2.2 below and narrated as thereafter.

Chart 2.2 Opposing Research on Trustworthiness Items



A highly cited article by Rousseau, Sitkin et al., (1998) emphasized antecedent perception formation based on reliability and dependability in previous interactions with the referent as trustworthiness. When employees know what to predict, then they can trust the individual’s behaviour and, therefore, the individual. On the other hand, Butler (1991) surmised eleven antecedent factors including abilities, attitudes, honesty, training, availability, discreetness, fairness, integrity, loyalty, openness, receptivity, promise fulfillment, and competence, that trustors utilise to judge trustworthiness of a trustee that all loaded on different factors in confirmatory factor analysis (Butler, 1991).

McKnight et al. (1998) detailed four distinct variables that comprise trustworthiness in their study to include honest, competence, predictability, and benevolence. The research ties the variables specifically to cognitive trust that in turn results in trusting behaviours by employees. Williams (2001) proposed reliability as a trustworthiness variable instead of integrity antecedent of trust. Williams delineated that reliability encompasses whether the other person would keep their promises. However, the vast majority of research utilises integrity instead of reliability since integrity is a broader construct and incorporates reliability perceptions in it.

Vanhala et al (2016) utilises Whitener et al. et al.'s (1998) trust inventory that includes reliability instead of integrity. Whitener et al.(1998) incorporated an ability-type variable, competence, for trustworthiness which makes it similar to Mayer, Davis et al. (1995).

Mayer, Davis et al. (1995) authored a much cited work on trust antecedents that asserted that most of the research revolved around three most important characteristics of a trustee: ability, benevolence, and integrity. Many researchers have since incorporated the Mayer et al antecedents as generally utilised building blocks of trust between employees and supervisors and top management (Mayer and Davis, 1999; Tan and Tan, 2000; Heyns and Rothmann, 2015) that signify trustworthiness.

Other research adds predictability as a distinct condition for trust (Dietz and Den Hartog, 2006). Analysis by Tan (2009) and Davis et al. (2000), however, maintained the original three Mayer, Davis et al. main conditions for trust in the research questionnaires and interviews. McKnight and Chervany (1996) found similar trust attributes through an extensive meta-analysis of sixty articles with the top four determinants out of sixteen analysed as perceived trustworthiness in benevolence, competence, goodwill, and honesty. If one collapsed the similar constructs of benevolence and goodwill into one factor, then the McKnight and Chervany model is quite similar to Mayer, Davis et al. (1995) with competence as ability and honesty as integrity in the latter. McKnight and Chervany found Dietz and Den Hartog's predictability as the fifth most important factor, but tied with two other factors of goodness and reliability. Reliability is a related construct to integrity but measures a more narrow parameter.

2.2.3 Why Ability, Benevolence, and Integrity?

Ability involves the skills and abilities of an individual that enables him or her to have influence within a certain domain (Mayer, Davis et al., 1995). Pointedly, a person may not be competent in all areas of a position, but may have specific skills in certain technical areas and not others that, overall, lead the trustee ability to possess or appear to possess influence over the trustor (Sonnenberg, 1994; Mayer, Davis et al., 1995). Benevolence entails the degree to which the trustor perceives that the trustee intends to act positively to the trustor even when there is no tangible reward to the trustee (Korsgaard, Schweiger et al., 1995; Mayer, Davis et al., 1995). Integrity involves a twofold relationship with trust in that trust is conditional on the trustor's belief that the trustee both adheres to values and that those values are acceptable to the trustor (Mayer, Davis et al., 1995).

Of the 23 previous organisational trust studies that Mayer, Davis et al. (1995) investigated, 12 of them held ability or a related item of competence or expertise as a component of organisation trust. Then 9 of the earlier studies held benevolence or a related item of fairness, altruism, intentions, motives, caring, or goodwill and 6 held integrity or a related item of honesty or values. Among the earlier studies in the Mayer, Davis et al. research, the Butler (1991) still receives considerable direct citations and is discussed above. Mayer, Davis et al. sought to bring order and structure out of the divergent trust results up to that point. Thereafter, among the 6 influential organisational trust studies that investigated trustworthiness and received multiple citations since Mayer, Davis et al., 5 held ability or a related item of competence, 5 held benevolence or a related item of attitudes, 3 held integrity or a related item of attitudes. Reliability, utilised by 3 of the 6 studies, can also arguably be included as similar to integrity as people with integrity follow through with expectations and what they say they will do. Inasmuch, ability, benevolence, and integrity comprise the bulk of trustworthiness items among prominent organisational trust research.

Dirks and Ferrin (2001) determined that the most frequently used trustworthiness variables, up until that point, were Mayer, Davis et al.'s (1995) ability, benevolence, and integrity. Colquitt, Scott et al. (2007) offered further validation for the Mayer, Davis et al. trustworthiness variables and their relationship with organisational trust with trustworthiness items all showing positive and significant path coefficients with organisational trust with ability the strongest, followed by benevolence, and integrity the weakest relationship.

Mayer, Davis et al.'s (1995) research has been cited 3,649 times (Web of Knowledge, 2016) and served as a turning point for trust research (Ball, 2009). Researchers prefer Mayer, Davis et al.'s

perceptions-based approach (Searle, 2013) trust antecedents as simpler than Butler's (1991) or more cited than Hoy and Tschannen-Moran's (2003) antecedents because ability, benevolence, and integrity holds up to empirical tests on employee perceptions (Searle, 2013) across multiple national cultures. Empirical evidence does show that the three variables are positively and significantly related to actual trust in both supervisor and top management (Mayer and Davis, 1999; Mayer and Gavin, 2005; Tan and Lim, 2009; Heyns and Rothmann, 2015).

2.2.3 Theoretical Framework

"We judge ourselves by our intentions and others by their behaviour."

— Covey (2006)

The above quote highlighted in the popular culture book by Covey (2006) gives a small glimpse into the theoretical framework of intentions and behaviours of this research. The theoretical framework of the study describes a particular organisational behaviour phenomenon. The framework utilises four specific dimensions and the research incorporates explanatory study to test the framework. The theoretical grounding for the study may be found in the theory of planned behaviour. The theory postulates that the constructs are motivational in nature (Ajzen, 1986). Human beings go through a three-stage mental process before strategically acting to achieve goals. Ajzen and Madden (1986) proposed three antecedents of attitude toward a behaviour, subjective norms, and perceived behavioural control that lead to intention that leads to behaviour. Lee, Martin, Thomas, Guillaume, and Maio (2015) link perceptions as a key antecedent of attitudes.

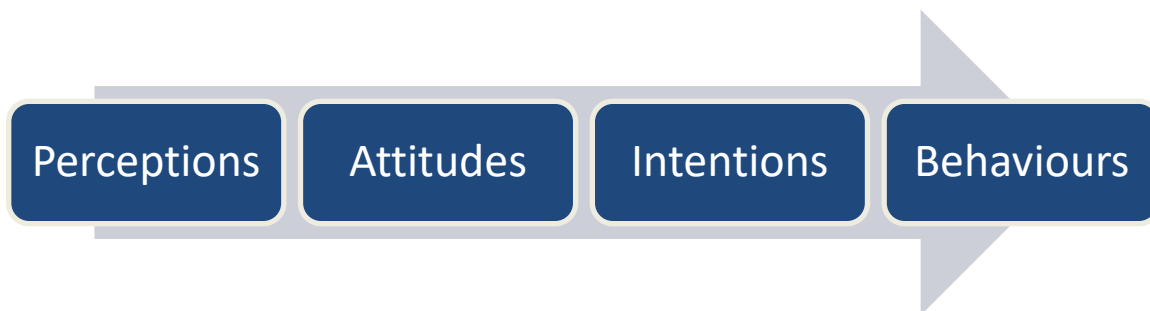
Inasmuch, this research employs a four-stage theoretical framework of perceptions, attitudes, intentions, and behaviour. The first category entails employee perceptions. Perceptions cause attitudes. Perception involves the process through which humans interpret and shape sensations to generate meaningful views and experiences of the world around them. An individual interprets the stimuli around them based on their own prior life experiences. Perceptions may or may not be close to actual reality (Lindsay & Norman, 1977).

Second, job attitudes represent one of the most salient constructs in individual-based organizational behaviour research (Harrison, Newman, & Roth, 2006). Attitudes represent goals and desires not yet in the psychological process of realisation. Inasmuch, attitudes includes a desire, a want, and a goal. An attitude may remain passive with no plan towards any behaviour to resolve the attitude

(Rummel, 2017). Attitudes involve the degree of favourability or unfavourability towards a specific goal (Ajzen, 1986).

Third, the antecedent of behaviour is the intention to perform the specific behaviour (Cristea & Gheorghiu, 2016). The stronger one's intention, then the higher the likelihood that an individual will perform a specific behaviour (Ajzen, 1986). Intentions organise one's purposes, plans, and goals. Intention represents an active desire to achieve some unique future goal through specific behaviour under certain conditions. Intentions are intentional, active, conscious aims that we expect to have in the future. Attitudes precede intentions on one's psychological process of behaviour outcomes. Intentions turn attitudes into cognitive and behavioural processes aimed at achieving a sentient goal (Rummel, 2017). Fourth, behaviour means the reasoned action of an individual to accomplish a goal, want, or desire (Rummel, 2017). In summary, perceptions lead to attitudes which cause intentions that form behaviours as delineated in the below chart 1.1.

Chart 1.1 Theoretical Framework



In general, organisational trust research does not incorporate one predominant theoretical framework with study authors utilising social identity theory, social exchange theory, leader-member exchange (LMX), and power dependence theory (Leavitt et al., 2010; Okhuysen et al., 2011). A well-known trust study by Dirks (2002) utilised social exchange theory, but this research uses a perceptions model to investigate the complex organisational trust relationship since it includes a top management model in addition to merely a supervisor model and, therefore, there exists dramatically less social exchange.

In this research, antecedents to perceptions were not investigated. Some other trust research does delve into causes of perceptions such as emotions and predispositions (Fulmer & Gelfand, 2012). Then perceptions include trustworthiness constructs of employee's trustworthiness beliefs of ability, benevolence, and integrity in his or her superior. Common attitude studies often incorporate organisational commitment (Judge & Kammeyer-Mueller, 2012), as does this research. Additional

attitude variables include the two organisational trust constructs of employee reliance on and disclosure to superiors as they represent goals and desires not yet in the process of realization. Research stands divided on whether organisational trust represents a psychological state or an intention (De Jong, Kroon, & Schilke, 2015). This research's definition of trust utilises the psychological state point of view as preceding intentions, as shown in Chapter 2, which aligns organisation trust as an attitude rather than an intention. Attitudes logically precede intentions whereby an individual starts to plan and realise completion of the goal, want, or desire. Intention in the study is an employee's intention to quit their job.

The salient variables included in the study are delineated in the below table 1.1 per type.

Table 1.1 Study Variables

Perceptions	Attitudes	Intentions	Behaviours	Control Variables
Ability	Org Commitment	Intention to Quit	IRB	Tenure
Benevolence	Reliance		OCB	Gender
Integrity	Disclosure			Position

2.2.4 Trustworthiness to Trust

Theoretically, moving from trustworthiness, a perception based on interpretations of stimuli in a work environment to trust, an attitude represent goals and desires (Rummel, 2017). Dietz et al. (2006) argued that most measures of trust actually measure trustworthiness and not trust itself. Gillespie (2012) explains that even though a trustee perceives someone as trustworthy, trusting behaviour does not automatically follow. Trustworthiness represents perceptions and precedes trust that represents behavioural attitudes (Colquitt, Scott et al., 2007), consistent with the overarching theory of planned behaviour theoretical framework of perceptions leading to attitudes. In that attitudes lead to intentions, Armitage and Connor (2001) found that behavioural intention estimation items were strongly predictive of employee actual future behaviour. Inasmuch, trust is a stronger predictor of future behaviour than perceptions on a trustee's trustworthiness (Gillespie, 2003).

Gillespie (2003, 2012) elaborates on this point by explaining that, even though one may perceive someone else as trustworthy, it does not automatically follow that one would actually engage in trusting behaviour towards that person. In contrast, one's willingness to actively engage in trusting behaviours towards a trust target indicates actual risktaking within the relationship and should therefore serve as a closer proxy for trust.

In determining actual trust instead of trustworthiness, some researchers (Hoy, 2006; Zenabadi, 2014) utilise the Omnibus T-Scale indicators of actual organisational trust developed by Hoy and Tschannen-Moran (2003). However, it incorporates both organisational trust, through coworkers and supervisors, but also client trust, so it stands as conceptually different (Hoy, 2006) than organisational trust focused on one referent at a time and solely within the organisation.

Schoorman et al (1996) also developed trust scales. The study produced radical trust scales involving only complete reliance on a trustee from a trustor. The reliance was captured by inquiring whether the employee was willing to be vulnerable to top management with such questions as “I would be comfortable giving top management a task or problem which was critical to me, even if I could not monitor their actions“. (Schoorman, Mayer, Davis et al. 1996). Colquitt, Scott et al. (2007) utilised willingness to be vulnerable questions that highlighted risk taking behaviour on the part of the trustor on the trustee.

Other studies used examples of the word trust in the survey question. An exemplar item used by Ball et al. (1993) includes “how much trust do you place in your superiors?”. However, utilising the word trust in the question leaves it up to the respondent’s interpretation. This research desired a more specific less interpretable variables to determine willingness to be vulnerable. Willingness to be vulnerable classifies theoretically as an attitude with specific goals and desires that have not yet been realised. Inasmuch, this research looked to other research that utilises trust items as attitudes of employee reliance on a trustee and disclosure of sensitive information to the trustee. When employees rely on supervisors or top management to act in accordance with behaviours favourable to the employee and when employees disclose personal feelings about their lives to supervisors or top management, then research suggests that actual forms of trusting behaviour exists in the workplace (Gillespie, 2003). In disclosing sensitive information to another party, the individual hopes to foster a reciprocal response to also disclose in return (Kramer, 1996). Disclosure among two or more people embodies a deep trust development (Lindsfold, 1978).

This research utilises the Gillespie (2003) reliance and disclosure as the items measuring actual trust. It demonstrates a deep willingness to accept vulnerability to the other party by intending to rely on their actions and intending to disclose sensitive information to them which fits appropriately within the Rousseau, Sitkin et al. (1998) and Mayer, Davis et al. (1995) definition of trust utilised in this study as discussed above.

Research found that the strength of the trustworthiness relationship to trust depends on the referent. In comparing trustworthiness to actual trust, Mayer, Davis et al. (2005) found that ability, benevolence, and integrity related significantly and positively to both trust in supervisors and trust in top management in roughly equal proportions, but trust in supervisors was more strongly related to integrity then ability followed by benevolence, while trust in top management was related strongest to benevolence then integrity followed by ability. Other research found that trust in supervisors more strongly associated with the above three trust antecedents of ability, benevolence, and integrity than did trust in organisations (Tan and Tan, 2000). The likely difference could be explained by higher expectations of reciprocity in social exchange relationships with supervisors that interact more with the employee than more distant top management.

Accordingly, the following hypotheses are proposed:

H1: There will be a positive relationship between perceptions in supervisor ability and reliance on supervisor.

H2: There will be a positive relationship between perceptions in supervisor ability and disclosure to supervisor.

H3: There will be a positive relationship between perceptions in supervisor benevolence and reliance on supervisor.

H4: There will be a positive relationship between perceptions in supervisor benevolence and disclosure to supervisor.

H5: There will be a positive relationship between perceptions in supervisor integrity and reliance on supervisor.

H6: There will be a positive relationship between perceptions in supervisor integrity and disclosure to supervisor.

H7: There will be a positive relationship between perceptions in top management ability and reliance on supervisor.

H8: There will be a positive relationship between perceptions in top management ability and disclosure to supervisor.

H9: There will be a positive relationship between perceptions in top management benevolence and reliance on supervisor.

H10: There will be a positive relationship between perceptions in top management benevolence and disclosure to supervisor.

H11: There will be a positive relationship between perceptions in top management integrity and reliance on supervisor.

H12: There will be a positive relationship between perceptions in top management integrity and disclosure to supervisor.

2.3 Building Trust

Research debates whether trust is static or changes over time. Some literature states trust as either complete trust or complete distrust (Gabarro, 1990). However, other studies show that trust indeed changes over time (Levine and Schweitzer, 2015) as over the life of a relationship, trust forms and the strength of trust change like pendulum swings (Rousseau, Sitkin et al., 1998). Mayer, Davis et al., (1995) saw trustworthiness on trust and trust itself as static that depends on the characteristics of both the trustor and the trustee (Shoorman et al., 2007). Trust develops, builds, declines, and can even resurface (Miles and Snow, 1995). Research shows three distinct phases of trust as building, stable, and decline. The building phase is whereby trust perceptions are initially formed between an employee and his or her supervisor, as an example, as trustor and trustee respectively (Whitener et al., Brodt et al., 1998; Holtz, 2013). The stable phase indicates when trust enters equilibrium and remains constant (Rousseau, Sitkin et al., 1998). Declining trust shows a reduction following a violation (Lewicki 1996). Trust can decline following organisational unfavourable outcome (Elangovan and Shapiro, 1998) and may fluctuate dramatically following organisational downsizing (Mishra and Spreitzer, 1998).

The psychological state view of trust shows that trust is built through four steps of interactions between trustee and trustor through one of the above data gathering methods, reciprocal expectations built, consistent patterns built and observed over time, and then finally the psychological contract is built in that the trustee has a belief about the reciprocity of the trustor (Rousseau, Sitkin, et al., 1989).

2.3.1 When Does Trust Form?

The variety of theories enable the trustor to move more quickly through the three step process towards trust: belief, decision, and action (Dietz and Den Hartog, 2006).

Trust begins at the actual decision point whereby a trustor decides to trust the trustee following the three trust stages of belief, decision, action stages discussed below. Dietz et al. (2006) name this juncture at which the belief in the trustee's trustworthiness as "manifested" into trust itself. The focus of this research incorporates the level of trust between employees and those who represent the direct supervisor and senior management and its effect on outcomes as Mayer and Gavin's (2005) did and trust referents are discussed below in section 2.4.

Shapiro, Sheppard, and Cheraskin (1992) establish three different progressive depths of trust. The types of trust include deterrence-based trust, knowledge-based trust, and identification-based trust. First, Shapiro delineated that a salient reason for adhering to one's commitments is deterrence in that measures exist to prevent hostile actions. Deterrence-based trust may exist when the probability of retribution or possible costs of ending the relationship outweigh the short-term benefit of behaving in a distrustful way towards another party. Second, the trustor may trust the trustee if he or she has knowledge regarding the predictability, positive or negative, of the trustee's actions. Third, the researchers classify the point whereby a trustor has fully internalized the trustee's preferences and both parties identify with each other (Li and Betts, 2011).

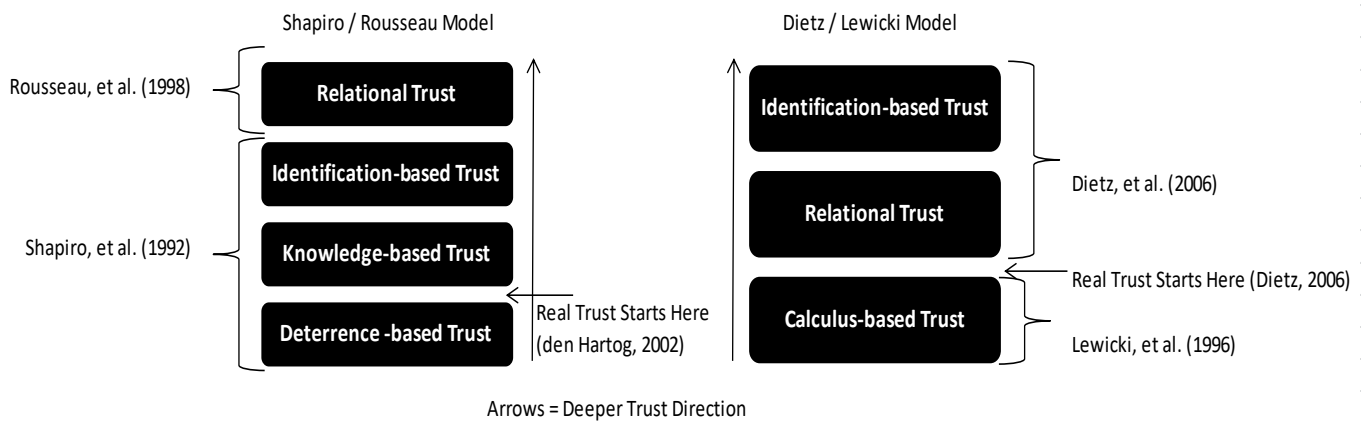
Lewicki and Bunker (1996) expanded on Shapiro's three types of trust. The team suggests that each of three depths of trust is a sequence of stages whereby achievement of trust at one stage enables movement on towards the next stage. Instead of deterrence-based trust, Lewicki and Bunker introduced calculus-based trust whereby the fears of punishment for trust violations as well as the rewards for trust compliance are considered by parties (Lewicki and Bunker, 1996). Other researchers then added a fourth stage of trust in a prominent work entitled relational-based trust (Rousseau, Sitkin et al., 1998). Relational trust represents the deepest trust, according to the researchers, and entails perceptions that trust can go in one direction even if the perception is not shared by the other party recipient of the trust perception.

Dietz et al. (2006) dispute Shapiro's deterrence-based trust and Lewicki's calculus-based trust as not constructs whereby participants exhibit trust in each other but rather situations where trustors act on cost-benefit analysis or react to distrust. While deterrence-based or calculus-based trust might be a stage to develop trust, it is not a stage where trust exists. Trust first begins at a crucial threshold between the calculus-based stage and the knowledge-based stage (den Hartog, 2002). Real trust, as defined by the literature, arguably begins at this point. Dietz et al. argues that Rousseau's relational-based trust comes next as the second trust stage and produces high levels of

trust. The third and final trust phase entails Shapiro’s identification-based trust as the stage of complete trust (Dietz and Den Hartog, 2006). In moving through depths of trust, research shows that movement towards real trust occurs rapidly. Holtz (2013) argues that the human brain evolved to process trust perceptions quickly as a mode of survival and, inasmuch, can move to trust or not trust very quickly.

The above differing opinions are delineated in Chart 2.3 below. This research is not interested in retribution interactions between parties and seeks to study high trust. Therefore, this study looks at trust once it surpasses calculus-based trust and enters relational trust as ordered by Dietz and den Hartog (2006).

Chart 2.3 Opposing Literature on when Trust is Formed



2.4 Referent of Trust

2.4.1 Trust in Leadership

Trust in leadership represents an upward view of vulnerability. When employees think collectively of trust in those holding leadership, it represents a collective authority (Dirks and Ferrin, 2002). Within organisations, referents of trust can be the organisation itself, groups, or individuals (Korsgaard et al., 2008). Most of the trust literature within organisations has focused attention on employee trust in a specific individual within the organisation as the trustee (Aryee, Budhwar et al., 2002). Employees distinguish between trust in specific individuals and overall collective authority as different referents (Dirks and Ferrin, 2002). As long as employees may differentiate between unique

targets and interact with each category of generalised others in non-similar ways, then employees may differentiate between each when their perceptions are sought.

2.4.1.1 Trust in Leadership: Supervisor

The vast majority of organisational trust studies investigate the relationship between leaders and subordinates rather than coworkers or the organisation itself (Özyilmaz, 2010). Social exchange theory posits that employees are affected differently by experiences and reciprocation possibilities with supervisors than they are with top management where no reciprocation is expected since top management focuses more on strategic functions (Dirks, 2002). Dirks and Ferrin (2002) research results showed that in 8 out of 10 relationships examined, trust in an employee's direct supervisor yielded equal or greater significant effects than trust in top management in altruism, performance, intention to quit, and job satisfaction. The difference between trust in supervisor versus top management trust is delineated in the dependent variables section 2.5 below.

In employee-supervisor relationships, the asymmetrical power makes vulnerability particularly relevant for the employee (Kramer, 1996). Low power or low control environments lead to the development of trust and reciprocity whereby trust violations take on greater significance since employee's vulnerability carries more personal risk than to the supervisor (Daley, 1991). Trust in supervisor relationships are affected significantly based on transformational versus transactional types of leadership whereby benevolence can be seen first-hand by employees (Dirks and Ferrin, 2002).

2.4.1.2 Trust in Top Management

The greater the distance that the employee feels exists between his or her supervisor and the organisation's top management, then the more distinguishable the different foci. If the employee places his or her supervisor as distant and distinguishable, then the two are likely to represent different referents in the employee's thinking (Tan and Lim, 2009). If the two foci are less distant in the employee's mind by close geographic workplace geography or little hierarchy between the two, then some studies find that trust in management and trust in the organisation load on the same factor (Costigan, Insinga et al., 2011).

The degree to which employees differentiate their supervisor versus top management matters. Different referent as foci of organisational trust is important because employee perceptions of each yield different results. Kannan-Narasimhan and Lawrence (2012) found that both trust in supervisor as a referent proves a powerful predictor of work behaviour outcomes, such as OCB and IRB, while trust in top management is a stronger predictor of organisation-focused attitudes, such as organisational commitment. It is important for organisations to know the impact that perceptions of different referents can cause the same or different employee intentions and behaviours so as to set strategy and managerial training.

Employee trust in top management also, like trust in supervisor, relates positively to transformational leadership (Ferres et al., 2002). An employee's trust in his or her supervisor generally relates to his or her trust in management as similar constructs in employee minds. Tan and Lim (2009) delineate that when dealing with management and employees, the employees cannot control the behaviours or actions of senior management (Tan and Lim, 2009), thus lower the social exchange possibilities between trustee and trustor.

Then comparing employee trust in top management versus trust in the organisation itself sometimes gets interchanged in research. Research finds that trust between top management compared to the organisation is nearly indistinguishable in smaller centralised entities because top management is easily identifiable and known to employees as the ones who make decisions and create policies and decisions (Dirks and Ferrin, 2002). Alternatively, larger more complex organisations with less known executives as trust referents see employees psychologically distinguish between trust in organisation on one hand and trust in top management on the other as two different constructs (Mayer and Davis, 1999). Trust in organisation receives considerably less attention in research than trust in top management or trust in supervisor and relatively few studies compare both trust in supervisor and trust in top management in the same study (Ozyilmaz, 2010). Given the diversity of microfinance institutions in the target countries and desirous to compare this research with other studies more readily, this research clearly delineates top management, rather than trust in organisation, in the trustworthiness and trust scales. Also, due to the different impacts that the various trust referents discussed above hold on varying outcomes, this research incorporates both supervisor and top management referents.

2.4.2 How Employees Gain Knowledge about Trust Perceptions per Referent

In organisational lives, employees garnish information in order to make their trust decisions through three different sources. First, employees can learn the other work party's behaviour through direct interactions and build expectations for future behaviour and trustworthiness, which is a primary source of employee trust decisions in their supervisors due to the direct interactions (Lorenz, 1999; Ferrin et al., 2006). Nilsson and Mattes (2015) find that the direct interactions with supervisors are significantly positively impacted by face to face interactions over other direct interaction forms. Second, employees can learn trustworthiness of both supervisor and top management referents through the social structures existent within the organisation (Mumin, 2010). Social structures share information about other employee opinions regarding trustworthiness of others (Uzzi, 1997). The social structures create reputational effects that increase trustworthy behaviour because the individual behaviour could expand beyond the other person who experienced their behaviour (Nickerson et al., 2013).

Third, employees may perceive trustworthiness through formal organisational structures. So an organisation's ecology becomes the basis for many employees to cognitively process information based on how they orienting and interpretations of the rules (Kramer, 2006). A highly organised or even bureaucratic organisation possess policies and procedures multiple manner of workplace problems that may arise include grievance procedures, administrative controls, and differential incentives that may appear to an employee to show some form of trustworthiness that they employee then confers upon managers that the managers themselves may not actually personally possess (Malhotra and Murnighan, 2002; Ferrin and Dirks, 2003). A study on a microfinance institution in Zambia, the target industry and country for this research, found that organisation policies and procedures were highly bureaucratic and exerted undue pressure on employees as a result (Dixon et al., 2007). Inasmuch, the employees would conceivably perceive trustworthiness through the formal organisational structure in this example.

2.5 Dependent Variables

The below dependent variables represent intentions and behaviours in the theoretical framework mediated between trust, an attitude, with another attitude, organisation commitment.

2.5.1 Organisation Commitment

Organisational commitment, a common attitude variable, researchers hold two dominant conceptualisations with either an economist's viewpoint or a psychological viewpoint. The economist approach views organisation commitment as an employee's intention to stay with an employer from an "emotionally neutral" vantage point that precedes his or her quitting or staying (Halaby, 1986; Halaby and Weakliem, 1989). However, sociological researchers in organisational commitment focus on the psychological state of employees (Currivan, 1999). In the psychological tradition, organisation commitment encompasses the degree to which an employee feels devotion to a particular entity (Lincoln and Kalleberg, 1985; Mueller, Wallace et al., 1992; Lew, 2010; Jehanzeb et al., 2013).

Much organisational commitment research focuses on the links between employees and the organisation that reduces the likelihood of turnover behaviour (Meyer and Allen, 1987; June and Kim, 2012). In various scales, the link between turnover and commitment differs depending on the scale of varying components of organisational commitment felt by employees. Inasmuch, Allen and Meyer (1990) authored a much cited study on organisational commitment. The research expanded assertions that an employee's commitment to an organisation comprises three distinct psychological components: affective, continuance, and normative. An employee's affective commitment refers to his or her emotional attachment, identification, and involvement with the organization distinctly. The continuance component entails costs that employees connect with leaving the organization. Lastly, an employee's feelings of obligation to stay with his or her organization involve the normative component of commitment (Allen and Meyer, 1990; Meyer and Allen, 1997). Factor analysis showed that affective, continuance, and normative commitment scales measure different and distinct constructs (Hackett, Bycio et al., 1992).

However, other research question whether the three different commitment scales really represent different constructs (Ko, Price et al., 1997), particularly affective and normative. Widely tested commitment scales tested in varying contexts confirmed that affective and normative warranted redundancy concerns (Bentein, Vandenberg et al., 2005). McGee and Ford assumed two commitment constructs, affective and continuance, but broke continuance commitment into two distinct constructs of perceived sacrifice and few alternatives (McGee and Ford, 1987). Many other researchers utilise affective, normative, perceived sacrifice, and few alternatives as four different scales (Stanley, Vandenberghe et al., 2013) with others staying within the Meyer and Allen three construct confines.

This research only incorporates affective commitment because of the desire to investigate only positive emotional attachment employee felt obligations or feelings of being trapped. Employees with high affective commitment feel emotionally linked, identified with their organisation, and desire to stay with their employer (Balassiano and Salles, 2012). Emotionally attached employees to their employers are affectively committed (Leroy et al., 2012). Employees with high affective commitment work with their employers because they feel that they want to do so not because they must do so for other reasons (Kimura, 2013). Mathieu and Zajac (1990) hypothesize that employees with higher levels of commitment to their organisation may become more eligible to receive tangible wage and benefits rewards as well as psychological job satisfaction and coworker relationships rewards as a result of their employment. Organisations prefer high commitment workers since firms perceive such individuals as less likely to quit as well as more likely to partake in extra-role behaviours. The results from higher commitment include innovation and creativity that leads to competitive advantages (Mathieu and Zajac, 1990).

2.5.1.1 Trust on Organisation Commitment

Organisation commitment is found to hold mediating effects on turnover intentions as well as attendance, organisation citizenship behaviour, job performance (Meyer, Stanley et al. 2002), employee health and well-being (Meyer and Maltin, 2010), and differences in organisation commitment across cultures (Meyer, Stanley et al., 2012). Multiple studies found positive relationships between organisation trust or leader trustworthiness and affective commitment across multiple cultures (Pillai, Schriesheim et al., 1999; Tan and Tan 2000; Aryee, Budhwar et al., 2002). Tan et al. equate organisational trust as essential for both performance and organisational commitment (Tan and Lim, 2009). Organisation commitment is an attitude and intention. Inasmuch, social exchange theory of reciprocity between trust and commitment does not apply (Dirks, 2002).

Evidence suggests that trust in top management is related stronger positively to organisation commitment than is trust in one's direct supervisor (Dirks and Ferrin, 2002; Dirks, 2012). Supportive research shows significant strong positive relationships of organisation trust in top management on organisation commitment existed among Turkish teachers (Celep, 2012) and Pakistani teachers (Chughtai, 2006). However, the latter two research studies did not utilise the Mayer organisation commitment inventory or the Mayer, Davis, and Schoorman (1995) trustworthiness or Gillespie

(2003) organisation trust inventories. Yang (2005) found that trust in top management was significantly positively related to organisation commitment in medical organisations in the United States. Trustworthiness perceptions in Australian leaders related significantly and positively to organisation commitment even when other variables, including emotional intelligence and job satisfaction were added into the model (Downey, 2011). Interestingly, trust in management showed a stronger relationship to organisational commitment when organisational outcomes were relatively unfavourable than when the outcomes became more favourable. Trust becomes more important to commitment in difficult organisational situations (Brockner, 1997). An organisation can maintain commitment during a downturn if organisational trust has already been established with employees (Siegel, 1995). Dirks and Ferrin found no linkage between trust in supervisor and organisation commitment due to employee perceptions that supervisors could not impact the longevity of the organisation and top management could do so. Nyhan (1999), though, found that trust in supervisor was a stronger predictor of organisation commitment than was trust in top management because employees understood the organisation through interactions with the supervisor who then could recognise their efforts.

More research does not support the positive significant effect of trust on organisation commitment. Zeinabadi et al. (2014) studied teachers in Iran and discovered that organisation trust did not relate significantly on organisation commitment. However, Zenabadi et al. (2014) also did not utilise the Mayer, Davis et al. (1995) trust inventory, using instead the Omnibus T-Scale developed by Hoy and Tschannen-Moran (2003). These findings were consistent with Pillai et al. (1999) who found that while trust is reciprocated through OCB, trust in leadership does not cause greater organisation commitment. But Pillai et al. utilised similar, but different trust and organisation commitment inventories than this research.

The relationship did hold up when tested in other non-Western settings. Fard and Karimi (2015) also tested the relationship between organisation trust and organisation commitment in Iran. The researchers studied the relationship between job satisfaction, organisational silence, organisation trust, and organisation commitment. The structural equation modeling displayed a significant positive relationship of organisational trust on organisation commitment (Fard, 2015).

A study of public servants in Turkish hospitals found that organisation trust does predict organisation commitment (Tarcan, 2002). Research on manufacturing workers in Malaysia showed that organisation trust correlated positively with organisation commitment (Muneer, 2014).

Wang et al. (2013) found that trust holds a direct significant positive effect on organisation commitment as well as moderates the formation of organisation commitment from corporate citizenship behaviours tested in large industrial firms in Taiwan. Researchers tested an organisation trust and organisation commitment model across diverse industries in Indonesia. Results showed that trust positively and significantly predicted organisation commitment as well as mediated between other independent variables, such as perceptions of organisational politics, and organisation commitment (Utami, 2013). Mohamed et al. (2012) tested the relationship between organisation trust, organisation commitment, and job satisfaction in Indian banks. The research showed significant positive relationship between organisation trust and organisation commitment (Mohamed, 2012).

Vanhala et al. (2016) found no significant paths between trustworthiness variables and organisational commitment in its top management model. However, the study utilised benevolence and an ability-similar variable in competency, but included the more narrow reliability instead of integrity. Given the lack of a direct trustworthiness relationship on organisation commitment and significant relationships present in the literature for direct positive significant relationships between trust and organisation commitment, then trust as a mediator seems logical of this research study. Many studies utilise trust as a mediator between other variables and organisation commitment.

Perceived organisation support serves as an antecedent to employee well-being with organisation commitment playing a mediating role in Pennaccio's (2009) longitudinal study (Panaccio and Vandenberghe, 2009). Organisation commitment also partially mediated the relationship between supervisor commitment and intention to quit, completely mediated the relationship between work group commitment and intention to quit (Vandenberghe, Bentein et al. 2004), affective commitment specifically mediated the effects of psychological contract breaches on emotional exhaustion and again on turnover intentions (Lapointe, Vandenberghe et al., 2013).

Serving as a mediator similarly to this study, numerous studies put organisational trust as a mediating path between other variables. Iqbal and Ahmed (2016) display the mediating role of organisational trust between organisational justice variables and organisational commitment. Mahajan et al. (2012) found that trust in top management significantly mediated the relationship between employee involvement and top management communication with organisational commitment. Trust in supervisor, on the other hand, was found to mediate between participative

leadership and organisational commitment (Miao, 2013). In the theoretical framework of this research, trust variables of reliance and disclosure serve as attitudes and here relate to another attitude in organisation commitment.

While studies have linked trustworthiness to organisational trust and other studies have linked organisational trust to organisational commitment, no known study has linked trustworthiness scales by Mayer, Davis et al. (1995) to organisation commitment scales by Allen et al. (1990) mediated by organisational trust with scales by Gillespie (2003).

Accordingly, the following hypotheses are proposed:

H13: There will be a positive relationship between reliance in supervisor and organisation commitment.

H14: There will be a positive relationship between disclosure to supervisor and organisation commitment.

H15: There will be a positive relationship between reliance in top management and organisation commitment.

H16: There will be a positive relationship between disclosure to top management and organisation commitment.

H20: Supervisor reliance will mediate the relationship between supervisor ability on organisation commitment.

H21: Supervisor disclosure will mediate the relationship between supervisor ability on organisation commitment.

H22: Supervisor reliance will mediate the relationship between supervisor benevolence on organisation commitment.

H23: Supervisor disclosure will mediate the relationship between supervisor benevolence on organisation commitment.

H24: Supervisor reliance will mediate the relationship between supervisor integrity on organisation commitment.

H25: Supervisor disclosure will mediate the relationship between supervisor integrity on organisation commitment.

H26: Top management reliance will mediate the relationship between top management trustworthiness on organisation commitment.

H27: Top management disclosure will mediate the relationship between top management trustworthiness on organisation commitment.

H40: There will be a stronger relationship between reliance and disclosure on organisation commitment in the top management model than the supervisor model.

2.5.2 In-role Behaviour

Böckermann and Ilmakunnas' (2004) meta-analytical reviews showed that attitudes represent strong predictors of behaviour. In this study, organisation commitment is an attitude with behaviour variables of IRB and OCB. IRB as task job performance encompasses work-related outcomes that pertain to the achievement of organisational objectives through job related tasks (Sharma, 2009). Research divides performance behaviour into two different types. When a subordinate performs the duties fully outlined in his or her job description, researchers consider such actions as in-role behaviours (Schnake, 1991; Tastan, 2012) within formal requirements (Organ, 1988) as opposed to outside and beyond his or her duties as extra-role behaviours (Katz, 1964). Van Dyne et al. (1995, p. 216) detailed that workplace roles function to "delineate expected behaviors, and form the foundation of job descriptions, expectations and stereotypes".

IRB exists in contrast to outcome performance that employees achieve through the application of their effort and skill (Anderson, 1987). So IRB is behaviour and performance is the outcome of that behaviour. Research supports that IRB and outcomes are conceptually distinct and that IRB precedes performance outcomes (Babakus, 1999). Some research regards IRB as more important than performance since performance can be impacted by so many factors uncontrollable to the employee. A behavioural focus of employees is needed to build a psychological understanding of workplace performance (Motowidlo, 1997).

2.5.2.1 Trust on IRB

Behaviours undertaken by supervisors to instill trust positively and significantly impacts in-role performance (Deluga, 1995). Employees who trust their organisations hold less anxiety that the entity will fail to provide them with necessary support or treat them unfairly. Inasmuch, less organisational distress motivates employees to concentrate on their work performance instead of their protection (Tan and Tan, 2000). Research found that trust in coworkers did not result in a main effect on group performance (Dirks, 1999). The research supported an earlier assertion from Golembiewski and McConkie (1975) that found mixed evidence for the role of trust on group

performance. Davis et al. (2000) though did find a linkage between trust in the top manager and group performance. However, group performance is not the same as individual performance.

Research supports the direct significant link between trust in supervisor on individual performance (Oldham, 1975) and trust in manager on individual performance in a job satisfaction model (Rich, 1997) and trust mediating the relationship between praise and criticism on individual job performance in the U.S. and U.K. (Earley, 1986) and between psychological contract violation and individual job performance (Robinson, 1996). Dirks and Ferrin (2002) found a significant positive effect of trust in supervisor on the individual-based performance perception IRB, but no relationship between trust in top management and IRB. Yang (2005) also supported that while trust in supervisor impacts task performance, trust in top management holds no significant effect on IRB. Perceptions of trust in supervisor were found to significantly and positively relate to task performance (Bower et al., 2009). A lack of trust in direct supervisors has been shown to cause dysfunctional behaviour and, inasmuch, significantly and negatively relate to individual salesperson performance through unmet sales quotas and decreased sales figures (Choi, Dixon, and Jung, 2004). However, Mayer and Gavin (2005) found no direct or indirect relationship between trust in either local plant managers or top centralised management and IRB.

2.5.2.2 Organisation Commitment on IRB

Since IRB are required and not voluntary, some debate exists in the literature as to whether an employee's commitment to the organisation really makes any difference to IRB. Huang (2011) found the relationship between affective commitment and IRB as insignificant in a structural model with the three organisation commitments and OCB-I and OCB-O. The authors posit that the involuntary nature of IRB makes employees not exert any difference in their behaviour because of their level of commitment. Jafri and Lhamo (2013) found mixed results with permanent employees holding an insignificant path between affective commitment and IRB, but contract workers showing a strong significant positive path. The authors hypothesize that workers, even permanent ones, with uncertainty over their future in the organisation or unmet organisational promises in the past mitigates the linkage between organisation commitment and IRB. Conversely, they propose that organisations whereby workers must prove themselves in order to attain renewal and therefore work harder then creates a greater feeling of commitment as the employees feel they have earned their right to work in the institution.

Chen and Francesco (2003) found that the effect of affective organisation commitment on IRB was smaller than its impact on OCB. However, many studies confirm the strong positive significant relationship between organisation commitment and IRB. Meyer (1997) uncovered that an employee's commitment to the organisation strongly regulates their performance and employees do perform their regular involuntary tasks with greater adherence because they feel bonded to the organisation. Luchak and Gellatly (2007) found a significant positive relationship with performance and organisational commitment. The effect was repeated in Khan et al. (2010) with a positive relationship between affective organisation commitment and job performance tested in both public and private workers in Pakistan. In the theoretical framework, the attitude is related to behaviour.

Piercy et al. (2006) found significant positive support for organisation commitment on IRB directly and mediating between perceived organisation behaviour and IRB. The same research also found that IRB partially mediates the relationship between OCB and outcome performance. Managers may actually be evaluating an employee's OCB as a proxy for IRB (Piercy, 2006). Additional research found that organisation commitment held an indirect relationship with IRB through OCB mediation (Biswas, 2012).

Accordingly, the following hypotheses are proposed:

H17: There will be a positive relationship between organisation commitment on IRB in both the supervisor and top management model.

H28: Organisation commitment will mediate the relationship between supervisor reliance and IRB.

H29: Organisation commitment will mediate the relationship between supervisor disclosure and IRB.

H30: Organisation commitment will mediate the relationship between top management reliance and IRB.

H31: Organisation commitment will mediate the relationship between top management disclosure and IRB.

2.5.3 Organisational Citizenship Behaviour

When employees go above and beyond their required job requirements and perform non-mandatory behaviour all the while expecting no special recognition or remuneration, research delineates such behaviour as extra-role activity (Schnake, 1991; Van Dyne et al., 1995). "OCB

represents individual behaviour that is discretionary, not directly or explicitly recognized by the formal reward system, and in the aggregate promotes the efficient and effective functioning of the organisation" (Organ, 1988: 4). OCB is important for organisations because extra-role activity is critical for the achievement of organisational productivity (Huang, 2011). Inasmuch, OCB, or extra role activity, at the individual level enhances an employee's managerial evaluations of their performance that impact judgements pertaining to their raises and promotions (Podsakoff, 2000) through often unwittingly (Danish, 2015). OCB at the organisation level impacts on organisational performance and success by increases coworker productivity, managerial productivity, aids in coordinating work activities, increases attraction and retention of top talent, and makes the organisation more adaptable to environmental changes (Podsakoff, 2000). OCB behaviours may be directed towards individuals, the workplace group team, or the organisation itself, but all OCB behaviours should benefit the organisation (Somech & Drach-Zahavy, 2000).

Extra-role activity expands long-standing social exchange theory. Social exchange theory views human behaviour in light of economic rewards and losses. Research originating from Blau viewed social exchange as the "eliminatory particle of social life, in which social structures are rooted" (Blau, 1964). Three organisational processes may be viewed through the lense of a social exchange approach for interpersonal relationships with leader-member exchanges and equity theory alongside OCB (Deluga, 1994).

OCB is close to IRB, but distinct (Belogolovsky and Somech, 2010). Distinguishing between extra-role behaviour and in-role behaviour is conceptually important and theoretically doable by differentiating between required and not required extra work, but empirically it becomes difficult to distinguish between OCB's dynamic and highly relative nature. OCB depends greatly on an individual respondent's perceptions of the expectations placed on them as well as managers who hold different standards for different employees despite the same formal job description for each (Van Dyne et al., 1995). Belogolovsky and Somech found different understanding between teachers and principals over what constitutes in-role activity and extra-role activity with principals perceiving more technically OCB actions as instead being required than teachers' own perceptions. Neale and Griffin (2006) showed that employees' beliefs that he or she brings into the workplace impacts on their expectations of what is in-role and extra-role.

Initially, OCB researchers viewed organisational behaviour with the assumptions that individuals garnish motivation primarily, often times solely, by self-interests (Bies, 1989). Organ enriched OCB

thinking with altruistic conduct in his often quoted book with the most widely utilised definition that “individual behaviour that is discretionary, not directly or explicitly recognised by the formal reward system, and in the aggregate promotes the efficient and effective functioning of the organisation” (Organ, 1988). OCB contains five different categories associated with organisational effectiveness: conscientiousness, sportsmanship, altruism, civic virtue, and courtesy (Organ, 1988).

Many antecedents of OCB exist in the literature, including role perceptions, fairness perceptions, leader-member exchange, individual disposition, motivation, and feedback, including organisational commitment (Rasheed, Kwawaja et al., 2013). Additional antecedents encompass self-monitoring, employees’ need for autonomy, need for achievement, need for social approval, perceived equity, extraversion, and work ethic divided between altruistic citizenship behaviour and generalised compliance citizenship behaviour (Schnake, 1991).

2.5.3.1 Trust on OCB

Trust in supervisor and organisation creates a feeling of unspecified obligation that may manifest into OCB. The employee knows that they will not be taken advantage of unfairly by the supervisor (Pillai, 1999). Organ (1990) argued that an employee is more likely to reciprocate their involvements with trustworthy leaders by doing OCB since they perceive that trustworthy leaders will extend rewards in the future for the employee’s contributions. Meta-analysis showed that trust in supervisor held significant positive relationships with OCB-O and OCB-I than between trust and IRB. However, no significant link was found between trust in top management and OCB or IRB (Dirks and Ferrin, 2002).

Taking a Dirks and Ferrin’s (2002) character-based view of organisational trust on OCB, Kacmar (2012) posits that since leaders hold the power to make decisions that hold direct influences of their employees’ lives, then the leader’s ability, integrity, and fairness impact attitudes and behaviours such as extra-role behaviours. Lapierre (2007) found that two trust antecedents of trustworthiness, ability and benevolence, held significant impact on whether an employee undertakes extra-role behaviour. Interestingly, perceptions of a supervisor’s benevolence towards a trustor’s coworkers was second in statistically significant positive relationship behind benevolence perceptions of the supervisor to the trustor themselves (Lapierre, 2007).

Research details different methods of supervisor trust building behaviour, perceptions on supervisor fairness which relates to trust antecedents benevolence and integrity, that most impacts the four of

the five OCB constructs because of the emotional nature of benevolence and integrity. No relationship between perceptions on supervisor fairness and OCB construct civic virtue were found. Surprisingly, Deluga (1994) found an inverse relationship between supervisor competence, related to trust antecedent ability, and all five OCB constructs meaning that employees reduced conscientiousness and altruism the more competent they perceived their supervisors (Deluga, 1994). Perceptions of trust in supervisor were found to significantly and positively relate to OCB-O (Bower et al., 2009). Mayer and Gavin (2005) discovered that employee trust in their supervisors carried more weight than trust in top management as it relates to OCB-O and OCB-I, only through focusing employee attention. A lack of trust in leadership referents may undermine employer attempts to focus employees' attention and therefore reduce extra-role activity. The research posits that the more exposure that employees have directly with top management, then the greater the relationship should become between trust in top management and OCB-O and OCB-I (Mayer and Gavin, 2005).

Research delineates organisational trust, more than process satisfaction, serves as an effective mediator in the relationship between transformational leader behaviours and each of the five OCB constructs (Podsakoff 1990). Research also supports organisational trust's mediating role on satisfaction, but job satisfaction not process satisfaction, and organisation commitment on OCB (Zeinabadi and Salehi, 2011). Research also details that employee perceptions on manager trustworthiness utilising the three trust antecedents of ability, benevolence, and integrity acts as a reasonable predictor of OCB, but mediated by trust (Chiaburu and Lim, 2008).

Zeinabadi and Salehi (2011) found that organisational trust predicts OCB with a direct effect as well as mediates between procedural justice and OCB. However, the same research found that organisational commitment did not mediate between organisational trust and OCB due to an insignificant direct effect of trust on organisation commitment (Zeinabadi and Salehi, 2011). Dirks and Ferrin (2002) delineated that organisational trust has a slightly greater effect on OCB than on IRB. However, other research detailed how trust in the organisation did not yield a significant relationship on OCB unless mediated by perceived organisational support (Wong, 2012). However, Wong et al. (2012) utilised a combination of Ashford et al. (1989) and Cook and Wall (1980) trust scales, not Mayer, Allan et al. (1995) or Gillespie (2003) scales as utilised in this research. Deluga (1994) delineated that supervisor trust building did not hold a significant relationship on OCB.

Additional research found that trust in organisation held a significant effect on OCB (Robinson, 1996) and a split finding comparing Chinese joint ventures and state-owned enterprises, but trust in supervisors only held a significant path on OCB in Chinese joint ventures and not in state-owned enterprises (Wong, 2006). Pillai et al. (1999) also found a significant positive relationship between organisation trust and OCB. Podsakoff et al. (1990) uncovered that organisational trust mediated the relationship between transformational leadership behaviours on OCB. The transformational leadership behaviours wound up holding an indirect, but no direct, relationship on OCB because organisational trust's full mediation. Organisational trust did have a direct relationship on OCB (Podsakoff, 1990). Trust in supervisor also mediated the relationship significantly between organisational justice and OCB (Kovonsky, 1994) and supervisor trust also mediated the relationship between OCB and employee relationship conflict (Kacmar, 2012).

2.5.3.2 Organisational Commitment on OCB

One may view organisation commitment as a sense of psychosocial attachment or attitude while OCB exists as a set of behaviours. Inasmuch, organisation commitment logically precedes OCB (Organ, 1990). MacKenzie et al. (1998) found strong support for a positive significant relationship between organisation commitment and OCB directly. O'Reilly and Chatman (1986) and Schaubroeck and Ganster (1991) also supports the commitment on OCB linkage. Among the three organisational commitments of affective, normative, and continuance commitment, the highest related commitment with OCB was affective commitment (Bolon, 1997). In the theoretical framework, attitude, here represented by organisation commitment, relates to behaviour, here organisation citizenship behaviour.

Non-western studies also showed significant strong links of organisation commitment positively and with OCB. Muhammad (2014) found a positive direct effect of organisation commitment on both OCBI and OCBO in Kuwait. A study in South Korea also found a direct positive effect between affective organisation commitment and OCB, both OCB-I and OCB-O (Huang, 2011). Researchers Konovsky and Pugh (1994) showed that employee commitment is related to OCB and that commitment may be a crucial component of social exchange theory processes. However, other research found no support for a significant relationship between organisation commitment and OCB (Williams, 1991). Williams and Anderson (1991) hypothesize that the tenure of employees they studied was less than other comparable studies and thus affected the results. The researchers

advocate of tenure as a control variable and for more variables to be included in OCB models beyond organisation commitment, IRB, and OCB-O and OCB-I.

Accordingly, the following hypotheses are proposed:

H18: There will be a positive relationship between organisation commitment on OCB in both the supervisor and top management model.

H32: Organisation commitment will mediate the relationship between supervisor reliance and OCB.

H33: Organisation commitment will mediate the relationship between supervisor disclosure and OCB.

H34: Organisation commitment will mediate the relationship between top management reliance and OCB.

H35: Organisation commitment will mediate the relationship between top management disclosure and OCB.

2.5.4 Intention to Quit

Firms desire to keep employee turnover as low as possible. Employee turnover involves movement across the boundary of an organisation (Price, 2001). Turnover is “the cessation of membership in an organization by an individual who received monetary compensation from the organization” (Mobley’s 1982, p.10). Employee turnover results in significant costs for organisations (Brashear, Manolis et al., 2005). Employee turnover is undesirable behaviour in that when good workers quit, substantial costs may be incurred by an organisation. Costs include new recruitment costs, advertising expenses, loss of skills, and increased workload on other employees, (Aamir, 2006). Low turnover is also an important factor in organisational efficiency and effectiveness (Lambert, 2009).

Early frameworks drew from the link between job satisfaction and employee turnover (Porter and Steers, 1973). Other research focused on employee behaviour in the form of turnover intentions instead of actual turnover and linked it with job satisfaction (Mobley, 1977). This research did not hold access to actual turnover data per institution surveyed, so the study utilises turnover intentions as adequate predictors of actual turnover based on earlier research conducted (Bedeian, Kemery et al., 1991; Steel, 2002). Behavioural intentions in general are extremely predictive of actual employee behaviour in the future (Armitage and Connor, 2001). Intention to quit involves the planning to, thinking about, and desire to leave a job (Lambert, 2009). Intention to quit precedes

the behaviour of actual turnover (Fishbein and Ajzen, 1975). Mayfield and Mayfield (2008) show that turnover intentions may serve as acceptable substitutes for actual quitting behaviour. The employee leave process commences with thinking of leaving the organisation, afterward comes the intention to search for new job positions, then lastly intending to leave the firm (Mayfield & Mayfield, 2008). Inasmuch, this research utilises intentions to quit instead of actual turnover behaviour due to ease of collection of data and substantial other studies utilising intentions as delineated above.

Research shows that intention to quit evolved to incorporate numerous antecedents (Bedeian, Kemery et al., 1991) with the most commonly studied antecedents of job satisfaction and organisation commitment with negative impact on turnover intentions (Price, 2001). Research also delineated firm evidence for different stages in an employee's turnover decision process (Steel, 2002). This research study utilised employee intentions rather than actual turnover due to first, practicality of data collection, second, interest in the current workforce and not those who have left the institutions, and third, the above mentioned strong relationship between intentions to quit turning into actual turnover.

2.5.4.1 Trust on Intention to Quit

Research highlights the direct inverse relationship between trust in top management and supervisor and turnover intentions. Dirks and Ferrin (2002) conducted an exhaustive meta-analysis of trust and outcomes detailing sixteen (16) different studies that collectively showed trust's significant inverse relationship with quit intentions. Among the sixteen (16) studies analysed by Dirks and Ferrin (2002), only one looks at both trust in top management and trust in direct supervisors as different constructs as related to intentions to quit (Rhee, 1996). Most studies utilise only one referent. That research found that employee perceptions of trust in their direct supervisor had a stronger significant negative effect on employee intention to quit than did employee perceptions of trust in top management (Rhee, 1996).

Costigan et al. (2011) contradicted Dirks and Ferrin's (2002) findings of Rhee (1996) by studying employee trust in direct supervisors and top management across three countries (United States, Russia, and Poland). Trust in top management correlated negatively more strongly to intention to quit than trust in direct supervisors (Chung, 1997; Costigan, 2011). Employee's trust in his or her direct supervisor should relate to the employee's job performance, but trust in top management

relates more to organisational outcomes, such as organisational commitment and intention to quit. An uncaring or incompetent boss has less effect on intention to quit because it likely carries less worry over the employee's job security than top management that can cause a poor future for the firm itself (Costigan, 2011).

Luis (1995) looked at a large sample of a space technology firm and discovered a strong significant negative relationship between employees' trust in top management and intention to quit. However, Davis et al. (2000) found the exact opposite the employee perceptions of trust in top management carries no significant relationship at all to intentions to quit. The research hypothesized that trust in management only impacted organisational performance due to competitive advantage, but that competitive advantage did not conceptually relate to intentions to quit. Research also shows the significant mediating role of trust in turnover intentions in multiple studies (Brashear, Manolis et al. 2005; DeConinck 2011) and trust's significant moderating role on leader-member exchange and perceived organisational support (Erturk 2014).

2.5.4.2 Organisation Commitment on Intention to Quit

Research also finds that organisation commitment relates significantly and negatively to employee quit intentions (Aydogdu, 2011; Alniacik, 2013; Chughtai, 2006; Jehanzeb, 2013; Jung, 2012; Salleh, 2012). Park et al. (2014) found that organisation commitment holds a significant negative relationship with intention to quit, but union members held higher commitment to their employers than non-union employees, but union members had higher intentions to quit than non-union workers. Lew (2010) uncovered strong statistically significant support for a negative relationship between affective organisation commitment and intention to quit in a model that also included felt obligation and POS as antecedents to affective commitment. Yamazakia et al. (2015) found the same level of statistically significant negative relationship between organisation commitment on turnover intentions as Lew (2010), but with a model that also included independent variables of personal development, human resources policy, and supervision. However, Yasmin (2015) found that higher organisational commitment can actually cause higher intentions to quit. The research results of a positive relationship between organisational commitment on turnover intentions are a minority finding amidst the majority of literature showing the negative relationship.

Hague et al. (2015) built a responsible leadership model where perceptions about leaders led to organisational commitment mediated by turnover intentions. While intention to quit did mediate

the relationship, there were also direct negative effects of turnover intentions as an antecedent on organisational commitment (Hague, 2015). However, the majority of research delineates organisational commitment as an antecedent of intention to quit. Most research finds the relationship between organisational commitment and intention to quit as negative, but a study did find a positive linkage. In the theoretical framework, the attitude is related to an intention.

Other research found that organisation commitment held an indirect relationship with intention to quit through OCB mediation (Biswas, 2012). Falkenburg and Schyns (2007) detailed organisation commitment moderating role between job satisfaction and two withdraw behaviours. In one sample, affective and continuance commitment moderated the relationship between job satisfaction and absenteeism. In a second sample, normative commitment moderated positively between job satisfaction and turnover intentions.

Accordingly, the following hypotheses are proposed:

H19: There will be a negative relationship between organisation commitment on intention to quit in both the supervisor and top management model.

H36: Organisation commitment will mediate the relationship between supervisor reliance and intention to quit.

H37: Organisation commitment will mediate the relationship between supervisor disclosure and intention to quit.

H38: Organisation commitment will mediate the relationship between top management reliance and intention to quit.

H39: Organisation commitment will mediate the relationship between top management disclosure and intention to quit.

2.6 Chapter Summary

Chapter 2 included the literature review that provides a detailed analysis of relevant literature and gaps. The chapter showed the delineation of how trust is built, trust antecedents, trust's definitions, and trust referents. Further, the chapter discussed the relationship between organisational trust and organisation commitment and then the relationship between the two and IRB, OCB, and intention to quit. The chapter includes various hypotheses arising from the literature review within the theoretical framework.

Chapter 3: The Organisational Context of Microfinance in the Target Countries

Chapter 3: The Organisational Context of Microfinance in the Target Countries

3.1 Introduction

In order to answer the research questions about the microfinance industry as specified in research question 1, the researcher chose to test the hypotheses within East and Southern Africa. Research question number 1 is well served to be answered in the context of East and Southern Africa because of the large microfinance presence in the region. The developed world and some other parts of the developing world have relatively few microfinance institutions or microfinance clients. East and Southern Africa, in contrast, hold vast microfinance sectors (Mix, 2011). Loan officers comprise the largest number of employees in microfinance institutions (Kitusa, 2011). Also, according to the above problem identification in the industry as described above in chapter 1, fraud and lending issue represent a real challenge to the sector. Inasmuch, loan officers and low level loan officer supervisors were chosen as trustors to garner their perceptions, attitudes, intentions, and behaviours.

Research question number 2 yielded the need to test the model in a new target country never before tested for organisational trust. Following thorough review of the literature, no organisational trust model was ever tested in East Africa, though one was tested in Southern Africa recently (Heyns, 2015) after the start of this research. Since research question 1 required loan officers as the sample, the researcher needed enough loan officers in order to satisfy the requirements of structured equation modeling, as described in chapter 4 below. However, no single country in East Africa contained enough loan officers to reach desired numbers with the exception of Kenya. However, as described in chapter 4, since the researcher was to reside in Kenya, the Durham University Business School Ethics Committee Chair at the time ruled out Kenya as a target country. So, the researcher had to rely on a combination of three other East African nations that were as similar as possible in terms of culture and microfinance industry as possible. The researcher ruled out Ethiopia since its cultural background and highly regulated microfinance sector were dramatically different than other East Africa nations. The researcher also ruled out Rwanda and Burundi because an additional two countries would have been required if Rwanda and Burundi were included in the sample due to their small sizes, but their cultural background and post-conflict status were not similar to any other nations in the region. The Durham University risk team ruled out Somalia as a comparative nation due to insecurity. So, the researcher settled on Tanzania, Zambia, and Uganda with their similarities of culture, language, history, and microfinance sector as described in section 3.2 below.

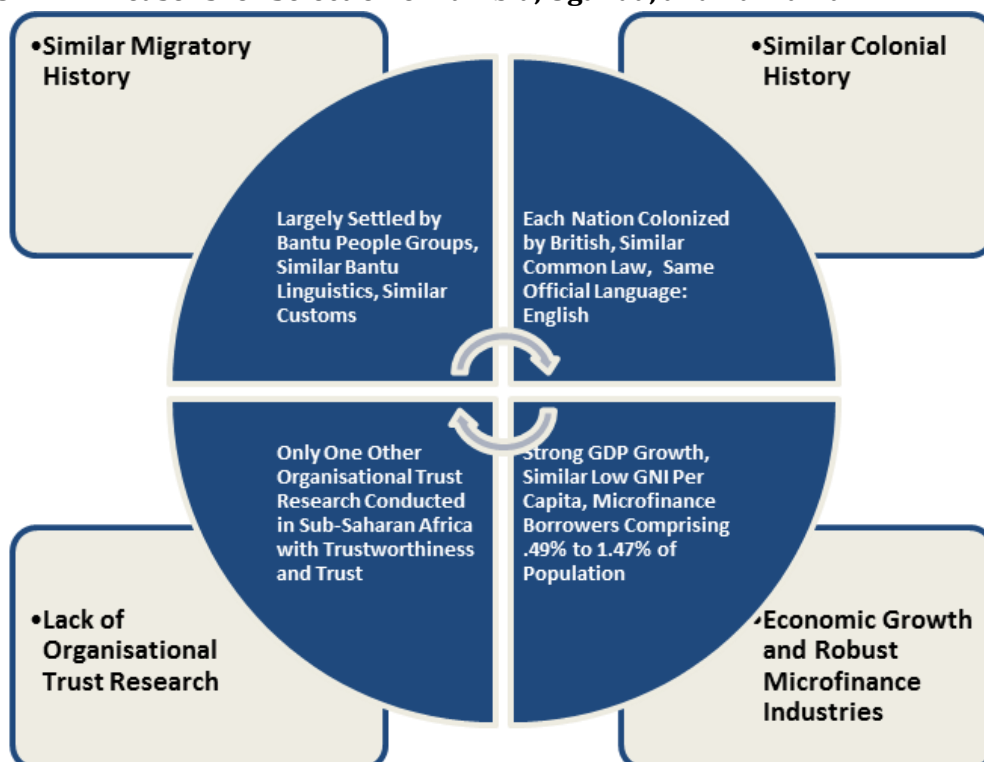
In research question 3, when this research started, no one had ever tested the often quoted Gillespie (2003) reliance and disclosure model. Due to the new nature of this part of the model, it did not need to be tested in East Africa and could have been done regardless of geography or industry. However, East Africa made more logical sense in order to answer research questions 1, 2, and 4.

Research question 4 is well established in the research. However, no study had ever included the combination of trust antecedents along with reliance and disclosure in a structured equation model along with organisation commitment as a mediator and IRB, OCB, and intention to quit as dependent variables. But still, the majority of variable interactions are well established in research. But, the relationships with organisational trust have never been validated in East Africa. So, testing which trustworthiness and organisational trust referents yield stronger impacts on outcomes would logically yield more usefulness in expanding the existing research by tests in a new geographic area and new industry.

3.2 Target Countries

The countries utilised in this research are delineated below in terms of their similarity in chart 3.1.

Chart 3.1 Reasons for Selection of Zambia, Uganda, and Tanzania



The researcher needed multiple countries in order to obtain higher numbers of loan officers and loan officer supervisors for the study's structural equation modeling than any one country could supply. Further, only one study ever done testing Mayer et al. (1995) trustworthiness items in Sub-Saharan Africa (Heyns et al., 2015) and never in the three target nations. Additionally, the three nations hold the following similarities that warrant including them in the same sample.

Uganda, Tanzania, and Zambia exist as contiguous given that both Uganda and Zambia neighbour Tanzania. The three nations geographically lay in East Africa and the adjacent north of southern Africa. The countries also contain large population groups that share indigenous language similarity in the Bantu group of languages that originated near the current Nigeria and Cameroon border (Li, Schlebusch et al., 2014).

The Bantu language proliferation did not result simply from language assimilation, but rather each of the three target nations shares a common history of migration on the Bantu migration from West Africa that brought migrants through Uganda to Tanzania and then on to Zambia all the way to the tip of Africa in what is modern day South Africa. Inasmuch, some genetic and cultural similarities exist between the majority populations within each country (Currie, Meade et al., 2013).

In addition to geographic proximity, indigenous language likeness, and genetic similarity, the nations also hold a similar recent history in that the United Kingdom colonised all three. English remains as official languages in the nations. Uganda, Tanzania, and Zambia each obtained independence within three years of each other and all still belong to the Commonwealth (Commonwealth, 2015). Economically, the nations maintain robust GDP growth exceeding 3% annually and post similar GNI per capita utilising PPP methodology around US\$1,500 per annum (World Bank, 2014). The below table 3.1 further highlights similarities between the three nations. In summary, the countries provided the opportunity to test organisational trust models in previously not researched nations and a continent that has never tested organisational trust and organisational commitment in the same study. The nations held a unique situation not seen in previous organisational trust research of being both high collectivist and power distance societies but low uncertainty avoidance. The nations also held adequate sized microfinance industries along with similarities in the three nations in order to garnish a large sample size.

Table 3.1 Population, Economic, and Historical Data for Target Countries

	Uganda	Tanzania	Zambia
Population (2012) ¹	36.3 million	47.8 million	14.1 million
Annual GDP Growth % (2012) ¹	3.4 %	6.9 %	7.2 %
GNI Per Capita (PPP) (2012) ¹	US\$1,300	US\$1,560	US1,1,590
% of Population <US\$2 Per Day ¹	75.6% (2006)	95.3% (2000)	82.6% (2006)
Youth Literacy Rate (15-24) ¹ Conducted between 2005-2012	87%	75%	64%
Official Language ²	English and Swahili	English and Swahili	English
Colonial Power ²	United Kingdom	United Kingdom	United Kingdom
Year of Independence ²	1962	1961	1964
Commonwealth Nation ²	Yes	Yes	Yes

1 World Bank (2014)

2 The Commonwealth (2015)

3.3 Industry Context and Trust Research in Sector

Much attention has been paid in the literature about the role of trust in microfinance. However, the trust research done in the industry focuses on the trust that communities and co-borrowers have in each other and with the institutions (Epstein and Yuthas, 2011) as well as more trustworthiness perceptions based on gender (Aggarwal et al., 2015). Organisational trust is not covered in the literature for the industry. The broad financial services sector receives some tests of model variables in the industry, usually in investment, commercial, and retail banking (Jim et al., 2013; Nawaser et al., 2015). However, there has been limited organisational behaviour research done in the microfinance sector even though the industry often contains widely known mismanagement and scandals in the target countries, including Pearl Microfinance and MedNet Microfinance in Uganda, Pride Microfinance and Selfina Microfinance in Tanzania, Harnos Microfinance (Kitusa, 2011) and CETZAM (Dixon et al., 2008) in Zambia.

3.3.1 Microfinance Definition and Growth

Microfinance refers to the general provision of financial services to low-income often self-employed people (Ledgerwood, 1999). While the concepts of microfinance are in existence all over the world, the emphasis in the international economic development community involves activity in the developing world. Microfinance has moved beyond the simple allocation of credit services to entrepreneurially active poor clients. The industry serves clients with credit, savings, insurance, and training (Staff, 2003). Microfinance differs from traditional financial service providers in that clients

often do not require collateral to obtain loans. Most institutions organize borrowers into groups of between five and forty depending on the organisation. Each borrower in a group guarantees the other participants' loans. In the event that one member of the group does not repay, then the remaining members are required to proportionally repay the bad loan in order to receive another loan disbursement. Microfinance organisations entice borrowers with the promise of another loan payout of higher value upon completion of the current loan cycle. Clients eager to obtain more money repay their remaining balances with such surprising frequency that repayment rates rival those of retail banking institutions in developed nations (Ledgerwood, 1999).

The period preceding data collection in this research saw 39% growth in annual assets throughout the industry between 2004 and 2008 (Chen, Rasmussen et al., 2010). Growth in the number of new active borrowers in the same period fluctuated between 20% and 30% per annum while cooling to 11% by 2010 (Lutzenkirchen and Weistroffer, 2012). In a development environment whereby bilateral and multilateral government donor funds are decreasing for projects that create or sustain commercially viable businesses to help the poor, microfinance continues to flourish. Private donations have poured in billions of U.S. dollars in unprecedented interest by the developed world (Morduch, 1999).

3.3.2 Microfinance in the Target Countries

Microfinance exists in each target nation with multiple microfinance institutions and a national microfinance industry association in each. Unlike some countries, each nation also contains institutions that provide both loans as well as savings products (Mix Market, 2015). The below table 3.2 delineates key microfinance industry figures per country and table 3.3 lists the microfinance institutions and number of cities surveyed per institutions in this study.

Table 3.2 Microfinance Industry Data per Target Country

	Uganda	Tanzania	Zambia
Aggregate Industry Loans	US\$ 649.8 million	US\$ 360 million *	US\$ 24.5 million
Number of Industry Borrowers	535,637	351,037	69,047
Aggregate Industry Savings	US\$ 657.1 million	US\$ 370 million *	US\$ 7.1 million
Number of Industry Depositors	2.9 million	786,850	48,456
% of Total Population Borrowers	1.47%	0.73%	0.49%

Source: The Mix Market (Market 2015)

* Removed data from a government lending program not captured in other countries.

Table 3.3 Microfinance Institutions per Target Country

Microfinance Institutions	Number of Cities Surveyed
Uganda	
PRIDE Microfinance	7
UGAFODE	5
MED-NET	6
Share an Opportunity	1
Opportunity Uganda	10
Pearl Microfinance	8
Micro Uganda	4
Silver Upholders	4
Hofokam	4
Success Microfinance	2
Tanzania	
SEDA	9
ECLOF Tanzania	5
Yosefo	1
Fanikiwa	4
Zambia	
VisionFund Zambia	4
Micro Bankers Trust	5
Royal Microfinance (Z) Ltd.	1
Unity Finance	5
CETZAM	5
Empowerment Microfinance Institution	2
Agora Microfinance	2
FINCA Zambia	2

3.4 Culture across Target Countries

Kroeber and Kluckhoh (1952) developed in excess of 160 definitions of culture. Culture embodies three main different levels. First, observable displays of culture are considered artifacts (Schein, 1997). Organisationally artifacts may be viewed in organisation charts, buildings, communications, and dress codes (Schneider, 2003). A newcomer to the culture may view the manifestations of the cultural artifacts, but be unable to decipher the underlying cultural context (Dietz, 2010). Next, cultures hold beliefs on how the world should be in their values (Schein, 1997). Values judge behaviour (Schneider, 2003). Finally, the deepest levels of trust involve its basic assumptions about what is good, normal, and correct (Schneider, 2003). These latter assumptions form the basis for behaviour (Schein, 1997). Culture may be summarised as an identifiable group of individuals and the conformation of rudimentary assumptions about people and their interconnectedness to each other and the wider world (Gibson, 2009). Broadly, national culture links to organisational performance via material differences in leadership, style, and management systems within national cultures by looking at foreign owned, joint ventures, and Chinese-owned and operated companies (Garg, 2005).

A divergent view of business practices and behaviours asserts that organisational practices must be tailored to work effectively within national contexts. The viewpoint looks at all aspects of national disparities including, but not limited to, political, social, legal, economic realities (Child, 1979), religion, inland or coastal, urban or rural, education level, and subcultures (Dietz, 2010). Inasmuch, organisational procedure adaptations across national boundaries yields diverging practices (Child, 1979). More specifically, a culture specific framework narrows down national differences to only investigate culture variances (Hofstede, 1980). The view holds that facing various challenges clamouring for change, cultural factors firmly rooted in the society affects how managers approach and react to change. Several different models have been established including the Hofstede Model (Hofstede, 2001) as well as research authored by Schwartz and Bilsky (1987), Trompenaars (1993), and House et al's (2004) GLOBE Model. However, Hofstede's model has been utilised most often in organisational research (Mooij, 2010).

Hofstede (1980) developed initial four cultural dimensions through which to assess different cultures including individualism, uncertainty avoidance, power distance, and masculinity. Utilising Hofstede's above model, various researchers dissected the four aspects of organisational behaviour as impacted by national culture. Countries with national cultures with high power distance retained firms with more centralised power and decision making (Flynn, 2006). Nations representing more uncertainty avoidance possess emotional needs for rules while cultures low in uncertainty avoidance show disdain for formal rules and only set them when necessity requires it (Flynn, 2006). Feminine nations utilise information more expansively to support firm decision making while masculine cultures' decision making drew upon information as a way of gaining expected competitive advantage (Wacker, 1998).

Additional research delves into the individualism versus collectivism of a society from Hofstede and its impact in the workplace. Snell and Hui (2000) uncovered that employees in individualistic nations are autonomous and confident while relying on their own ideas. Collectivist nations' employees, on the other hand, rely more on the information provided by others when forming their own opinions. Collectivism means the extent to which people since birth get integrated into strong social cohesive groups where members are expected to show unquestioning loyalty versus individualistic cultures have looser social bonds and every member of the society is expected to look out for himself or herself (Hofstede, 2001).

In comparing two of the three nations in this study that have data available on Hofstede's (2001) cultural dimensions with that of the United Kingdom, one may notice stark differences. Individualism versus collectivism saw the United Kingdom as 89% individualistic while Zambia and Tanzania were 35% and 25% individualistic. Power distance in the United Kingdom was a low 35% while Zambia showed 60% and Tanzania 70%. Masculinity in the United Kingdom was higher at 66% while both Zambia and Tanzania were lower at 40% each. The United Kingdom displayed lower uncertainty avoidance at 35% while both Zambia and Tanzania were at 50% each (Hofstede, 2001). Hofstede (2010) regional aggregate data showed East African individualism versus collectivism at 27% individualistic, power distance at 64%, masculinity at 41%, and uncertainty avoidance at 52%.

3.4.1 Trust across Cultures

It is important to note that the powerful influences of culture could mitigate the expected paths in this study's theoretical model as compared to other research conducted outside the Sub-Saharan Africa region. Scholars find that levels of trust in a society carries profound impacts on the broader economic conditions in the nation and its competitiveness (Fukuyama, 1995; Putnam, 1993; Inglehart, 1999). High trust societies provide more incentives fostering innovation and accumulation of physical and human capital (Knack, 1997) as well as social capital (Uslaner, 1999). Different cultural aspects discussed above correlate negatively with interpersonal trust such as authoritarian regimes (Scott, 1999) or positively such as wealth and religion (Inglehart, 1999), political democracy (Warren, 1999), and generational (Uslaner, 1999).

Some studies showed different levels of trust and varying determinants of trust and role of trust in mediating or moderating relationships between varying countries (Ferrin, 2010). However, most research investigated generalised trust rather than trust in a specific referent (Ferrin, 2010). Inasmuch, one such study looked at one of the target nations in this research compared trust levels in Tanzania with Sweden. In survey data, the researchers found significant dissimilarities in generalised trust levels. Swedes reported that 74% of them trusted others while only 41% of Tanzanians reported trusting others (Holm, 2005).

Delhey and Newton (2005) surveyed individuals in sixty different countries and categorised their general trust levels into four different categories including no trust, low trust, medium trust, and high trust societies. While the study looked at many different nations, only three were included in Africa and none of them were the three countries represented in this study. Nigeria, Ghana, and

South Africa each fell into the low trust categories with Norwegians exhibiting the most trust and Brazilians the lowest (Delhey and Newton, 2005). Countries with similar political and colonial histories do not necessarily share the same affinity for trusting other individuals. Sapsford and Abbot (2006) looked at a single trust question and found vast differences among eight former Soviet republics of Armenia, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Moldova, Russia, and the Ukraine. The central Asian Kyrgyzstan held the highest trust levels at 70% agreeing down to eastern European Moldova at 29% agreeing to the question 'a majority of people can be trusted'. The differences among the nations with a Soviet history highlight the role of other cultural dimensions that influence trust propensity.

In organisational trust, in individualistic versus collectivist cultures, an employee's trust in their leader is higher in Australia than it is in China for leader-follower relationships (Casimir, 2006). The same study also found that while organisational trust in leaders mediates relationships between both transactional and transformational leaders and performance measures in Australian workers, among Chinese staff, mediation did not occur. The authors argue that individualistic cultures, such as Australia, holds more mediation effect of trust between transactional and transformational leadership and performance than in collectivistic cultures, such as China (Casimir, 2006). Culture, therefore, moderates the above trust relationship. Yamagishi and Yamagishi (1994) also dissect collectivist influences on trust, but general trust, not organisational trust. The researchers found that collectivist Japanese held higher levels of trust for those with close personal relationships than did Americans, but Japanese held lower levels of generalised trust for those outside their close group boundary than Americans. Huff and Kelley (2003) conducted a similar study to Yamagishi and Yamagishi (1994) in organisational settings with similar results. Huff and Kelley (2003) also utilised America as an individualistic country, but chose a range of collectivist culture nations including China, Malaysia, Hong Kong, Japan, Korea, Malaysia and Taiwan. Similar to this study, Huff and Kelley (2003) also investigated trust in the financial services sector. The research found higher levels of workplace trust in individualistic employees than those from the collectivist nations.

Interestingly, some nations that score highly on generalised trust, score poorly in organisational trust on average. Kim et al. (2002) surveyed different types of trust with close personal relationships, trust of strangers, and then organisational trust of coworkers and supervisors. Denmark and Korea were both roughly equal on their levels of personal trust and stranger trust, but Danes scored much higher on average organisational trust with Koreans perceiving much lower trust in the workplace. Researchers Barr et al. (2009) studied trust differences between Kenya, a neighbouring nation to this

study's target countries, and Ghana. The study utilised social capital on trust and found that political entrepreneurs in Kenya were more trusting than other entrepreneurs. The researchers posited that political entrepreneurs had to demonstrate more trustworthiness. However, the study utilises trust games instead of trust perceptions and compares dissimilar variables to this research.

3.4 Chapter Summary

Chapter 3 described the selection of the target countries of Zambia, Tanzania, and Uganda. It included a discussion on the similarities between the countries and role of culture and states a lack of organisational trust research ever conducted in them. The chapter also included a description of the microfinance industry in general as well as specifically within the target nations. The chapter states the lack of organisational trust research ever conducted industry.

Chapter 4: Methodology

Chapter 4: Methodology

4.1 Research Design

The research could incorporate one of three different research design orientations. Basic research pursues new understanding through answers to fundamental inquiries about social phenomena. Applied research involves utilizing the new understanding to address an important problem. Evaluative research uncovers the merit or value of a particular program or intervention (Miller, 2002). This study intends to establish theories in order to explain new knowledge about social events and so qualifies as basic research.

Crotty (1998) decried the litany of different methodologies and methods that appear in research. Inasmuch, he delineated philosophical underpinnings of research in four elements to serve as a social research framework in the following sequential order: epistemology, theoretical perspective, methodology, and methods. Trust and its benefits have been studied and subsequently established in both laboratory experiments (Ostrom and Walker, 2003) as well as real world organisational settings (Fukuyama, 1995) with the majority of recent organisational trust research done through the latter method (Dirks and Ferrin, 2002). Despite the long tradition in social psychological research of incorporating laboratory experiments to test trust hypotheses, laboratory experiments suffer from limitations such as non-real world constraints, abstract scenarios, and minimal social interaction information and history (Kramer, 2006).

4.2 Philosophical Framework

A theoretical perspective means the philosophical viewpoint that underpins the methodology and therefore provides contextual guidance for the process and logic (Crotty, 1998). Scientific investigation establishes generalised principles in order to explain and predict phenomena around the globe. Therefore, theories represent these scientific principles in organised systems of concepts (DiRenzo, 1967).

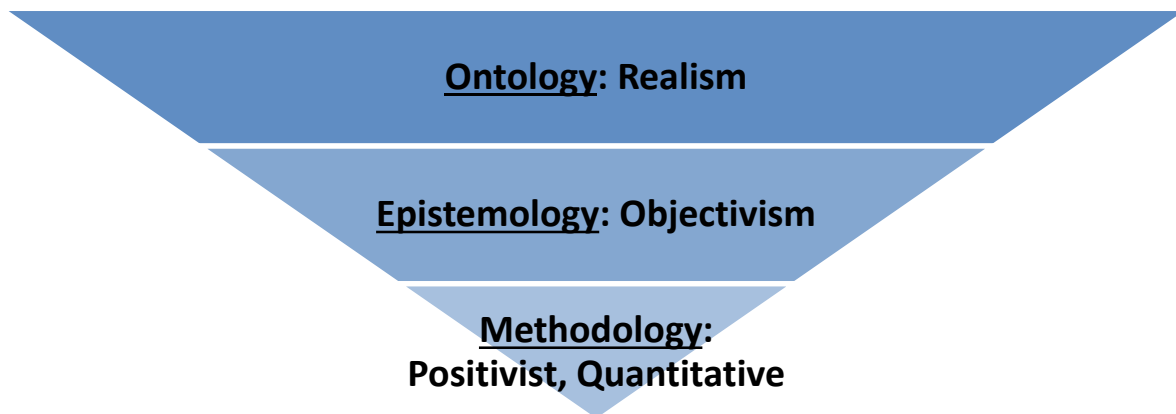
4.2.1 Ontology

Ontology entails the concept of what is. The idea of what is pertains to the relation of the nature of existence as well as the structure of reality (Crotty, 1998). Ontology involves beliefs about reality. It incorporates the pursuit of what truth actually is. This research utilises realism as it posits that once truth exists, it is constant, and can be discovered using objective measurements. Once truth is discovered, it can be generalised into other situations (Killam, 2013). This research is not rooted in relativism, on the other hand, because it does not view multiple versions of reality that are all shaped by applicable contexts whereby truth evolves and changes depending on one's experiences, such that reality cannot be generalised beyond similar contexts.

4.2.2 Epistemology

Epistemology covers what relationship the researcher has with the research and how researchers gain knowledge (Killam, 2013). Epistemology provides philosophical foundations for decisions on types of knowledge possibilities and how researchers ensure that they prove adequate as well as legitimate (Maynard, 1994). It is how we look out into the world and make sense of what we see and what can be known (Guba, 1998). Among the array of epistemologies, objectivism contends that meaning and from it meaningful reality exists apart from any required operating consciousness. Humans discover meaning from what could already have existed (Crotty, 1998). This research follows objectivism in that knowledge is discovered through objective measures whereby the researcher does not influence the data being gathered. Objective measures are done by an outsider's vantage point. The interaction between organisational behaviour variables in this study exists whether it is researched or not. The research does not use the subjective approach that finds what truth means to others from an insider's perspective to interact (Killam, 2013). The below chart 4.1 delineates the ontology, epistemology, and methodology used in this research.

Chart 4.1 Epistemological Overview



4.2.3 Methodology

Methodology covers how knowledge should be gathered. The research stands as an objective external guardian through which the claims about reality go through the most the widest possible examination (Guba, 1994). How to choose methods and the link to desired outcomes all derives from the broad strategy, action plan, and design is brought forth in research methodology (Crotty, 1998). This research is done under the positivist tradition. Objectivism and positivism methodology seeks to redress some problems through inquiries in natural settings collecting situational information (Guba, 1994). Positivism is the view that only fact-based knowledge gained through observation, including measurement as done in this study, is trustworthy (Dudovskiy, 2016). This research is positivist because it depends on quantifiable observations that are utilised in statistical analysis. This research narrows down the ideas into small and distinct sets of hypotheses to test a research framework. The numeric scales utilised in this study and the statistical tests and verification prove indispensable for positivist and postpositivists (Creswell, 2009). The majority of organisational behaviour research uses positivist methodology (Roozbahani, 2013). Similar to this research, over half of all organisational trust studies use the positivist approach (Siebert, 2016).

Inasmuch, this study chose between two types of preliminary research methodology considerations: qualitative or quantitative. As a positivist research methodology, quantitative research looks at objective theories that posit relationships between various variables. Researchers then typically measure variables through numeric rating scales and utilizing statistical analysis techniques to test hypotheses (Creswell, 2009).

This researcher opted for a quantitative approach for the study as opposed to qualitative research because of the desire to research attitudes in confined hypotheses to support or disprove the hypotheses as a positivist approach. The following seven reasons delineate that this study is representative of quantitative research. The research tests theories, identifies different variables to investigate, relates the variables in hypotheses, incorporates standards of reliability and validity, measures data numerically, involves no bias in approaches, and employs statistical analysis (Creswell, 2009).

This research's temporal dimension collected data from many societies at a single period. The researcher originally intended to conduct data from many societies at different periods of time comprising a comparative longitudinal study (Miller, 2002). However, due to difficulty in initially gaining access as discussed below changed the research to a single period only. Suchman (1954) details that a research design need not contain rigid specifications without allowing for deviation.

4.3 Methods

4.3.1 Sample

Participants were 423 loan officer and loan officer supervisor employees of microfinance institutions. The racial/ethnic background of the respondents was 100 percent black African. In order to take part in the study, participants had to meet three criteria: 1) currently employed as a loan officer or loan officer supervisor in a microfinance institution, 2) their employment must be in Tanzania, Uganda, or Zambia, and 3) their employing microfinance institution must have agreed to participate in the study.

Microfinance institutions were selected based on their country of operations. It was not possible to know the total number of loan officers in each country. Microfinance industry watchdogs, databases, and industry associations retained figures on loan portfolios, clients, and loan quality per country but did not provide loan officers per institution or per country (Mix Market, 2011). Since the researcher presumed that total population of microfinance loan officers did not represent a large number, every microfinance institution listed on the microfinance public database MIX Market in each of the three target nations was contacted. The researcher made the before assumption based

on the number of active borrowers per institution on the Mix Market divided by the average number of clients retained by a loan officer as detailed by regional microfinance expert Kitusa (2011).

A letter was sent to each of the three microfinance industry associations in the three countries introducing the research and requesting support promoting awareness about the study: Association of Microfinance Institutions of Uganda (AMFIU), Association of Microfinance Institutions of Zambia (AMIZ), and the Tanzania Association of Microfinance Institutions (TAMFI). Each association agreed to endorse the research. The researcher looked on the Mix Market website to glean the email addresses, phone numbers, and names of contact persons at registered microfinance institutions in the countries. An introductory email was sent to 100% of institutions listed in the directory and provided an electronic copy of a research letter highlighting the research and expectations of confidentiality in order to convince participant organisations to respond (Miller, 2002). Approximately one week later, telephone calls were made to each institution to introduce the research and set up informational meetings with each organisation. Trips were then planned to each of the three countries at a time. Upon arrival in each nation, responsive institutions were asked for additional contact information or referrals for the organisations who had not responded to the initial request.

Before collecting questionnaires in the target countries, it was pretested with one microfinance institution in Lusaka, Zambia with a sample of 18 respondents of loan officers and loan officer supervisors. The respondents were then asked to provide their comments. The questionnaire was changed to state "direct manager" to represent their supervisors since in microfinance institution terminology, loan officer supervisors exists to add a more senior figure to help with loan collections, but did not exercise real managerial responsibilities over the loan officers. Loan officers felt that their direct supervisor would be called their direct manager. Additionally, opinions were collected from the management of the microfinance institution who were highly skeptical leading up to data collection. The questionnaire initially displayed the ability, benevolence, integrity questions about top management as the first questions in the survey. However, following the pilot, the questions on top management were moved to the middle and questions on employee IRB were asked first, thus making the questionnaire appear less hostile to institutional management when taken by the loan officers and loan officer supervisors. Also, respondents were provided with a pre-questionnaire letter and signed an authorisation form. The questionnaire as well as the letter and authorisation form all stated confidentiality assurances for respondents that their names and answers were

remain secret. The microfinance institutions per country, number of respondents, and number of branches surveyed per institution may be viewed in table 4.1 below.

Table 4.1 Institutions and Respondents per Country

Microfinance Institutions	# Respondents	# of Branches Surveyed
Uganda		
1 PRIDE Microfinance	46	7
2 UGAFODE	20	5
3 MED-NET	22	6
4 Share an Opportunity	5	1
5 Opportunity Uganda	64	10
6 Pearl Microfinance	26	8
7 Micro Uganda	18	4
8 Silver Upholders	8	4
9 Hofokam	19	4
10 Success Microfinance	3	2
Total Uganda Respondents	231	
Tanzania		
1 SEDA	34	9
2 ECLOF Tanzania	13	5
3 Yosefo	15	1
4 Fanikiwa	11	4
Total Tanzania Respondents	73	
Zambia		
1 VisionFund Zambia	17	4
2 Micro Bankers Trust	18	5
3 Royal Microfinance (Z) Ltd.	5	1
4 Unity Finance	17	5
5 CETZAM	23	5
6 Empowerment Microfinance Institution	10	2
7 Agora Microfinance	11	2
8 FINCA Zambia	18	2
Total Zambia Respondents	119	
Total Respondents	423	

22 Total Institutions

4.3.2 Procedure

The microfinance institutions were met first in their head offices mostly in respective capital cities. Usually the chief executive officer, chief operating officer, or human resources director was met for each institution. When meeting the industry association per country and executives in institutions before surveying loan officers in order to gain permission, executives were also asked if they knew of additional microfinance institutions and prospective contact details. All but one institution gave its permission for research to be carried out once their confidentiality concerns were allayed. A

Tanzanian institution that was earlier targeted to take place in the pilot, instead of the one Zambian pilot institution, that had earlier refused, agreed to be a part of the regular study. Inasmuch, this study attempted to invite every microfinance organisation in each nation. When collecting data, the researcher requested participating microfinance institutions to allow all loan officers in the institution to take the survey.

A site in research denotes the place where data is gathered. Typical site locations include libraries, the field, and laboratories (Miller, 2002). The researcher chose the field to conduct primary research. Branches in substantive towns as detailed by a plurality of microfinance executives were targeted. All branches across the country were visited for the study unless the branch existed in a town that had no other participating institution, thus making the cost for collection prohibitive. Upon entering a town, all branches from the participating microfinance institutions were visited. No branches were visited in northern Uganda due to insecurity concerns due to the recent presence of rebel forces in consultation with Durham University risk and insurance office.

This researcher employs the survey approach whereby questionnaires give a numeric description of perceptions of a specified population through a sample of the broader population (Creswell, 2009). The economical aspect of surveys generating large numbers of responses in short amounts of time and ease of collecting quantitative data serve as the reasons why questionnaires represented the data collection method of choice.

Data was collected in person between December 2011 and May 2012. Other often cited organisational trust research also gave a large portion of surveys in person at work with time away from actual work duties in order to fill the questionnaires (Mayer and Gavin, 2005). This research decided against the use of more affordable online questionnaires for four reasons. First, internet connectivity was unreliable in remote branches outside capital cities. Second, microfinance institutions at the time did not usually have computer access for loan officers. Third, smart phone mobile devices with internet capabilities sufficient enough to fill out online surveys in 2011 and 2012 were less prevalent than today. Fourth, only 60%, 48%, and 55% of Zambian, Ugandan, and Tanzanian adults at the time owned mobile phones (World Development Indicators, 2014). When loan officers and loan officer supervisors completed the surveys, they were immediately collected. No microfinance institution staff ever handled or saw the raw or compiled results. Only two respondents declined to fill out the optional questionnaire on the spot. In one branch, one bottle of

soda per loan officer was purchased since it was near lunch time and loan officers requested a beverage.

If a respondent filled in less than 95% of the questions in the questionnaire, then their entire results were removed from the study. Therefore, acceptable responses dropped from 412 down to 394. Missing variables in the questionnaire whereby a respondent who filled 95% or more of the questionnaire, but neglected to complete some questions, were replaced with the mean for each question (Pallant, 2013).

4.4.1 Dependent Variables

In-Role Behaviour. Williams and Anderson's (1991) five question scale was used to assess IRB. The more respondents feel that they performed their assigned job duties correctly, then the more likely they are to respond affirmatively. Responses could range from disagree strongly (1) to agree strongly (7). Questions were prefaced with "In my job, I...". Sample questions include "adequately complete assigned duties" and "meet formal performance requirements of the job". The coefficient alpha was .72. The Cronbach's alpha for IRB was initially too low to utilise in this study. However, when the two reversed IRB questions were removed leaving the remaining five questions in the Williams and Anderson's (1991) scale, the alpha increased substantially to acceptable levels. So the IRB variable discussed above leaves out the two negative questions.

Organisation Citizenship Behaviour. Incorporated two scales, one for OCB-I from Williams and Anderson (1991) with five questions and OCB-O questions were modified from Spector et al. (2010) with nine questions. Questions were prefaced with "how often do you...". Samples from Williams and Anderson (1991) includes "help new people to settle into the job" and "take time to listen to work colleagues' problems or worries" and samples from Spector et al. (2010) include "work overtime or extra hours when asked" and "suggest ways to improve service quality". Responses could range from never (1) to always (5). The coefficient alpha was .79. The researcher kept and reversed in SPSS one negative reverse question in the scale.

Intention to Quit. The questions were prefaced with "think about you". The scale had two sources with two questions selected from each. The first source is the Michigan Organizational Assessment Questionnaire (Cammann et al., 1983) with "it is likely that I will actively look for a new job in the next year" and "I often think about quitting". The second source, Mowday and Steers (1979), questions entailed "it is likely that I will actively look for a new job in the next year" and "there is not

much to be gained by sticking with this organisation indefinitely". Responses could range from disagree strongly (1) to agree strongly (7). The coefficient alpha was .74.

4.4.2 Mediating Variables

This study also includes three mediating variables. The three variables intervene on the impact of the independent variables on the dependent variables. Mediation compares the direct and indirect effect on a dependent variable. If mediation is present then the relationship between a cause and an outcome variable is explained by both of their relationship to a third, or mediating, variable that is situated between the independent variable and the dependent variable (Field, 2013).

Reliance. Gillespie's (2003) five item scale for reliance was utilised as part of the two-part trust indicator. Questions were prefaced with "think about your organisation's (top management team/direct manager)". Samples include "I am willing to depend on top management to back me up in difficult situations" and "I am willing to rely on top management's task-related skills and abilities". Responses could range from disagree strongly (1) to agree strongly (7). The coefficient alpha was .91 for the supervisor model and .87 for the top management model.

Disclosure. Gillespie's (2003) four item scale used for disclosure was utilised as part of the two-part trust indicator. Questions were prefaced with "think about your organisation's (top management team/direct manager)". Samples include "I am willing to share my personal feelings with top management in this organisation" and "I am willing to discuss work-related problems or difficulties with top management that could potentially be used to disadvantage me". Responses could range from disagree strongly (1) to agree strongly (7). The coefficient alpha was .86 for the supervisor model and .82 for the top management model. Due to a typographical error, this researcher accidentally only included the fifth disclosure question for supervisors but not for top management as follows "I am willing to discuss honestly how I feel about my work with my manager, even negative feelings and frustration". So, question 124 was removed so that both the supervisor referent and top management referent had the same remaining four questions.

Organisation Commitment. Meyer and Allen's (1997) affective commitment scale of eight questions was used. Questions were prefaced with "think about your organisation". Samples include "I really feel as if this organization's problems are my own" and "this organization has a great deal of personal meaning for me". Responses could range from disagree strongly (1) to agree strongly (7).

The coefficient alpha was .75. The researcher kept and reversed in SPSS four negative reverse questions in the scale.

4.4.3 Independent Variables

Ability. Mayer's et al. (1995) six question scale for ability as part of the broader trustworthiness scale was utilised. Questions were prefaced with "think about your organisation's (top management team/direct manager)". Samples include "top management is very capable of performing its job" and "I feel very confident about top management's skills". Responses could range from disagree strongly (1) to agree strongly (7). The coefficient alpha was .95 for the supervisor model and .91 for the top management model.

Benevolence. Mayer's et al. (1995) five question scale for benevolence as part of the broader trustworthiness scale was utilised. Questions were prefaced with "think about your organisation's (top management team/direct manager)". Samples include "top management is very concerned about my welfare" and "top management would not knowingly do anything to hurt me". Responses could range from disagree strongly (1) to agree strongly (7). The coefficient alpha was .89 for the supervisor model and .87 for the top management model.

Integrity. Mayer's et al. (1995) six question scale for integrity as part of the broader trustworthiness scale was utilised. Questions were prefaced with "think about your organisation's (top management team/direct manager)". Samples include "top management has a strong sense of justice" and "I like top management's values". Responses could range from disagree strongly (1) to agree strongly (7). The coefficient alpha was .83 for the supervisor model and .81 for the top management model. The researcher kept and reversed in SPSS one negative reverse question in the scale.

4.4.4 Control Variables

Position. This research utilised the position of the respondent as a control variable as either a loan officer or credit officer coded as one category then senior credit officer, senior loan officer, or loan officer supervisor as the second category. In the theoretical framework, the literature suggests that organisational rank can hold relationships with an employee's attitude and behaviour (Davis & Kohlmeyer, 2005). Other organisational trust research also coded responses to open ended questions into numeric answers (Colquitt et al., 2007). This research desired to investigate whether

the rank of a participant carries any relationship to one's perceptions, attitudes, intentions, or behaviour in the theoretical framework.

Tenure. Theoretically, research shows a strong link between one's length of time with an organisation and his or her attitude towards the firm and its manager (Teclaw et al., 2014) and the employee's perceptions (Edwardson, Gregory, & Gamm, 2016) and behaviour (Liu, Ge, & Peng, 2016). As an attitude, organisation commitment research often utilises organisation tenure as a control variable (Meyer and Allen, 2004) as does organisational trust whereby the longer an employee's tenure, the lower their trust in superiors (Chan & Mak, 2014).

Gender. This research desired to control for any affect from gender differences in perceptions, attitudes, intentions, and behaviours in the theoretical framework. Other research found significant linkages between gender and perceptions (Drory & Beaty, 1991) globally and specifically within Sub-Saharan Africa (Ogunbamila & Udegbe, 2014), gender and attitudes (van der Velde et al., 2003; Warshawsky-Livne, 2014), gender and intentions and behaviour broadly (Leland & Barth, 1992) and within organisations (Haus, 2013). Specifically, other organisational trust researchers control for gender their studies (Li et al., 2012) as does organisation commitment literature (Meyer and Allen, 2004).

4.6 Ethics Considerations

The study required permission of individuals as well as the permission of organisational officials (Miller, 2002). The researcher faced stiff resistance to the collection of data during 2009 and 2010. The study initially intended a longitudinal design on institutions during and after organisation-level failures to analyse trust repair. However, microfinance institutions in crisis proved extremely reluctant to allow research in their institutions. Resistance heightened further once executives were told the then research topic: trust repair following organisation-level failures in microfinance institutions. The researcher finally received permission to conduct a sample survey in the main branch of a microfinance institution in Zambia in 2010. While participants were eager to fill in questionnaires, management seemed nervous.

Inasmuch, the researcher went through a detailed process with the Ethics Committee of Durham University Business School in order to compensate institutions, managers, and loan officers for completing the survey in order to gain permission to research within the entities (Miller, 2002).

While approval was granted, the researcher decided to instead shift the research topic to a less controversial area encompassing the current study of organisational trust in microfinance institutions broadly abandoning organisation-level failure, trust repair, and the longitudinal design. Therefore, compensation for institutional permission as well as per questionnaire remuneration were not required nor discussed with any institution or participant. The industry and institutions then viewed the current research as contributing towards the development of possible new sector tools that would eventually help the organisations and industry.

Additionally, due to the researcher's then senior positions within the industry as Global Special Projects Manager for World Vision International, a major equity owner of microfinance institutions in developing economies around the world in 2008 and 2009 and Regional Director for Europe and Asia for premier microfinance funder Kiva.org in 2010 into 2011 and previously in 2006 to 2008 the Managing Director of two microfinance institutions in Central Africa, the Durham University Business School Ethics Chair feared that that the researcher might exert what Miller (2002) calls partial control as a degree of control over the social system under examination. Inasmuch, the Ethics Committee dictated that the researcher must fulfill the following requirements before collecting data in the field to begin in the second half of 2011 and throughout 2012: resign from any and all positions in the microfinance industry, cannot research in any country where the researcher has lived, and resign all boards of directors positions in the industry. Therefore, in January 2011, the researcher resigned from fulltime employment in California, resigned board roles, and relocated to Kenya in East Africa to serve as a base of operations with a more affordable regional airport in Nairobi to easily access the three target countries. However, due to Ethics Committee stipulations, the research could not incorporate Kenya since the researcher became domiciled in the nation.

4.7 Analytic Approach

Researchers utilise structural equation modeling (SEM) as a multivariate statistical analysis procedure that analyses structural relationships. The procedure combines both multiple regression analysis and factor analysis (Hox & Bechger, 1998). The literature utilises confirmatory factor analysis (CFA) and SEM as common in quantitative psychology and organisational behaviour research that deal with attitudes or behaviours (Schreiber, 2008), of which this study utilises both. SEM can be utilised to answer research questions or hypotheses that involve both direct and indirect observations of independent variables and dependent variables. SEM can tell if a model of variables is adequate or not adequate and can incorporate mediation's indirect effects (Craig, 2017).

The rationale for utilising SEM in this research because as compared to traditional statistical approaches, SEM requires the researcher to specify a model based on theory and research and is multivariate. SEM's multivariate approach uses measured variables and latent constructs and specifically identifies measurement errors. The traditional statistical approaches represent more inflexible approaches that present default models, rather than confirm measurement models, and assumes that measurement occurs without errors (Kline, 2011). This research also needed to specify the relationships between variables and utilise CFA to confirm the theory-driven model (Schreiber et al, 2006).

The goal of this research utilising SEM is to determine the validity of the proposed models and therefore, stands as a confirmatory technique. The technique desires to say something about the microfinance employee sample. This study intends to ascertain the variance in the dependent variables that is accounted for by the independent variables. This researcher utilised the theoretical framework to input directionality of effects into SEM.

Also, this research utilises a model with mediation, as shown in the hypotheses in chapter 2. Mediation refers to situations whereby three or more variables whereby a direct effect exists between an independent variable on one side and a dependent variable on the other. There also exists an indirect effect between the independent variable and a different mediator variable as well as between that mediator variable and the dependent variable. A mediational effect occurs to the degree that the direct effect changes because of the inclusion of the mediating variable into the analysis (Craig, 2017). SEM effectively can incorporate multiple mediating variables (Schreiber et al., 2006) like this research utilises.

Preliminary data cleaning and initial descriptive statistical analyses were performed using the IBM SPSS Statistics, v. 20 statistical package. All measurement and structural regression models were performed using the structural equation modelling software, Mplus v. 6.3 (Muthén & Muthén, 1998-2014). The structural equation modelling approach estimated a set of regression equations simultaneously. Since the variables utilised in the analysis met assumptions of being multivariate normal and continuous, a maximum likelihood (ML) estimator was used.

In order to assess whether the model represents a good fit, multiple indices were utilised. The first indices involved chi-square goodness-of-fit index. The chi-square value/degrees of freedom should

>2 (Janssens, 2008). If the p -level was greater than .05, then a null hypothesis would be a good fit. Since the chi-square goodness-of-fit index statistic often leads to rejections of the null hypothesis as a result of minor sources of model misfit, especially with larger sample sizes, the researcher utilised three additional alternative fit indices (Janssens, 2008).

Inasmuch, all tests of the model included the following criteria. First, Comparative Fit Index (CFI), which represents one of the most reliable indices, whereby values of .90-.95 indicate reasonable fit, and values of $\geq .95$ indicate a good fit (Janssens, 2008; Hu, 1999). Second, Root Mean Square Error of Approximation (RMSEA) represents a badness-of-fit indices (Kline, 2011). Browne and Cudeck (1993) delineate that an RMSEA $\geq .10$ represents a serious problem with a model. While Hu and Bentler (1999) indicate a cut-off at $< .06$ as a good fit, Browne and Cudeck (1993) state that values $< .05$ indicate a good model fit whereas values between .05 and .08 suggest a reasonable fit. Third, since both CFI and RMSEA depend on the same distributional assumptions, Hu and Bentler (1999) recommend the inclusion of the Standardized Root Mean Square Residual (SRMR). SRMR values of less than .08 is considered acceptable (Hu, 1999) and .05 is considered good (Janssens, 2008).

4.8 Chapter Summary

Chapter 4 detailed the research methodology utilised by this study. The chapter included the ontology, epistemology, and methodology employed that underpins how data was gathered, samples, data collection, and data cleaning methods. Measures including sources, scales, and sample questions were showed. Ethical concerns and solutions were detailed at length. The chapter concluded with a discussion of the analytical techniques and methods utilised.

Chapter 5: Results

Chapter 5: Results

5.1 Descriptive Statistics and Correlations

Means, standard deviations, Cronbach's alpha coefficients, as well as correlations among research study variables may be found in Table 5.1 below. All of the significant correlations shown above were in the expected positive or negative directions. Specifically, trustworthiness of supervisors and top management significantly correlated with trust in the appropriate referent. The correlations of antecedents and trust ranged from .55 to .79 for supervisors and .46 to .77 for top management. The trust measures Reliance and Disclosure were correlated with Organisation Commitment ranging from .42 and .34 for supervisors and .53 and .41 for top management. Organisation Commitment was positively correlated with every variable ranging from .18 to .56, except with Intention to Quit with which it was negatively correlated at -.50. IRB was positively correlated with supervisor Ability, Integrity, Reliance, and Disclosure, but not with Benevolence. IRB was not significantly correlated with Ability, Benevolence, Integrity, or Disclosure in top management, but with Reliance. IRB was significantly positively correlated with OCB and Intention to Quit. OCB was positively and significantly correlated with every variable except Intention to Quit which it was not significantly correlated. Intention to Quit was significantly negatively correlated with every other variable besides OCB, which was not significant. Given the unexpected relationship of Intention to Quit with IRB and OCB, it is assumed that Intention to Quit will not have the expected directional relationships in the below model that was originally expected.

5.2 Assessment of Measurement Model

In order to determine if the proposed latent variables were specified correctly, the author utilised a confirmatory factor analytic (CFA) model including all ten latent constructs to be included in the hypothesized supervisor structural regression model and the nine latent constructs to be included in the hypothesized top management structural regression model. Both the supervisor measurement model and top management model each contained the latent variables ability and integrity that each had six item-level indicators, benevolence had five item-level indicators, reliance had five item-level indicators, disclosure had four item-level indicators, organisation commitment had eight item-level indicators, in-role behaviour had seven item-level indicators, organisation citizenship behaviour had fourteen item-level indicators, and the intention to quit latent variable contained four indicators. Each latent variable indicators were then parcelled into three parcels each (Little, 2002). A table summarising all the hypotheses may be viewed at the end of the chapter in table 5.4.

Table 5.1. Correlations Matrix and Cronbach's Alpha

Variable	Standard		Correlations																	
	Mean	Deviation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
1 Position	.05	.22	-																	
2 Otenure	2.16	2.16	.06	-																
3 Gender	1.43	.50	.03	.03																
4 Ability - Supervisor	5.57	1.21	-.04	-.03	.07 [*]	(.95)														
5 Benevolence - Supervisor	4.90	1.40	.03	.03	.00	.69 ^{**}	(.89)													
6 Integrity - Supervisor	5.19	1.22	.00	.01	.00	.72 ^{**}	.77 ^{**}	(.83)												
7 Reliance - Supervisor	5.28	1.18	-.05	.01	-.03	.73 ^{**}	.74 ^{**}	.79 ^{**}	(.91)											
8 Disclosure - Supervisor	4.83	1.43	.00	.04	-.07	.55 ^{**}	.74 ^{**}	.71 ^{**}	.71 ^{**}	(.86)										
9 Ability - Top Management	5.25	1.25	-.02	-.09	.03	.47 ^{**}	.32 ^{**}	.37 ^{**}	.37 ^{**}	.25 ^{**}	(.91)									
10 Benevolence - Top Management	4.28	1.47	.02	-.07	-.02	.48 ^{**}	.56 ^{**}	.48 ^{**}	.47 ^{**}	.44 ^{**}	.71 ^{**}	(.87)								
11 Integrity - Top Management	4.73	1.28	.05	-.04	-.04	.45 ^{**}	.48 ^{**}	.50 ^{**}	.48 ^{**}	.40 ^{**}	.71 ^{**}	.80 ^{**}	(.81)							
12 Reliance - Top Management	4.92	1.20	.03	-.10	-.05	.44 ^{**}	.45 ^{**}	.49 ^{**}	.53 ^{**}	.40 ^{**}	.61 ^{**}	.70 ^{**}	.77 ^{**}	(.87)						
13 Disclosure - Top Management	4.48	1.46	.02	-.03	-.10	.30 ^{**}	.42 ^{**}	.40 ^{**}	.38 ^{**}	.48 ^{**}	.46 ^{**}	.60 ^{**}	.63 ^{**}	.63 ^{**}	(.82)					
14 OrgCommitment	4.75	1.06	.01	-.02	.09	.45 ^{**}	.40 ^{**}	.44 ^{**}	.42 ^{**}	.34 ^{**}	.51 ^{**}	.56 ^{**}	.56 ^{**}	.53 ^{**}	.41 ^{**}	(.75)				
15 IRB	6.19	.67	.08	-.01	.12 [*]	.16 ^{**}	.06	.15 ^{**}	.14 ^{**}	.13 [*]	.09	.09	.08	.15 ^{**}	.03	.18 ^{**}	(.72)			
16 OCB	3.98	.61	.06	.05	-.02	.18 ^{**}	.18 ^{**}	.18 ^{**}	.19 ^{**}	.19 ^{**}	.12 [*]	.13 ^{**}	.14 ^{**}	.16 ^{**}	.19 ^{**}	.20 ^{**}	.17 ^{**}	(.79)		
17 Intention to Quit	3.80	1.42	-.05	.04	-.19 ^{**}	-.27 ^{**}	-.19 ^{**}	-.21 ^{**}	-.21 ^{**}	-.12 [*]	-.44 ^{**}	-.46 ^{**}	-.46 ^{**}	-.33 ^{**}	-.23 ^{**}	-.50 ^{**}	-.25 ^{**}	-.08 [*]	(.74)	

* $p < 0.05$; ** $p < 0.01$

$N = 394$ Note. Scale reliabilities are on the diagonal.

5.2.1 Supervisor Model

The tested supervisor measurement model was a standard CFA in Mplus v 6.3 as discussed in chapter 4 in the Analytical Approach section. Each indicator variable loaded only on its intended latent construct. Each of the ten latent constructs were allowed to freely covary. This initial supervisor measurement model resulted in a statistically significant chi-square value thus indicating that there was significant misfit in the model, $\chi^2(394) = 674.743$, $df = 372$, $p < .0001$. In spite of this, additional supplementary fit indices suggested that the model was not substantially misspecified, $RMSEA = .045$, $CFI = .955$, and $SRMR = .052$. Modification indices were inspected to determine specific areas of misfit. There were thirteen modification indices between parcels of latent variables with values of > 10 , of these six were > 15 , suggesting the addition of free covariances among the uniquenesses of: (a) Rel_SU_3 and Rel_SU_1 ($MI = 19.803$), (b) OrgCom_3 and OrgCom_2 ($MI = 25.545$), and (c) I2Q_2 and I2Q_1 ($MI = 34.189$). The two Reliance parcels, Organisation Commitment parcels, and Intention to Quit parcels represented conceptually similar questions to respondents, meaning the question items represents the same concepts and were modified. The remaining three modification indices did not make conceptual sense to covary.

A second, modified measurement was estimated for the supervisor model, including the three freed covariances. This model still had a statistically significant chi-square value, $\chi^2(394) = 588.333$, $df = 369$, $p < .0001$. However, in this model, the alternative fit indices showed improvement, with $RMSEA = .039$, $CFI = .967$, and $SRMR = .040$, bringing the CFI and SRMR values into the desired range for good model fit. The standardized factor loadings for this measurement model proved strong for all ten latent variables, whereby values range from .360 to .941. This demonstrates that the indicators were appropriate and of appropriate quality. The latent Ability, Benevolence, Integrity, Reliance, Disclosure, Organisation Commitment, IRB, and OCB all correlated positively and significantly with each other as would be expected. However, Intention to Quit unexpectedly related significantly positively with Reliance, Disclosure, Organisation Commitment, IRB, and OCB because a negative significant relationship was expected. The positive correlations ranged in value from .18 (Benevolence with IRB) to .91 (Integrity with Reliance). The latent Intention to Quit variable did not relate negatively to any other latent variable, so no resulting negative significant relationships were observed in the measurement model, meaning the directional relationships within the Mplus structured equation measurement were different than the correlation direction in SPSS whereby the multiple effects within the structural

equation measurement model highlighted the way Intention to Quit interacted with multiple variables at one time.

A third, modified measurement was estimated for the supervisor model, including the three freed covariances and trimmed insignificant indirect paths. This model still had a statistically significant chi-square value, $\chi^2(394) = 626.077$, $df = 371$, $p < .0001$. However, in this model, the alternative fit indices showed improvement, with RMSEA = .042, CFI = .962, and SRMR = .047, bringing the CFI and SRMR values into the desired range for good model fit. The standardized factor loadings for this measurement model proved strong for all ten latent variables, whereby values range from .359 to .942. This demonstrates that the indicators were appropriate and of appropriate quality. The latent IRB, OCB, and Organisation Commitment variables all correlated positively and significantly with each other as would be expected. Organisation Commitment relates positively and significantly with Reliance, but not Disclosure. Reliance relates significantly and positively only with Integrity, and not Ability and Benevolence. Disclosure relates positively and significantly with Benevolence and Integrity. Unexpectedly, the Intention to Quit latent variable relates positively and significantly with both Organisation Commitment and Disclosure. The only control variable that relates positively and significantly with a latent variable involves Organisation Commitment and Gender, indicating that women hold more Organisation Commitment than their male counterparts, so women were more inclined to be committed to their organisations than men.

The positive correlations ranged in value from an unexpected .29 (Intention to Quit with Organisation Commitment) to .93 (Integrity with Reliance), very high positive correlations often occurs between some, but not all, variables in organisational trust research (Colquitt et al., 2007). The latent Disclosure variable related negatively and significantly to Ability as the only negative and significant results in the model -.31 (Disclosure with Ability). The OCB, IRB, and Intention to Quit latent variables relate significantly to each other. No control variable relates significantly and negatively with a latent variable.

In summary, the supervisor measurement model results suggest that: (a) there are not any redundant latent factors, as demonstrated by acceptable fit indices, with one extremely high value of correlation over .80; (b) that the factor indicators are acceptable due to their relatively strong and statistically significant loadings, and lack of numerous large modification indices for cross-loadings, and (c) that the model fit is adequate to proceed to test the hypothesized structural model.

5.2.2 Top Management Model

The tested top management measurement model was a standard CFA using Mplus v. 6.3. Each indicator variable did not load only on its intended latent construct. Each of the nine latent constructs were allowed to freely covary. This initial top management measurement model resulted in a statistically significant chi-square value thus indicating that there was significant misfit in the model, $\chi^2 (394) = 707.168$, $df = 384$, $p < .0001$. In spite of this, additional supplementary fit indices suggested that the model was not substantially misspecified, $RMSEA = .046$, $CFI = .941$, and $SRMR = .048$. Modification indices were inspected to determine specific areas of misfit. There were two modification indices between parcels of latent variables with values of > 10 , suggesting the addition of free covariances among the uniquenesses of: (a) OrgCom_3 and OrgCom_2 ($MI = 45.522$). Also, the two Organisation Commitment parcels represented similar questions to respondents. The remaining one modification indices did not make conceptual sense to covary.

A second, modified measurement was estimated for the top management model, including the one freed covariance. This model still had a statistically significant chi-square value, $\chi^2 (394) = 647.475$, $df = 384$, $p < .0001$. However, in this model, the alternative fit indices showed improvement, with $RMSEA = .043$, $CFI = .950$, and $SRMR = .046$, bringing the CFI and SRMR values into the desired range for good model fit. The standardized factor loadings for this measurement model proved strong for all nine latent variables, whereby values range from .290 to .894. This demonstrates that the indicators were appropriate and of appropriate quality. The latent variables Ability, Benevolence, Integrity, Reliance, Disclosure, Organisation Commitment, IRB, and OCB all correlated positively and significantly with each other as would be expected. However, IRB did not relate significantly with Disclosure or Ability as was expected.

The positive significant correlations ranged in value from .15 (Integrity with IRB) to .92 (Integrity with Reliance). The latent Intention to Quit variable related negatively and significantly, as would be expected, with Reliance, Disclosure, Organisation Commitment, and IRB, but not with OCB which was not expected. Resulting negative values range from -.22 (Intention to Quit with IRB) to -.74 (Intention to Quit with Organisation Commitment).

The top management measurement model results suggest that: (a) there were redundant latent factors, as demonstrated by statistically significant with two extremely high value of correlations over .90 but no high value correlations between .85 and .90; (b) that the factor indicators are acceptable due to their relatively strong and statistically significant loadings, and lack of numerous large modification indices for cross-loadings, and (c) that the model fit is adequate to proceed to test the hypothesized structural model. In order to refine the model in light of the redundant latent factors and multicollinearity more representative in top management trustworthiness correlations, a higher order factor of Trust Antecedents was created with the three latent variables of Ability, Benevolence, and Integrity. The higher order factor usage in the top management model improves the fit indices, but is not a better fit than the supervisor model. The higher order factor of Trust Antecedents fits well in the theoretical framework since trust in supervisor relies heavily on direct reciprocity whereas trust in more distant and often unknown directly top management would yield greater likelihood of generalized trustworthiness without specific direct knowledge of each antecedent.

A third, modified measurement was estimated for the top management model, including the one freed covariance and the higher order factor for Trust Antecedents. Additionally, the earlier models were estimated including all possible indirect and direct effects. This third model trimmed the model to remove non-significant indirect paths and control variable insignificant paths. Further, the integrity variable was set to a value of zero.

This model still had a statistically significant chi-square value, $\chi^2 (394) = 661.867$, $df = 384$, $p < .0001$. However, in this model, the alternative fit indices showed improvement, with RMSEA = .043, CFI = .949, and SRMR = .047, also hold the CFI and SRMR values in the desired range for good model fit. The standardized factor loadings for this measurement model proved strong for all nine latent variables, whereby values range from .290 to the forced Integrity at 1.000. This demonstrates that the indicators were appropriate and of appropriate quality. The Trust Antecedents higher order factor and the latent variables Reliance, Disclosure, Organisation Commitment, and OCB all correlated positively and significantly with each other as would be expected. However, IRB related significantly only with Reliance and Organisation Commitment, but not with Disclosure as was expected.

The positive significant correlations ranged in value from .15 (Trust Antecedents with IRB) to .90 (Trust Antecedent with Reliance). The latent Intention to Quit variable related negatively and significantly, as

would be expected, with Reliance, Disclosure, Organisation Commitment, and IRB, but not with OCB which was not expected. Resulting negative values range from -.11 (Intention to Quit with IRB) to -.73 (Intention to Quit with Organisation Commitment).

In summary, the third top management measurement model results suggest that: (a) there were no redundant latent factors, as demonstrated by statistically significant with one extremely high value of correlation over .90 and no other high value correlations between .85 and .90; (b) that the factor indicators are acceptable due to their relatively strong and statistically significant loadings, and lack of numerous large modification indices for cross-loadings, and (c) that the model fit is adequate to proceed to test the hypothesized structural model.

Fit indices of the different models utilised in this research may be viewed below in Table 5.2.

Table 5.2. Results of Structural Equation Models

Model	χ^2 (df)	df	CFI	RMSEA	SRMR	$\Delta\chi^2$
Supervisor Model 1: Measurement	674.743*	372	.955	.045	.052	--
Supervisor Model 2: Measurement, Freed Covariances	588.333*	369	.967	.039	.040	-86.410
Supervisor Model 3: Hypothesized	626.077*	371	.962	.042	.047	37.744
Top Mngmt Model 1: Measurement	707.168*	384	.941	.046	.048	--
Top Mngmt Model 2: Measurement, Freed Covariance	647.475*	384	.950	.043	.046	-59.693
Top Mngmt Model 3: Measurement, Higher Order Trust Ant Factor	661.867*	384	.949	.043	.047	14.392
Top Mngmt Model 4: Hypothesized	700.034*	384	.942	.046	.047	38.167

χ^2 is the Chi-Square, df are the degrees of freedom, CFI is the comparative fit index, RMSEA is the root-mean-square error of approximation, SRMR is the standardized root-mean-square residual, $\Delta\chi^2$ is the change in Chi-Square from the previous model.

* $p < .001$

5.3 Test of Hypothesized Model

5.3.1 Supervisor Model

The full structural regression supervisor model tested included the eleven hypothesized paths from Ability to Reliance (H1), from Ability to Disclosure (H2), from Benevolence to Reliance (H3), from Benevolence to Disclosure (H4), from Integrity to Reliance (H5), from Integrity to Disclosure (H6),

Reliance to Organisation Commitment (H13), Disclosure to Organisation Commitment (H14), Organisation Commitment to IRB (H17), Organisation Commitment to OCB (H18), Organisation Commitment to Intention to Quit (H19). The model also included the effects of three control variables, organisation tenure, gender, and job position on all eleven latent constructs.

Insignificant indirect paths were then removed from the model. The supervisor model had a statistically significant chi-square value, $\chi^2 (394) = 626.077$, $df = 453$, $p < .0001$, indicating that the hypothesis of overall good fit was rejected. Alternatively, additional fit indices were again also consulted to establish the approximate fit of the model. Additional supplementary fit indices suggested that the model was not substantially misspecified and represent a well-fitting model, $RMSEA = .042$, $CFI = .962$, and $SRMR = .047$. The modification indices greater than 10 were for adding a factor loading of Reliance on a Disclosure indicator ($MI = 13.590$), Disclosure on a Reliance indicator ($MI = 30.731$), Disclosure on an Ability indicator ($MI = 21.557$), Benevolence on an Ability indicator ($MI = 21.089$), and Integrity on two Ability indicators ($MI = 17.796$, $MI = 11.818$) did not load on the same factors in EFA and did not make conceptual sense, so did not free the additional factor loading in the model. Further modification indices greater than 10 were for adding a factor loading of IRB on an OCB indicator ($MI = 11.940$), Ability on a Reliance indicator ($MI = 29.255$), Reliance on an Ability indicator ($MI = 11.515$), and Benevolence on an Integrity indicator ($MI = 10.285$). This did not make conceptual sense, so did not free the additional factor loading in the model. The model exhibited an adequate level of fit to proceed to inspect the parameter estimates (see chart 5.1).

Chart 5.1 Supervisor Model

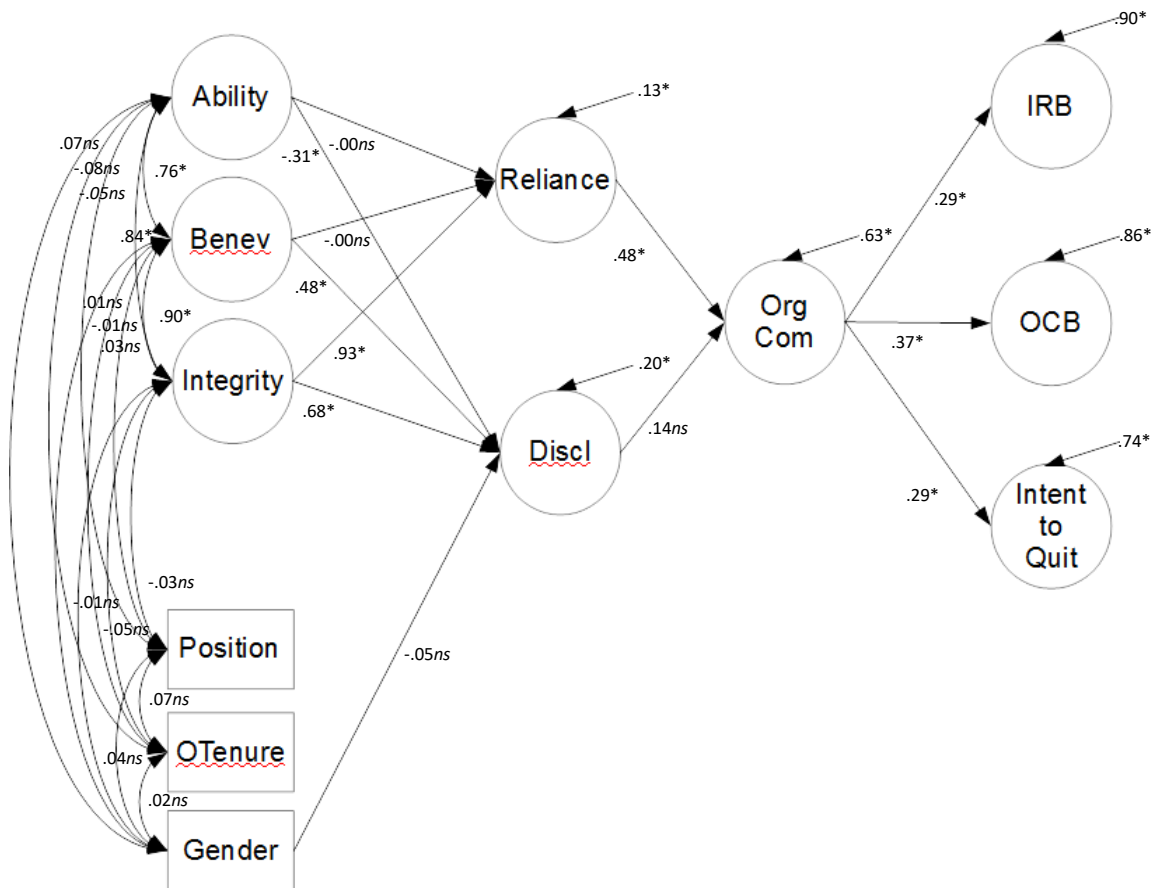


Chart 5.1. Hypothesized supervisor structural model showing standardized parameter estimates. Additional paths not depicted in the drawing but included in the model are: (a) a Disclosure on Intention to Quit, $\beta = .30$, $p < .001$; (b) a direct effect of Gender on Organisation Commitment, $\beta = .12$, $p < .05$; (c) a direct effect of Gender on Intention to Quit, $\beta = .09$, ns ; and (d) a direct effect of Gender on IRB, $\beta = .09$, ns .

Hypotheses 1 and 2 proposed a positive relationship between Ability on Reliance and Disclosure, respectively. These hypotheses were both not supported. Ability on Reliance did not show a statistically significant path coefficient. The unstandardized estimate of the path coefficient from Ability to Reliance was $\beta = -.00$ ($se = .08$), $p = .991$, with a standardized value of $\beta = -.00$. The coefficient suggests an insignificant relationship in that employee perception of their supervisor's Ability holds no tendency on their willingness towards Reliance on their supervisor. Therefore, the result did not support Hypothesis 1. Ability on Disclosure indicated a statistically significant path coefficient, but negative. The unstandardized estimate of the path coefficient from Ability to Disclosure was $\beta = -.35$ ($se = .10$), $p < .001$, with a standardized value of $\beta = -.31$. The coefficient suggests a negative relationship in which an

employee with higher levels of perceived Ability in their supervisor tended to be less inclined towards Disclosure to their supervisor. Therefore, the result did not support Hypothesis 2.

Hypotheses 3 and 4 proposed a positive relationship between Benevolence on Reliance and Disclosure, respectively. Hypothesis 3 was not supported. Benevolence on Reliance did not return a statistically significant path coefficient. The unstandardized value of $\beta = -.00$ ($se = .12$), $p = .98$, with a standardized value of $\beta = -.00$. The coefficient suggests an insignificant relationship in that employee perception of their supervisor's Benevolence holds no impact on their willingness towards Reliance on their supervisor. Therefore, the result did not support Hypothesis 3. The unstandardized estimate of the path coefficient from Benevolence to Disclosure was $\beta = .49$ ($se = .13$), $p < .001$, with a standardized value of $\beta = .48$. The coefficient suggests a positive relationship in which employees with higher levels of Benevolence perceptions in their supervisors tended to be more willing towards Disclosure to their supervisors. Therefore, the results supported Hypothesis 4.

Hypotheses 5 and 6 proposed a positive relationship between Integrity and Reliance and Disclosure, respectively. These hypotheses were both supported, as indicated by statistically significant path coefficients. The unstandardized estimate of the path coefficient from Integrity to Reliance was $\beta = .92$ ($se = .19$), $p < .001$, with a standardized value of $\beta = .93$. The unstandardized estimate of the path coefficient from Integrity to Disclosure was $\beta = .84$ ($se = .21$), $p < .001$, with a standardized value of $\beta = .68$. Both of these coefficients suggest a positive relationship in which employees with higher perceptions of their supervisor's Integrity tended to be more willing towards Reliance on and Disclosure to their supervisors.

Hypotheses 13 and 14 proposed a positive relationship between Reliance and Disclosure on Organisation Commitment, respectively. Hypothesis 13 was supported as indicated by a statistically significant path coefficient. The unstandardized estimate of path coefficient from Reliance to Organisation Commitment was $B = .46$ ($se = .11$), $p < .001$, with a standardized value of $\beta = .48$. The coefficient suggests a positive relationship in which employees with higher willingness towards reliance on their supervisors tended to be more committed to the organisation. Hypothesis 14 was not supported as indicated by a statistically insignificant path coefficient. The unstandardized estimate of the path coefficient from Disclosure to Organisation Commitment was $B = .11$ ($se = .09$), $p = .207$, with a

standardized value of $\beta = .14$. The coefficient suggests an insignificant relationship in that employee willingness to disclose to their supervisor held no tendency on their level of organisation commitment.

Hypothesis 17 proposed a positive relationship between Organisation Commitment on IRB. The hypothesis was supported as indicated by a statistically significant path coefficient. The unstandardized estimate of path coefficient from Organisation Commitment to IRB was $B = .19$ ($se = .04$), $p < .001$, with a standardized value of $\beta = .29$. The coefficient suggests a positive relationship in which employees committed to the organisation tended to perceive that they performed better in role behaviours.

Hypothesis 18 proposed a positive relationship between Organisation Commitment on OCB. The hypothesis was supported as indicated by a statistically significant path coefficient. The unstandardized estimate of path coefficient from Organisation Commitment to OCB was $B = .19$ ($se = .04$), $p < .001$, with a standardized value of $\beta = .37$. The coefficient suggests a positive relationship in which employees committed to the organisation tended to perceive that they performed better organisation citizenship behaviours.

Hypothesis 19 proposed a negative relationship between Organisation Commitment on Intention to Quit. The hypothesis was not supported as indicated by a statistically significant but negative path coefficient. The unstandardized estimate of path coefficient from Organisation Commitment to Intention to Quit was $B = .10$ ($se = .03$), $p < .001$, with a standardized value of $\beta = .29$. The coefficient suggests a positive relationship in which employees committed to the organisation held higher intentions to quit the organisation.

5.3.2 Supervisor Model Indirect Effects

The hypothesized supervisor model implied fourteen potential mediated (indirect) effects, including all fourteen mediated relationships which were in the research hypotheses. Results of testing these unstandardized and standardized indirect effects are summarized in Table 5.3 below. All mediation tests were performed using the structural equation modelling software, Mplus v. 6.3 (Muthén & Muthén, 1998-2014). The analysis used both standardized output for the model indirect relationships and confidence interval bootstrapping. The significance of the indirect effects was tested utilising bootstrapping procedures. Unstandardized indirect effects were computed for 10,000 bootstrapped samples. The 95% confidence interval was computed by determining the indirect effects at the 2.5th and 97.5th percentiles.

Table 5.3. Indirect Mediating Effects for Supervisor Hypothesized Model.

Effect	Unstandardized Estimate		p	Standardized Estimate
	Ab	se _{ab}		$\alpha\beta$
Ability->Reliance->OC (H20)	.000	.036	.991	.000
Ability->Disclosure->OC (H21)	-.038	.031	.218	-.043
Benev->Reliance->OC (H22)	.001	.053	.978	.002
Benev->Disclosure->OC (H23)	.053	.045	.239	.068
Integrit->Reliance->OC (H24)	.428	.132	.001	.451
Integrit->Disclosure->OC (H25)	.091	.073	.218	.096
Reliance->OC->IRB (H28)	.088	.029	.002	.140
Disclosure->OC->IRB (H29)	.020	.017	.220	.041
Reliance->OC->OCB (H32)	.089	.027	.001	.179
Disclosure->OC->OCB (H33)	.021	.017	.216	.052
Reliance->OC->TO (H36)	.046	.018	.011	.140
Disclosure->OC->TO (H37)	.011	.009	.235	.041

Table 5.3. Summary of tests of mediated (indirect) effects for the supervisor model. Benev is Benevolence. Integrit is Integrity. OC is Organisation Commitment. TO is intention to quit.

Hypothesis 20 proposed that the effects of Ability on Organisation Commitment were mediated by Reliance (in a supervisor model that also includes Reliance as a potential mediator). The unstandardized estimate of the indirect effect was $ab = .000$ ($se = .036$), $p = .991$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence

interval ranged from $-.191, .192$. This lack of a statistically significant effect is consistent with earlier reporting of a non-significant path leading from Ability to Reliance.

Hypothesis 21 proposed that the effects of Ability on Organisation Commitment were mediated by Disclosure (in a supervisor model that also includes Disclosure as a potential mediator). This hypothesis did not receive statistically significant support with an unstandardized estimate of the indirect effect of $ab = -.038$ ($se = .031$), $p = .218$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from $-.146, .069$. The lack of a statistically significant effect contrasts with earlier reporting of a significant negative path leading from only Ability to Disclosure.

Hypothesis 22 proposed that the effects of Benevolence on Organisation Commitment were mediated by Reliance (in a supervisor model that also includes Reliance as a potential mediator). The unstandardized estimate of the indirect effect was $ab = .001$ ($se = .053$), $p = .978$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from $-.335, .338$. This lack of a statistically significant effect is consistent with earlier reporting of a non-significant path leading from Benevolence to Reliance.

Hypothesis 23 proposed that the effects of Benevolence on Organisation Commitment were mediated by Disclosure (in a supervisor model that also includes Disclosure as a potential mediator). This hypothesis did not receive statistically significant support with an unstandardized estimate of the indirect effect of $ab = .053$ ($se = .045$), $p = .239$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from $-.081, .187$. The lack of a statistically significant effect contrasts with earlier reporting of a significant positive path leading from only Benevolence to Disclosure.

Hypothesis 24 proposed that the effects of Integrity on Organisation Commitment were mediated by Reliance (in a model that also includes Reliance as a potential mediator). This hypothesis received strong support, with an unstandardized estimate of the indirect effect of $ab = .428$ ($se = .132$), $p = .001$. A 95%

confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from -.218, 1.075. The statistically significant positive effect is consistent with earlier reporting of a significant positive path leading from Integrity to Reliance.

Hypothesis 25 proposed that the effects of Integrity on Organisation Commitment were mediated by Disclosure (in a supervisor model that also includes Disclosure as a potential mediator). This hypothesis did not receive statistically significant support with an unstandardized estimate of the indirect effect of $ab = .091$ ($se = .073$), $p = .218$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from -.177, .359. The lack of a statistically significant effect contrasts with earlier reporting of a significant positive path leading from only Integrity to Disclosure.

Hypothesis 28 proposed that the effects of Reliance on IRB were mediated by Organisation Commitment (in a model that also includes Organisation Commitment as a potential mediator). This hypothesis received significant but small support, with an unstandardized estimate of the indirect effect of $ab = .088$ ($se = .029$), $p = .002$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from -.025, .201. The statistically significant positive effect is consistent with earlier reporting of a significant positive path leading from Reliance to Organisation Commitment and Organisation Commitment to IRB.

Hypothesis 29 proposed that the effects of Disclosure on IRB were mediated by Organisation Commitment (in a model that also includes Organisation Commitment as a potential mediator). The unstandardized estimate of the indirect effect of $ab = .020$ ($se = .017$), $p = .220$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from -.027, .068. The statistically insignificant effect is consistent with earlier reporting of an insignificant path leading from Disclosure to Organisation Commitment, but a significant path was earlier reported from Organisation Commitment to IRB.

Hypothesis 32 proposed that the effects of Reliance on OCB were mediated by Organisation Commitment (in a model that also includes Organisation Commitment as a potential mediator). This hypothesis received significant but small support, with an unstandardized estimate of the indirect effect of $ab = .089$ ($se = .027$), $p = .001$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from $-.004$, $.183$. The statistically significant positive effect is consistent with earlier reporting of a significant positive path leading from Reliance to Organisation Commitment and Organisation Commitment to OCB.

Hypothesis 33 proposed that the effects of Disclosure on OCB were mediated by Organisation Commitment (in a model that also includes Organisation Commitment as a potential mediator). The unstandardized estimate of the indirect effect of $ab = .021$ ($se = .017$), $p = .216$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from $-.025$, $.066$. The statistically insignificant effect is consistent with earlier reporting of an insignificant path leading from Disclosure to Organisation Commitment, but a significant path was earlier reported from Organisation Commitment to OCB.

Hypothesis 36 proposed that the effects of Reliance on Intention to Quit were mediated by Organisation Commitment (in a model that also includes Organisation Commitment as a potential mediator). This hypothesis received significant negative support, with an unstandardized estimate of the indirect effect of $ab = .046$ ($se = .018$), $p = .011$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from $-.004$, $.096$. The statistically significant positive effect is consistent with earlier reporting of a significant positive path leading from Reliance to Organisation Commitment and significant positive path from Organisation Commitment to Intention to Quit.

Hypothesis 37 proposed that the effects of Disclosure on Intention to Quit were mediated by Organisation Commitment (in a model that also includes Organisation Commitment as a potential mediator). The unstandardized estimate of the indirect effect of $ab = .011$ ($se = .009$), $p = .235$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th

percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from -.015, .036. The statistically insignificant effect is consistent with earlier reporting of an insignificant path leading from Disclosure to Organisation Commitment, but in contrast with a significant positive path that was earlier reported from Organisation Commitment to Intention to Quit. A table of all hypotheses may be viewed below at the end of the chapter.

5.3.3 Top Management Model

The full structural regression top management model tested included the seven hypothesized paths from Trust Antecedents to Reliance (H7, H9, H11), from Trust Antecedents to Disclosure (H8, 10, 12), Reliance to Organisation Commitment (H17), Disclosure to Organisation Commitment (H18), Organisation Commitment to IRB (H19), Organisation Commitment to OCB (H20), Organisation Commitment to Intention to Quit (H21). The model also included the effects of three control variables, organisation tenure, gender, and job position on all eleven latent constructs.

Insignificant indirect paths were then removed from the model. The top management model had a statistically significant chi-square value, $\chi^2(394) = 700.034$, $df = 384$, $p < .0001$, indicating that the hypothesis of overall good fit was rejected. Alternatively, additional fit indices were again also consulted to establish the approximate fit of the model. Additional supplementary fit indices suggested that the model was not substantially misspecified and represent a well-fitting model, $RMSEA = .046$, $CFI = .942$, and $SRMR = .047$. The modification indices greater than 12 were for adding a factor loading of Disclosure on a Reliance indicator ($MI = 20.826$), Disclosure on an OCB indicator ($MI = 15.606$), Organisation Commitment on a Reliance indicator ($MI = 17.000$), Intention to Quit on two Reliance indicators ($MI = 15.910$, $MI = 12.138$), Intention to Quit on an IRB indicator ($MI = 15.025$), Ability on a Reliance indicator ($MI = 15.596$), Ability on a Benevolence indicator ($MI = 11.472$), Benevolence on a Reliance indicator ($MI = 11.510$), Benevolence on an OCB indicator ($MI = 10.835$), Integrity on a Reliance indicator ($MI = 11.878$), and finally the Trust Antecedent higher order factor on Reliance ($MI = 11.878$). These did not make conceptual sense, so did not free the additional factor loading in the model. The model exhibited an adequate level of fit to proceed to inspect the parameter estimates (see Figure 5.2).

Chart 5.2 Top Management Model

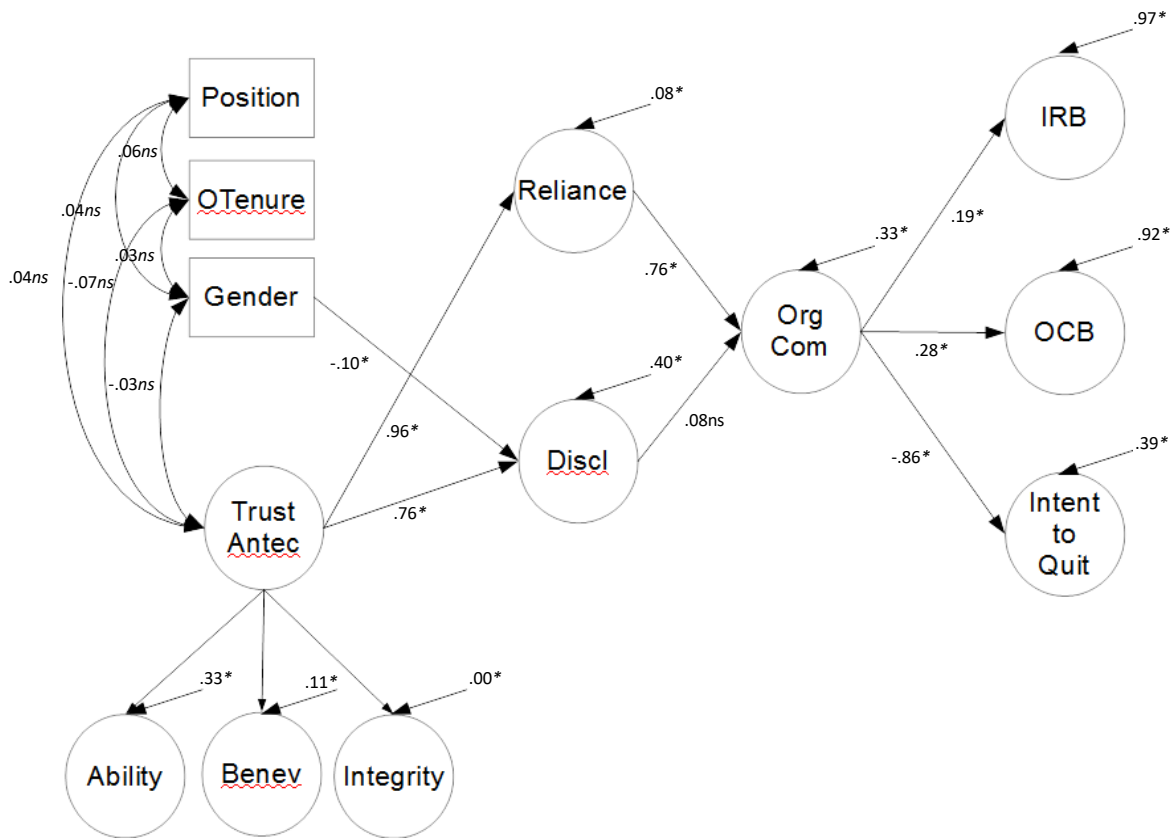


Chart 5.2. Hypothesized top management structural model showing standardized parameter estimates. Additional paths not depicted in the drawing but included in the model are: (a) Disclosure on Intention to Quit, $\beta = .19$, $p < .05$; and (b) a direct effect of Gender on Intention to Quit, $\beta = -.10$, $p < .05$.

Hypotheses 7 and 8 proposed a positive relationship between Ability on Reliance and Disclosure, respectively. Hypotheses 9 and 10 proposed causal positive effects of Benevolence on Reliance and Disclosure. Hypotheses 11 and 12 proposed causal positive effects of Integrity on Reliance and Disclosure. The top management model utilised a higher order factor for the antecedents of trust, incorporating the latent variables of Ability, Benevolence, and Integrity, into Trust Antecedents. Inasmuch, the unstandardized estimate of the path coefficient from Trust Antecedents to Reliance was $\beta = .95$ ($se = .07$), $p < .001$, with a standardized value of $\beta = .96$. The coefficient suggests a positive relationship in which employees with higher levels of the Trust Antecedents perceptions in their top management tended to be more willing towards Reliance to their top management. Therefore, the results supported Hypotheses 7, 9, and 11 through the higher order factor were supported. The unstandardized estimate of the path coefficient from the Trust Antecedents to Disclosure was $\beta = 1.14$ ($se = .09$), $p < .001$, with a standardized value of $\beta = .76$. The coefficient suggests a positive relationship

in which employees with higher levels of the Trust Antecedents perceptions in their top management tended to be more willing towards Disclosure to their top management. Therefore, the results supported Hypotheses 8, 10, and 12 through the higher order factor were supported.

Hypotheses 15 and 16 proposed a positive relationship between Reliance and Disclosure on Organisation Commitment, respectively. Hypothesis 15 was supported as indicated by a statistically significant path coefficient. The unstandardized estimate of path coefficient from Reliance to Organisation Commitment was $B = .91$ ($se = .12$), $p < .001$, with a standardized value of $\beta = .76$. The coefficient suggests a positive relationship in which employees with higher willingness towards reliance on their top management tended to be more committed to the organisation. Hypothesis 16 was not supported as indicated by a statistically insignificant path coefficient. The unstandardized estimate of the path coefficient from Disclosure to Organisation Commitment was $B = .06$ ($se = .08$), $p = .422$, with a standardized value of $\beta = .08$. The coefficient suggests an insignificant relationship in that employee willingness to disclose to their top management held no tendency on their level of organisation commitment.

Hypothesis 17 proposed a positive relationship between Organisation Commitment on IRB. The hypothesis was supported as indicated by a statistically significant path coefficient in the top management model as it was statistically significant in the supervisor model. The unstandardized estimate of path coefficient from Organisation Commitment to IRB was $\beta = .10$ ($se = .04$), $p = .003$, with a standardized value of $\beta = .19$. The coefficient suggests a positive relationship in which employees committed to the organisation tended to perceive that they performed better in role behaviours.

Hypothesis 18 proposed a positive relationship between Organisation Commitment on OCB. The hypothesis was supported as indicated by a statistically significant path coefficient in the top management model as it was statistically significant in the supervisor model. The unstandardized estimate of path coefficient from Organisation Commitment to OCB was $B = .13$ ($se = .03$), $p < .001$, with a standardized value of $\beta = .28$. The coefficient suggests a positive relationship in which employees committed to the organisation tended to perceive that they performed better organisation citizenship behaviours.

Hypothesis 19 proposed a negative relationship between Organisation Commitment on Intention to Quit. The hypothesis was supported as indicated by a statistically significant path coefficient in the top management model as it was statistically significant in the supervisor model. The unstandardized estimate of path coefficient from Organisation Commitment to Intention to Quit was $B = -.72$ ($se = .10$), $p < .001$, with a standardized value of $\beta = -.86$. The coefficient suggests a negative relationship in which employees committed to the organisation held lower intentions to quit the organisation.

5.3.4 Top Management Model Indirect Effects

The hypothesized top management model implied eight potential mediated (indirect) effects, including all eight mediated relationships which were in the research hypotheses. Results of testing these unstandardized and standardized indirect effects are summarized in Table 5.4 below. All mediation tests were performed using the structural equation modelling software, Mplus v. 6.3 (Muthén & Muthén, 1998-2014). The analysis used both standardized output for the model indirect relationships and confidence interval bootstrapping. The significance of the indirect effects was tested utilising bootstrapping procedures. Unstandardized indirect effects were computed for 10,000 bootstrapped samples. The 95% confidence interval was computed by determining the indirect effects at the 2.5th and 97.5th percentiles.

Table 5.4. Indirect Mediating Effects for Top Management Hypothesized Model.

Effect	Unstandardized Estimate		p	Standardized Estimate
	ab	se _{ab}		$\alpha\beta$
TrustAnt->Reliance->OC (H26)	.867	.123	<.001	.729
TrustAnt->Disclosure->OC (H27)	.070	.087	.422	.059
Reliance->OC->IRB (H30)	.095	.034	.005	.142
Disclosure->OC->IRB (H31)	.006	.008	.437	.014
Reliance->OC->OCB (H34)	.120	.033	<.001	.210
Disclosure->OC->OCB (H35)	.008	.010	.434	.021
Reliance->OC->TO (H38)	-.656	.111	<.001	-.652
Disclosure->OC->TO (H39)	-0.044	.056	.433	-.066

Table 5.4. Summary of tests of mediated (indirect) effects for the Top Management model. Trust Ant is the Trust Antecedents. OC is Organisation Commitment. TO is intention to quit.

Hypothesis 26 proposed that the effects of Trust Antecedents on Organisation Commitment were mediated by Reliance (in a supervisor model that also includes Reliance as a potential mediator). The

unstandardized estimate of the indirect effect was $ab = .867$ ($se = .123$), $p < .001$. The hypothesis was supported. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from .497, 1.237. The statistically significant positive effect is consistent with earlier reporting of a significant positive path leading from Trust Antecedent to Reliance as well as Reliance to Organisation Commitment.

Hypothesis 27 proposed that the effects of Trust Antecedents on Organisation Commitment were mediated by Disclosure (in a supervisor model that also includes Disclosure as a potential mediator). This hypothesis did not receive statistically significant support with an unstandardized estimate of the indirect effect of $ab = .070$ ($se = .087$), $p = .422$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from -.198, .337. The lack of a statistically significant effect is consistent with earlier reporting of a non-significant path from Disclosure to Organisation Commitment, but contrasts with earlier reporting of a significant positive path leading from only Trust Antecedents to Disclosure.

Hypothesis 30 proposed that the effects of Reliance in top management on IRB were mediated by Organisation Commitment (in a model that also includes Organisation Commitment as a potential mediator). This hypothesis received significant but small support, with an unstandardized estimate of the indirect effect of $ab = .095$ ($se = .034$), $p = .005$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from .015, .175. The statistically significant positive effect is consistent with earlier reporting of a significant positive path leading from Reliance to Organisation Commitment and Organisation Commitment to IRB.

Hypothesis 31 proposed that the effects of Disclosure on IRB were mediated by Organisation Commitment (in a model that also includes Organisation Commitment as a potential mediator). The unstandardized estimate of the indirect effect of $ab = .006$ ($se = .008$), $p = .437$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from -.018, .030. The statistically insignificant effect is consistent with earlier reporting

of an insignificant path leading from Disclosure to Organisation Commitment, but a significant path was earlier reported from Organisation Commitment to IRB.

Hypothesis 34 proposed that the effects of Reliance on OCB were mediated by Organisation Commitment (in a model that also includes Organisation Commitment as a potential mediator). This hypothesis received significant but small support, with an unstandardized estimate of the indirect effect of $ab = .120$ ($se = .033$), $p < .001$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from .035, .205. The statistically significant positive effect is consistent with earlier reporting of a significant positive path leading from Reliance to Organisation Commitment and Organisation Commitment to OCB.

Hypothesis 35 proposed that the effects of Disclosure on OCB were mediated by Organisation Commitment (in a model that also includes Organisation Commitment as a potential mediator). The unstandardized estimate of the indirect effect of $ab = .008$ ($se = .010$), $p = .434$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from -.023, .039. The statistically insignificant effect is consistent with earlier reporting of an insignificant path leading from Disclosure to Organisation Commitment, but a significant path was earlier reported from Organisation Commitment to OCB.

Hypothesis 38 proposed that the effects of Reliance on Intention to Quit were mediated by Organisation Commitment (in a model that also includes Organisation Commitment as a potential mediator). This hypothesis received strong significant negative support, with an unstandardized estimate of the indirect effect of $ab = -.656$ ($se = .111$), $p < .001$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from -.999, -.314. The statistically significant negative effect is consistent with earlier reporting of a significant, but positive, path leading from Reliance to Organisation Commitment and significant negative path from Organisation Commitment to Intention to Quit.

Hypothesis 39 proposed that the effects of Disclosure on Intention to Quit were mediated by Organisation Commitment (in a model that also includes Organisation Commitment as a potential mediator). The unstandardized estimate of the indirect effect of $ab = -.044$ ($se = .056$), $p = .433$. A 95% confidence interval was computed by determining the indirect effects at the 2.5th and at the 97.5th percentiles for the unstandardized indirect effects computed with 10,000 bootstrapped samples. The 95% confidence interval ranged from $-.232, .144$. The statistically insignificant effect is consistent with earlier reporting of an insignificant path leading from Disclosure to Organisation Commitment, but in contrast a significant negative path was earlier reported from Organisation Commitment to Intention to Quit.

5.3.5 Comparison between Models

Hypothesis 40 proposed that the effects of trust, in this study shown through Reliance and Disclosure, in top management would have a greater effect on Organisation Commitment than would trust in supervisor. As delineated earlier, in the supervisor model the unstandardized estimate of path coefficient from Reliance to Organisation Commitment was $B = .46$ ($se = .11$), $p < .001$ and from Disclosure to Organisation Commitment was $B = .11$ ($se = .09$), $p = .207$. In the top management model, the path coefficient from Reliance to Organisation Commitment was $B = .91$ ($se = .12$), $p < .001$ and coefficient from Disclosure to Organisation Commitment was $B = .06$ ($se = .08$), $p = .422$. Disclosure to Organisation Commitment was not supported as significant in either the supervisor or the top management model. However, Reliance to Organisation Commitment was significant in both the supervisor and the top management model. The top management model Reliance to Organisation Commitment had a greater significant effect at $B = .91$ than in the supervisor model at $B = .46$. So, the hypothesis is supported.

A delineation of all hypotheses discussed above may be viewed in table 5.5 below.

Table 5.5 Hypotheses

H1	Supervisor Ability to Supervisor Reliance	Positive	Not Supported
H2	Supervisor Ability to Supervisor Disclosure	Positive	Not Supported
H3	Supervisor Benevolence to Supervisor Reliance	Positive	Not Supported
H4	Supervisor Benevolence to Supervisor Disclosure	Positive	Supported
H5	Supervisor Integrity to Supervisor Reliance	Positive	Supported

H6	Supervisor Integrity to Supervisor Disclosure	Positive	Supported
H7	Top Management Ability to Top Management Reliance	Positive	Supported through Higher Order Factor
H8	Top Management Ability to Top Management Disclosure	Positive	Supported through Higher Order Factor
H9	Top Management Benevolence to Top Management Reliance	Positive	Supported through Higher Order Factor
H10	Top Management Benevolence to Top Management Disclosure	Positive	Supported through Higher Order Factor
H11	Top Management Integrity to Top Management Reliance	Positive	Supported through Higher Order Factor
H12	Top Management Integrity to Top Management Disclosure	Positive	Supported through Higher Order Factor
H13	Supervisor Reliance to Organisation Commitment	Positive	Supported
H14	Supervisor Disclosure to Organisation Commitment	Positive	Not Supported
H15	Top Management Reliance to Organisation Commitment	Positive	Supported
H16	Top Management Disclosure to Organisation Commitment	Positive	Not Supported
H17	Organisation Commitment to IRB	Positive	Supported
H18	Organisation Commitment to OCB	Positive	Supported
H19	Organisation Commitment to Intention to Quit	Negative	Partially Supported
H20	Supervisor Ability to Organisation Commitment mediated by Supervisor Reliance	Positive	Not Supported
H21	Supervisor Ability to Organisation Commitment mediated by Supervisor Disclosure	Positive	Not Supported
H22	Supervisor Benevolence to Organisation Commitment mediated by Supervisor Reliance	Positive	Not Supported
H23	Supervisor Benevolence to Organisation Commitment mediated by Supervisor Disclosure	Positive	Not Supported
H24	Supervisor Integrity to Organisation Commitment mediated by Supervisor Reliance	Positive	Supported
H25	Supervisor Integrity to Organisation Commitment mediated by Supervisor Disclosure	Positive	Not Supported
H26	Top Management Trust Antecedents to Organisation Commitment mediated by Supervisor Reliance	Positive	Supported
H27	Top Management Trust Antecedents to Organisation Commitment mediated by Supervisor Disclosure	Positive	Not Supported
H28	Supervisor Reliance to IRB mediated by Organisation Commitment	Positive	Supported
H29	Supervisor Disclosure to IRB mediated by Organisation Commitment	Positive	Not Supported
H30	Top Management Reliance to IRB mediated by Organisation Commitment	Positive	Supported
H31	Top Management Disclosure to IRB mediated by Organisation Commitment	Positive	Not Supported
H32	Supervisor Reliance to OCB mediated by Organisation	Positive	Supported

	Commitment		
H33	Supervisor Disclosure to OCB mediated by Organisation Commitment	Positive	Not Supported
H34	Top Management Reliance to OCB mediated by Organisation Commitment	Positive	Supported
H35	Top Management Disclosure to OCB mediated by Organisation Commitment	Positive	Not Supported
H36	Supervisor Reliance to Intention to Quit mediated by Organisation Commitment	Negative	Supported
H37	Supervisor Disclosure to Intention to Quit mediated by Organisation Commitment	Negative	Not Supported
H38	Top Management Reliance to Intention to Quit mediated by Organisation Commitment	Negative	Supported
H39	Top Management Disclosure to Intention to Quit mediated by Organisation Commitment	Negative	Not Supported
H40	Greater effect of Reliance and Disclosure on Organisation Commitment in the Top Management model than the Supervisor model		Supported

5.4 Chapter Summary

Chapter 5 produced the results of the primary research that emerged from Model 1, Model 2, and Model 3 among the supervisor models and Model 1 and Model 2 among the top management models. The chapter first showed the descriptive statistics, correlation table, and Cronbach's alpha scores. Structural equation models and fit indices with proposed modifications were presented. The individual path coefficients were shown in a chart as well as in narrative form for both the final supervisor and final top management models. Next, indirect paths were put forth per supervisor model and top management model separately including confidence intervals. The chapter concluded with a table of hypotheses and whether each was supported by the empirical evidence.

Chapter 6: Discussions and Conclusions

Chapter 6: Discussions and Conclusions

6.1 Overview of Findings

Chapter six details the findings and contributions of the research study. The discussion includes implications for theory as well as practice in the microfinance industry in Sub-Saharan Africa. The chapter includes limitations of the study itself and possibilities for future research.

The purpose of the research study entailed understanding how to make microfinance employees increase positive workplace behaviours.

Multiple research questions arose as follows:

1. In what ways can microfinance institution supervisors and top managers motivate employees to achieve desirable organisational outcomes?
2. How does established organisational trust models hold when tested in new country contexts?
3. Which trustworthiness perception measures relate strongest with organisational trust as judged by employee willingness to vulnerability through reliance in and disclosure to authorities?
4. Which trustworthiness and organisational trust referent yields stronger impacts on desirable workplace outcomes?

A summary of research findings follows below:

1. Descriptive statistics utilised for each variable revealed the sample used held no anomalies that would prevent further analysis.
2. Correlation analysis was conducted and every study variable correlated positively and significantly with each other except IRB, intention to quit, and control variables. IRB only correlated positively and significantly to supervisor ability, supervisor integrity, supervisor reliance, supervisor disclosure, top management reliance, organisation commitment, and OCB, while negatively and significantly to intention to quit. Intention to quit correlated positively and significantly with every study variable except OCB. Control variables of organisation tenure and position rank were not significantly correlated with any study variable. Control variable gender positively significantly correlated only with IRB and intention to quit.

3. The microfinance industry in Sub-Saharan Africa held opposite regressed perceptions on trustworthiness than other industries in other continents.
4. Perception variables have mixed regressed relationships to attitude variables. Attitude variables do relate to regressed behaviour variables, but relationships to intentions can be opposite of expectations.
5. The supervisor hypothesized model had a statistically significant chi-squared value $\chi^2 (394) = 707.168$, $df = 384$, $p < .0001$, and showed appropriateness of fit with $RMSEA = .046$, $CFI = .941$, $SRMR = .048$.
6. The top management hypothesized model had a statistically significant chi-squared value $\chi^2 (394) = 700.034$, $df = 384$, $p < .0001$, and showed appropriateness of fit with $RMSEA = .046$, $CFI = .942$, $SRMR = .047$.
7. Structured equation modeling was conducted to test 40 hypotheses. Of the 40 hypotheses, 22 were supported, 1 was partially supported, and 17 were not supported.

6.1.1 Summary of Hypotheses Tests

Hypothesis 1, positing higher levels of trustworthiness perceptions of supervisor ability would be associated with higher levels of organisational trust attitude of reliance was statistically insignificant and therefore unsupported.

Hypothesis 2, positing higher levels of trustworthiness perceptions of supervisor ability would be associated with higher levels of organisational trust attitude of disclosure was statistically significant, but in the opposite direction negative, not positive, and therefore unsupported.

Hypothesis 3, positing higher levels of trustworthiness perceptions of supervisor benevolence would be associated with higher levels of organisational trust attitude of reliance was statistically insignificant and therefore unsupported.

Hypothesis 4, positing higher levels of trustworthiness perceptions of supervisor benevolence would be associated with higher levels of organisational trust attitude of disclosure was statistically significant at the $p < .001$ level and therefore supported.

Hypothesis 5, positing higher levels of trustworthiness perceptions of supervisor integrity would be associated with higher levels of organisational trust attitude of reliance was statistically significant at the $p < .001$ level and therefore supported.

Hypothesis 6, positing higher levels of trustworthiness perceptions of supervisor integrity would be associated with higher levels of organisational trust attitude of disclosure was statistically significant at the $p < .001$ level and therefore supported.

Hypothesis 7, 9, and 11, positing higher levels of trustworthiness perceptions of top management ability, benevolence, and integrity would be associated with higher levels of organisational trust attitude of reliance was statistically significant at the $p < .001$ level and therefore supported through a higher order factor combining ability of hypothesis 7, benevolence of hypothesis 9, and integrity of hypothesis 11.

Hypothesis 8, 10, and 12, positing higher levels of trustworthiness perceptions of top management ability, benevolence, and integrity would be associated with higher levels of organisational trust attitude of disclosure was statistically significant at the $p < .001$ level and therefore supported through a higher order factor combining ability of hypothesis 8, benevolence of hypothesis 10, and integrity of hypothesis 12.

Hypothesis 13, positing higher levels of organisational trust attitude of supervisor reliance would be associated with higher levels of attitude organisation commitment was statistically significant at the $p < .001$ level and therefore supported.

Hypothesis 14, positing higher levels of organisational trust attitude of supervisor disclosure would be associated with higher levels of attitude organisation commitment was statistically insignificant and therefore not supported.

Hypothesis 15, positing higher levels of organisational trust attitude of top management reliance would be associated with higher levels of attitude organisation commitment was statistically significant at the $p < .001$ level and therefore supported.

Hypothesis 16, positing higher levels of organisational trust attitude of top management disclosure would be associated with higher levels of attitude organisation commitment was statistically insignificant and therefore not supported.

Hypothesis 17, positing higher levels of attitude organisational commitment would be associated with higher levels of behaviour IRB was statistically significant in both the supervisor and top management models at the $p < .001$ level and therefore supported.

Hypothesis 18, positing higher levels of attitude organisational commitment would be associated with higher levels of behaviour OCB was statistically in both the supervisor and top management models significant at the $p < .001$ level and therefore supported.

Hypothesis 19, positing higher levels of attitude organisational commitment would be associated with lower levels of intention to quit was statistically significant in the top management model at the $p < .001$ level and therefore supported for the top management model, but was statistically significant at the $p < .001$ level in the opposite than expected direction of positive in the supervisor model and therefore not support in the supervisor model. So the hypothesis is partially supported.

Hypothesis 20, positing that supervisor reliance mediated the relationship between supervisor ability and organisation commitment was statistically insignificant and therefore not supported.

Hypothesis 21, positing that supervisor disclosure mediated the relationship between supervisor ability and organisation commitment was statistically insignificant and therefore not supported.

Hypothesis 22, positing that supervisor reliance mediated the relationship between supervisor benevolence and organisation commitment was statistically insignificant and therefore not supported.

Hypothesis 23, positing that supervisor disclosure mediated the relationship between supervisor benevolence and organisation commitment was statistically insignificant and therefore not supported.

Hypothesis 24, positing that supervisor reliance mediated the relationship between supervisor integrity and organisation commitment was statistically significant at the $p < .001$ level and therefore supported.

Hypothesis 25, positing that supervisor disclosure mediated the relationship between supervisor integrity and organisation commitment was statistically insignificant and therefore not supported.

Hypothesis 26, positing that top management reliance mediated the relationship between top management trust antecedents and organisation commitment was statistically significant at the $p < .001$ level and therefore supported.

Hypothesis 27, positing that top management disclosure mediated the relationship between top management trust antecedents and organisation commitment was statistically insignificant and therefore not supported.

Hypothesis 28, positing that organisation commitment mediated the relationship between supervisor reliance and IRB was statistically significant at the $p = .002$ level and therefore supported.

Hypothesis 29, positing that organisation commitment mediated the relationship between supervisor disclosure and IRB was statistically insignificant and therefore not supported.

Hypothesis 30, positing that organisation commitment mediated the relationship between top management reliance and IRB was statistically significant at the $p = .005$ level and therefore supported.

Hypothesis 31, positing that organisation commitment mediated the relationship between top management disclosure and IRB was statistically insignificant and therefore not supported.

Hypothesis 32, positing that organisation commitment mediated the relationship between supervisor reliance and OCB was statistically significant at the $p < .001$ level and therefore supported.

Hypothesis 33, positing that organisation commitment mediated the relationship between supervisor disclosure and OCB was statistically insignificant and therefore not supported.

Hypothesis 34, positing that organisation commitment mediated the relationship between top management reliance and OCB was statistically significant at the $p < .001$ level and therefore supported.

Hypothesis 35, positing that organisation commitment mediated the relationship between top management disclosure and OCB was statistically insignificant and therefore not supported.

Hypothesis 36, positing that organisation commitment mediated the relationship between supervisor reliance and intention to quit was statistically significant at the $p < .001$ level and therefore supported.

Hypothesis 37, positing that organisation commitment mediated the relationship between supervisor disclosure and intention to quit was statistically insignificant and therefore not supported.

Hypothesis 38, positing that organisation commitment mediated the relationship between top management reliance and intention to quit was statistically significant at the $p < .001$ level and therefore supported.

Hypothesis 39, positing that organisation commitment mediated the relationship between top management disclosure and intention to quit was statistically insignificant and therefore not supported.

Hypothesis 40, positing that reliance and disclosure in the top management model would hold a greater effect on organisation commitment than in the supervisor model. While disclosure on organisation commitment was insignificant in both models, reliance on organisation was greater at $B = .91$ in the top management model than supervisor model at $B = .46$, both significant at the $p < .001$ level.

6.2 Contribution to Theory

6.2.1 Trustworthiness to Trust

While no research has explored organisational trust in the microfinance domain, previous research studies discovered strong relationships between five of the constructs in education, medical professionals, manufacturing facilities, and university faculty. The financial services sector has been researched less (Huff and Kelley, 2003) and the microfinance industry globally has no known study on organisational trust or any outcome variable in this study. Therefore, exploring employee perceptions, attitudes, intentions, and behaviours in the microfinance industry to ascertain if they function along

similar paths like staff in differing organisational settings would prove useful. It seemed plausible at the start of the research to expect that the same relationships between variables would occur. The research results did not validate this notion.

Ferrin and Gillespie (2010) posit that trust across cultures represents a universal construct with some minor manifestations that differ. This research, as stated above, found vast differences in trust antecedents. Inasmuch, another possible explanation as to the varying results of this research compared to other studies might originate from organisational trust has never been tested in the Sub-Saharan African nations of Zambia, Tanzania, and Uganda, to the best of the author's knowledge, with quantitative methods on employee perceptions. Various researchers lament the lack of organisational behaviour and human resources research conducted in Sub-Saharan Africa and cite it as a challenge in assuming the positivist generalisation of research without testing theoretical frameworks in a substantial portion of the world's population (Kamoche, 2011). Barr et al. (2009) tested trust through experiments, not perceptions and attitudes, in a neighbouring country, Kenya. Heyns and Rothmann (2015) tested organisational trust in South Africa on various desirable workplace outcomes, but without organisational commitment in the model.

This research is only the second known research in the world that utilised the much quoted, but largely untested, Gillespie (2003) reliance and disclosure measures of trust in comparison to the Mayer et al. (1995) ability, benevolence, and integrity trustworthiness items against desirable workplace outcomes. Heyns and Rothmann (2015) tested the trustworthiness perceptions with employees' direct supervisor as the trust referent while this research utilises two trust referents of supervisor and top management model. Inasmuch, this research is the first globally to test a top management model of ability, benevolence, and integrity on reliance and disclosure trust measures.

This research supports other research findings that trustworthiness is a strong predictor of trust (Gill et al., 2005). Mayer and Gavin (2005) correlation results compared similarly with this research in trustworthiness to trust in local managers ranging between .72 to .76 and .62 to .71 for top management, while this research ranged from .55 to .79 for supervisors and .46 to .77 for top management. Both this research and Mayer and Gavin found less strong correlations between trustworthiness and trust for top management than supervisors. The likely difference may be found in

social exchange theory whereby higher chance for reciprocity for supervisors who interact more directly with employees than do top management.

Gillespie (2003) hypothesized that the reliance dimension of trust is more ability-based as perceived by the employee in the referent. However, the theory is not supported empirically in this study. The standardized path coefficient from ability to reliance was not significant in the supervisor model. While this study utilised a less common trust determinant in reliance and disclosure, many other studies with other trust determinants found strong linkages between ability and trust (Dirks and Ferrin, 2002; Mayer and Gavin, 2005; Colquitt, Scott et al., 2007). Most studies utilised Meyer and Davis' (1999) trust measures rather than Gillespie's. However, none of the studies that delineate ability on trust was conducted in Sub-Saharan Africa.

Like this study, Heyns and Rothmann (2015) tested Mayer and Davis' (1995) trustworthiness assessments and their impact on Gillespie's (2003) trust behaviour inventory. In the South African study, integrity held the strongest relationship with trust followed by benevolence and then ability. This contrasts with Colquitt, Scott et al. (2007) that found ability with the strongest relationship with trust and Mayer and Gavin (2005) with ability the second strongest relationship with trust after integrity and before benevolence. This study compares favourably with Heyns and Rothmann as described below with integrity as the strongest relationship with both reliance and disclosure. Like in this study's top management model, Heyns and Rothmann combined the trustworthiness latent factors into a higher order factor. The factor holds a significant positive path coefficient with a combined reliance and disclosure trust variable of $B = .80$. The study did not show individual trustworthiness variables against the individual trust variables and only surveyed about supervisor as the referent and not also top management as a foci. This study's higher order factor was in the top management model where trustworthiness on reliance was $B = .96$ and $B = .74$ on disclosure representing H7, H8, H9, H10, H11, and H12.

In the supervisor model, ability was not significantly related to reliance in H1. A likely explanation involves the power distance difference in the target countries than western countries where much of the other research was conducted. On a scale of 1 to 100, the United Kingdom, as a comparison, scored a low 35 in power distance as compared to Zambia at 60 and Tanzania at 70, indicating that the United Kingdom places less distance between themselves and those in positions of power (Hofstede et al.,

2010). No research from Hofstede exists on Uganda. So, the higher the perceived ability of the trust referent, then the higher the distance felt by the employee in the Sub-Saharan African context. The greater the distance felt, then the lower the trust by the trustor on a trustee in the target countries.

Additionally, employees may be less willing to trust supervisors or top management who holds them to high performance standards. House (1977) links the greater the perceived ability of a supervisor or top management, then the possibility that the employee fears greater performance standards expected of them. So a reasonable possibility involves the greater the ability of a supervisor or top manager then the higher the possibility that employees are held to higher standards thus causing employees to rely on the referent less.

In contrast, Gillespie (2003) posited that disclosure related more to the emotional relationship-based bond between the employee and the trust referent. The greater the emotional bond, then the greater the willingness to risk and expose vulnerability by disclosing to the referent. However, this research found the exact opposite effect in the supervisor model with a statistically significant path coefficient from ability to disclosure as a negative $B = -.31$ H2. Schumann et al. (2012) find that only benevolence and integrity relate positively to affective trust, while ability relates to cognitive trust. The reason for the unexpected negative result might be based in that perceived intellectual capabilities may cause trustors to feel inferior to share with trustees. Podsakoff et al. (1990) provides some support this concept by linking intellectual stimulation to a destabilizing effect on trustors and can cause lower trust.

This study's supervisor model found benevolence on reliance contained a non-significant path coefficient (H3) but benevolence on disclosure with a significant strongly positive $B = .49$ representing H4. This result is not surprising in light of Gillespie's (2003) findings that reliance represents an ability-based association and disclosure an emotional perception. Benevolence, an emotional perception, then is unsurprisingly related strongly to disclosure and not reliance. Mayer and Gavin (2005) also found strong significant linkages between benevolence and its unified different trust measure at $B = .22$ for supervisors while Colquitt, Scott et al. (2007) measured $B = .26$.

The linkage in the supervisor model between integrity significantly on reliance, $B = .92$ (H5), and disclosure, $B = .94$ (H6), corresponded with other organisational trust research, albeit with different trust measures. Colquitt, Scott et al. (2007) found a $B = .15$ linkage between integrity and trust and

Mayer and Gavin (2005) at $B = .39$. If a supervisor is perceived as possessing integrity, then employees will feel less risk in being vulnerable to them by relying on them and disclosing to them. In a lower generalised trust environment in Sub-Saharan Africa (Delhey and Newton, 2005) than North America where Mayer and Gavin and Colquitt, Scott et al. conducted their research, it is not surprising that integrity is the most treasured trustworthiness dimension determining willingness to take a risk and be vulnerable to people in authority like supervisors. Sub-Saharan Africans feel that others in general cannot be trusted compared to North Americans who feel strongly that other people in general can be trusted (Delhey and Newton, 2005).

Also worth noting, like this study, Colquitt, Scott et al. found high correlations between benevolence and integrity indicating multicollinearity. However, the structural equation model with the variables separate showed appropriate fit in both this and the Colquitt, Scott et al. studies.

In summary, this study adds to the extant trust research by the following:

1. First research to test multiple trust referents in one study between trustworthiness and Gillespie's (2003) reliance and disclosure trust measures.
2. Second research to test Mayer et al.'s (1995) trustworthiness indicators ability, benevolence, and integrity against reliance and disclosure trust measures.
3. First research to test ability, benevolence, integrity in a supervisor model as individual variables not combined as a higher order factor on reliance and disclosure.
4. First research to test reliance and disclosure variables individually in a supervisor model without combining the scales into a higher order factor.
5. Expanded the sample for organisational trust research by expanding into the microfinance sector as a newly studied industry.
6. Expanded the sample for organisational trust research by expanding into three new countries previously not studied.
7. Expanded the sample for organisational trust research as the first study to include a 100% black African sample as opposed to the only other Sub-Saharan African organisational trust research that utilised 53% black African and 47% white African. Therefore, exclusively capturing the perceptions, attitudes, intentions, and behaviours in two organisational trust models of a significantly under-studied key global demographic (Kamoche, 2011).

6.2.2 Trust on Organisation Commitment

The connection between trust and organisation commitment is logical in that Brockner et al. (1997) hypothesizes that employees become more supportive of leaders the higher their trust levels. Conversely, if trust is lower, then employees feel as if they could be taken advantage of and therefore feel less affective commitment towards the organisation. This study's stronger relationship between a trust measure, reliance, and organisation commitment in the top management model (H40), $B = .76$ (H15), as opposed to the supervisor model, $B = .48$ (H13), does fit with other research (Dirks and Ferrin, 2002; Chughtai, 2006; Celep, 2012; Dirks, 2012). The stronger relationship with employee trust intentions in top management on organisation commitment over supervisors is logical because top management are seen as responsible for the organisation as a whole and its continuity, so employees would find organisational commitment more connected to top management than supervisors (Celep, 2012).

Disclosure to supervisor and to top management both correlate positively and significantly with organisation commitment at $r = .34$ and $r = .41$ respectively. However, when the structured equation model takes into account all the other variables and the effects, no significant direct path coefficient exists representing H14 and H16. The lack of a direct significant path coefficient from disclosure to organisation commitment is surprising because disclosure is an emotional perception (Gillespie, 2003) and organisation commitment is an emotional bond (Meyer and Allen, 1999) compared to reliance, an ability-based measure, that does positively and significantly relate to organisation commitment in both models as discussed above. However, higher trust societies, like in North America and Europe as compared to Sub-Saharan Africa (Delhey and Newton, 2005; Holm, 2015) have higher social capital with each other (Uslaner, 1999). Higher social capital likely yields higher propensity to share and disclose information. Shamir (1995) posited that information about a leader is varied and can be scant, so close leader interactions prove critical in garnishing information and reducing social distance. So, considering a variety of factors, employees in the target nations in this study have lower propensity to disclose information in social and workplace settings regardless of trust intentions and, therefore, disclosure stands as irrelevant to their affective commitment levels to the organisation.

Another plausible explanation may be seen through the cultural view. Hofstede (2012) rates individualism more than double the rate in a Western example, the United Kingdom at 89, and Zambia

at 35 and more than triple that of Tanzania at 25. House et al., (2004) also rates Zambia, Tanzania, and Uganda as strongly collectivist. Collectivist societies are known to view trust differently than individualistic societies (Yamagishi and Yamagishi, 1994). Casimir (2006) and Huff and Kelley (2003) found that trust plays a more powerful role within organisations in individualistic cultures than collectivist ones. So it is likely that employees in Zambia, Tanzania, and Uganda are less likely to share and disclose in the workplace due to their stronger collectivist tendencies, thus providing different results than other earlier research studies.

No mediation occurred between ability, benevolence, or integrity in the supervisor model or trustworthiness in the top management model, which is consistent with the lack of a direct relationship between disclosure and organisation commitment (H21, H23, H25, H27). However, reliance does strongly mediate the relationship between trust antecedents of trustworthiness and organisation commitment at $ab = .729$ (H26). However, reliance only mediates the relationship integrity and organisation commitment at $ab = .451$ (H24), and not between ability or benevolence and organisation commitment as represented in H20 and H22. Vanhala et al. (2016) found no significant direct relationships between trustworthiness indicators of benevolence or ability on organisation commitment, though the model had no direct or mediating paths including actual trust. No previous research utilises trust mediating between ability, benevolence, and integrity and organisation commitment with trust measures of reliance and disclosure. Since affective organisation commitment is tied more with top management, then it is logical that trust in top management would mediate more than between integrity and organisation commitment.

Organisation commitment has been studied in Tanzania in relation to a dependent variable intention to quit as in this study (Jonathan, 2013). Nguni et al. (2006) researched organisation commitment and OCB in Uganda, but as dependent variables of independent variables not utilised in this study. Other researchers looked into organisational commitment, but in relation to job satisfaction in Uganda (Sejjaaka and Kaawaase, 2014; Odoch and Nangoli, 2014). Wasswa et al. (2012) studied the direct relationship between organisation commitment and OCB in Uganda. No known research studies have been conducted in Zambia pertaining to organisation commitment.

6.2.3 Organisation Commitment to IRB

Employees with higher affective organisation commitment logically perform better individually than less committed workers. Research supports this idea that the higher the commitment to the organisation than the higher the individual performance compared to less committed employees (Aranya, 1984). Highly committed employees were more likely to put in greater effort on behalf of their employers while identifying with the mission and goals of the entity and work hard to achieve the organisational objectives (Meyer, 1999). Therefore, social exchange theory may build on the Aranya findings and be utilised to understand the relationship between organisation commitment and IRB. Dedicated workers who perform better on individual job tasks expect reciprocity in terms of greater rewards from their employer (Danish, 2015).

Dirks and Ferrin (2002) analysed 17 previous studies that found an average negative link between organisational trust and intention to quit at $B = -.40$. Some research found no significant link between affective organisational commitment and IRB in a structural model tested in Taiwan with OCB-I and OCB-O including normative and continuance commitment (Huang, 2011). However, other research delineated the expected linkage in their findings. Danish (2015) found in Pakistan that the organisation commitment to IRB path coefficient in structured equation modeling to be $B = .68$ with OCB-I and OCB-O included in the model tested in Pakistan. But the study's model fit with CFI = .932, RMSEA = .057, and RMR = .047 was a worse fit than either this study's supervisor or top management model. A study in Bhutan also found a positive linkage between organisation commitment to IRB, insignificant for permanent workers but all the way up to $B = .44$ for contract workers (Jafri, 2013).

Like this study, Li et al. (2012) developed a trustworthiness, trust, and outcomes model. The study included relationships between organisational trust, IRB, and OCB. The path coefficient was positive with IRB and significant at $B = .38$. In this study, the standardized estimate of path coefficient from organisation commitment to IRB in the top management model was $B = .19$ and supervisor model was $\beta = .29$ (H17). Other research found that trust supervisor held a stronger positive relationship with IRB than does trust in top management. Employees tend to perform their tasks associated with the transactional management by direct supervisors as opposed to distant top managers (Dirks and Ferrin, 2002; Yang, 2005). This research did not look at trust directly on IRB, but the relationship between

organisation commitment and IRB in the two different referent models was stronger in the supervisor model as opposed to top management, as shown above.

Colquitt, Scott et al.'s (2007) often cited study found that among ability, benevolence, and integrity, organisational trust only mediated the relationship between integrity and IRB. There existed no significant mediation effect between ability or benevolence and IRB. While this study did not look at the mediating paths between trustworthiness and IRB, it did look at the mediation effect of organisation commitment between both reliance and disclosure individually on IRB. No prior research has specifically linked reliance or disclosure to IRB through an organisation commitment mediating path. This study found significant mediation occurred between reliance and IRB through organisation commitment in both the supervisor (H28) and top management model (H30) at $ab = .140$ and $ab = .142$ respectively. No mediation occurred in either model between disclosure and IRB (H29, H31) through organisation commitment because of the lack of significant relationship directly of disclosure on organisation commitment.

Research found that affective trust rather than cognitive trust, as used in this study, played a stronger role in trust mediating between variables and organisation commitment, IRB, and OCB as emotional bonds from multiple sources proved stronger predictors than experiential and structural influences in cognitive trust (Weichun et al., 2013). Trust mediated relationships and IRB in individualistic societies, but not collectivist societies (Casimir, 2006).

6.2.4 Organisation Commitment to OCB

The logical linkage between affective organisation commitment and OCB is that motivated employees work harder to support the wellbeing of their organisations. The higher motivation makes employees more agreeable in working for the organisation's benefit and stay longer in the job, which causes high productivity within the organisation (Danish, 2015). Unlike the linkage with IRB, employees performing OCB behaviours do not expect a direct or immediate reward, so the relationship between organisation commitment and OCB is not a reciprocity linkage. Bolger and Somech (2004) hypothesize that greater organisational commitment increases employee self-efficacy. Thereby due to the increased self-efficacy perceptions of their own abilities and competencies, then employees in turn increase their OCB in their workplaces and to their colleagues.

This study's standardized estimate of path coefficient from organisation commitment to OCB (H18) was $B = .28$ for the top management model and $B = .37$ for the supervisor model. Another research team included the three organisational commitments, including affective commitment, as well as IRB, OCB-I, and OCB-O. Their structural model fit came to CFI = .93 and RMSEA = .06, which were both a slightly worse fit than this study. The path coefficient of affective organisational commitment to OCB-I was $B = .24$ and OCB-O was $B = .32$ (Huang, 2011). Specific to Uganda, a study found a strong positive relationship between organisation commitment and OCB measures, though not OCB-I and OCB-O (Wasswa et al., 2012). Consequently, this current research empirically concludes and confirms with extant literature.

Li et al.'s (2012) path coefficient between organisational trustworthiness and OCB was positive and significant at .41. Between ability, benevolence, and integrity and OCB, research showed that organisational trust only mediated the relationship significantly between ability and OCB. Benevolence and integrity both were not mediated in their relationship with OCB. This study did not look at the linkage between trustworthiness and OCB, but investigated whether organisation commitment mediated the path between reliance and disclosure and OCB (H32, H33, H34, H35) whereby supervisor reliance and top management reliance to OCB where both mediated by organisation commitment, $ab =$ and $ab =$ respectively, while organisation commitment did not mediate between disclosure in the referents and OCB. Colquitt, Scott et al. (2007) looked at the direct effect of trust on OCB at $B = .11$. Mayer and Gavin (2005) looked at the indirect effect of trust in supervisor and trust in top management on OCB, but through ability to focus mediation and not organisation commitment like in this study.

6.2.5 Organisation Commitment to Intention to Quit

While the correlations in this study showed a negative, -.50, significant correlation between organisation commitment and intention to quit, the supervisor model in structural equation modeling resulted in a positive relationship between affective organisation commitment and intention to quit as all the influence from all the other model variables were taken into account (H19). The unstandardized estimate of path coefficient from organisation commitment to intention to quit was $B = .10$ with a standardized value of $\beta = .29$. This result is opposite of the expected negative effect and seem counterintuitive.

In line with this research finding, one study also found that affective commitment had a positive and significant effect of $B = .12$ on intentions to quit, a similar value to this study, but the other study used a less rigorous standard with $p = .078$ (Yasmin, 2015). The authors hypothesized that employees searched for better job opportunities with intentions to leave the organisation (Yasmin, 2015). A likely reason for this study's findings for the supervisor model builds on Yasmin's assumption in that the most competent employees are the most committed to the organisation. Inasmuch, the most competent employees have higher performance levels than less committed ones (Aranya, 1984) then also know their value and hold the greatest possibility to leave the organisation to cash in on their value. This reason is similar to one discussed by Aydogdu et al. (2011) that committed employees who feel that they cannot find alternate employment prefer to stay with their organisation, while those who believe alternative jobs are available than they are likely to intend to quit their employers.

The Yasmin et al. (2015) study took place in Pakistan, but other research also conducted in Pakistan yielded the expected negative relationship between organisation commitment and intention to quit (Hussain, 2012). Studies across various countries confirm the significant negative relationship between Organisation Commitment and Intention to Quit including Turkey (Aydogdu, 2011; Alniacik, 2013), South Korea (Jung, 2012), Saudi Arabia (Jehanzeb, 2013), Malaysia (Salleh, 2012), and the United States (DeConinck, 1994). Colquitt, Scott et al. (2007) looked at 27 earlier studies and found that that IRB significantly correlated to organisational trust at $r = .33$.

Other studies found affective organisation commitment on intention to quit ranged from fairly low significant values of $B = -.218$ (Jehanzeb, 2013) and $B = -.326$ (Aydogdu, 2011) along with medium values of $-.43$ (Hussain, 2012) and higher values of $-.68$ (DeConinck, 1994) and $-.78$ (Salleh, 2012). This study's top management model yielded a relatively strong significant negative relationship between organisation commitment and intention to quit with the unstandardized estimate of path coefficient from organisation commitment to intention to quit was $B = -.72$ with a standardized value of $\beta = -.86$. So this study's strong relationship between the two variables in the top management model fell at the upper end, but still reasonable, of comparable studies. Organisation commitment leads to organisational cultures that foster more ownership and belonging among employees, which causes loyalty that lowers turnover intentions (Hussain, 2012). On the other hand, lower levels of organisational commitment can lead employees to be more willing to search for other jobs (DeConinck,

1994). Another reason that employees with higher commitment have lower intentions to quit, Meyer et al. (1993) in their much cited study posited that employees who have affective organisational commitment stay with their organization due to the fact that they to remain attached to the organization itself. Specific to Tanzania, Jonathan et al. (2015) found a significant negative relationship in a simple regression model between organisation commitment and intention to quit. This research also found that organisation commitment partially mediates the relationship between reliance and intention to quit in both the supervisor, $ab = .14$, and top management, $ab = -.65$, models, but disclosure measures were not mediated by organisation commitment (H36, H37, H38, H39). Commensurate with the above discussed unexpected positive relationship between organisation commitment and intention to quit, the mediation effect in the supervisor model was positive and, like above, negative in the top management model.

6.2.6 Disclosure to Intention to Quit

A direct path between disclosure and intention to quit was not hypothesized in the model, but a surprising relationship was found in the measurement model and then as supporting data provided by Mplus in the structural supervisor model. Employees who disclose more information to their supervisors were more likely to quit the organisation at $B = .30$ that also occurred in the top management model, but to a lesser affect $B = .19$. No other research could be found to support such an affect. The surprising positive rather than a negative result likely originated from the low generalised view of interpersonal trust that exists among Sub-Saharan Africans as discussed above. Inasmuch, the average African feels more vulnerable to interpersonal threats than Western individuals (Delhey and Newton, 2005). The more the African employee shares with or discloses to authority figures, then the more they may fear that their sharing may be used against them in the future.

While no direct research could be found on the subject, the above hypothesis makes sense in light Sub-Saharan African greater power distance (Hofstede, 2012) which makes sharing with supervisors or top management less likely in the first place. So in a situation whereby the employee imagines that he or she has disclosed, it may be so uncomfortable that finding a new job may seem like a reasonable reaction. Also, Sub-Saharan Africa is not viewed for its liberal judgements upon fellow citizens, thus contributing to a less open human rights scenario (Pearce, 2001). The Sub-Saharan African employee, in addition to a culture that prefers not to share, may also have a higher fear of social judgement than

his or her Western counterpart. In a public health study, South African university students were twice as likely to hide a sexual health concern than Canadian students (Labacher, 2011). While the study was done in a completely different context than this research, the underlying results show a reluctance for Sub-Saharan Africans to disclose information to others. Finally, viewing the Sub-Saharan African plausible aversion to sharing in the workplace may also be viewed through the collectivist perspective that sharing should be done within the bounds of family and clans (Snell and Hui, 2000). Individuals from collectivists would be less inclined to disclose in the workplace and viewed doing so negatively as compared to people from individualistic cultures. Since affective trust originates from the emotional bonds between interdependent people, then affective trust demonstrated in the disclosure measure (McAllister, 1995) would be less indicative of workplace bonds but rather family or clan bonds.

6.2.7 Control Variables

Only the gender control variables held significant path coefficients in either the supervisor or top management models with any latent variables. Gender held a significant direct relationship with organisation commitment at $B = .12$ indicating women were more likely than men to be committed to the organisation. Other research has found the same conclusion and hypothesizes that in developing countries in Africa, the participation rate of women inside the workforce has gone up dramatically in recent years (Nguni et al., 2006). Gender also held a direct effect on intention to quit at $B = -.10$ meaning that women were less likely to intend to quit than their male counterparts. Both factors may be influenced because recent availabilities for women previously unavailable within recent memory among women in the workforce, then the women possibly hold greater affective emotional bonds with their employing organisations than men.

Other organisation commitment research, though, did not find the gender effect in Western contexts on average but some studies found that men had greater organisational commitment, but a common control variable in research is organisation tenure impacting employee commitment to the organisation (Meyer and Herscovitch, 2001). Men in other studies held higher organisation commitment attitudes due to higher rewards compensation than women (Marsden et al., 1993).

Women were also less likely to disclose compared to top management than men, $B = -.10$. In high power distance societies and with the likely more submissive societal role for women in Sub-Saharan Africa, women would be culturally less encouraged to speak to or share with authority figures.

6.3 Contribution to Practice

The role of organisational behaviour in a microfinance institution has been examined with direct implications for practitioners. Organisations can influence their human outcomes by examining the perceptions that employees hold in their supervisors and top management.

Trustworthiness. This study finds that how employees perceive their supervisors and top management's trustworthiness, as measured by perceived ability, benevolence, and integrity, hold profound effects on workers' willingness to be vulnerable to authority and take a risk on superiors by focusing more exclusively on their jobs instead of watching their backs and searching for other employment and increasing their commitment to the organisation. Actions that supervisors and top management take should be seen in terms of how employees will perceive their ability through the actions, their benevolence as a result of the actions, and their integrity. Integrity represents the strongest relationship with reliance in and disclosure to supervisors in this study.

Microfinance managers should know that demonstrations of trustworthiness may have both positive and negative effects on Zambian, Tanzanian, and Ugandan employees unlike in other nations whereby trustworthiness demonstrations are uniformly associated with positive results. The effects of trustworthiness depend on which aspect is demonstrated to employees. Supervisors who showcase their competency such that employees perceive them to have high ability in their jobs actually cause lower employee reliance on the supervisor. Therefore, supervisors should plausibly lessen the perceived distance between themselves and employees through interpersonal connections. Also, supervisors with high competency displays should reassure staff performance expectations do not commensurately increase but emphasize that the supervisor's greater ability is useful to employees in that it helps the work unit achieve goals easier. Supervisors can highlight to employees that better work unit performance can improve work lives and rewards to employees themselves. Social exchange concepts support this as it bases the theory on reciprocity as employees develop higher trust through the give and take of supervisory and managerial relationships (Cropanzano and Mitchell, 2005). Inasmuch, often

more distant than supervisors, top managers should increase their direct interactions with employees in order to increase perceptions of reciprocity possibilities in order to assist employees to make better trustworthiness judgements that enhance trust and improve organisational outcomes. Increased intentional direct interactions between top management and rank and file employees would improve data gathering that employees psychologically perform in forming their ability, benevolence, and integrity perceptions about the top managers. Employees would then hold first-hand experiences to formulate their perceptions instead of judging based on office rumours and reputations augmented by organisational policies and procedures.

Employees also glean information about supervisor and top management trustworthiness through organisational structure, policies, and procedures. Best practices in employee performance appraisal systems, employee involvement, training opportunities, and sharing should enhance employee perceptions (Darley, 2004). Organisations should investigate and root out and repair inequalities in processes and favouritism in policies that could negatively impact the most important trust antecedents of this research of benevolence and integrity. Hiring an external organisational development consultant to give an outside perspective and search for ways to improve benevolence and integrity perceptions would prove useful.

Microfinance managers in Zambia, Tanzania, and Uganda should recognise the difficult low generalised trust environment in the national cultures and know that perception on supervisor and top management integrity stands as the strongest relationship with employee trust. Since trustworthiness perception of integrity proves the most powerful relationship with both supervisor reliance and disclosure to supervisor, then demonstrations showcasing integrity should take place.

Strategies to improve integrity perceptions through demonstrations to employees include train managers to not over promise on timeframes as to appear dishonest when conditions change, decide on staff-oriented managerial deliverables that are attainable then promise staff and then meet the promise on time, and ensure company values are actually espoused by managers or, if not, alter the values to realistic expectations. In addition to keeping promises made to employees, managers within Tanzania, Zambia, and Uganda should learn what Schein (1997) called the cultural basic assumptions about what is good, normal, and correct. Once knowing the cultural assumptions, then managers should not violate those cultural norms explicitly in public view or through organisational reputation. As an example, a

woman who drives a car in Saudi Arabia might be viewed as holding less integrity in that culture than, arguably, in Zambia where cultural restrictions on woman are different.

Possible ideas to improve employee benevolence perceptions include hiring from within, removal of performance reviews and incorporate programs of supervisory coaching of subordinates (Culbert, 2010), and intentional positively affirming phrases (Biggane, 2016). Microfinance managers should understand that humans make snap immediate decisions about the intentions and opinions of others, often based solely on gut feelings garnished through tone of voice, body posture, body movements, or random words without any evidence to support their perceptions (Bonabeau, 2003). Managers should therefore realise that one unkind word to an employee, even if the supervisor is having a bad day and therefore hopes the employee will ultimately understand the errant word as situational, will still go down extremely negatively in the worker's mind and damaging benevolence perceptions. Managers should demonstrate emotional intelligence and control their public displays of emotion that would otherwise harm benevolence perceptions.

Trust. Organisational trust is important for supervisors and top managers to understand because of its impact on individual employee attitudes, intentions, and behaviour. Employee attitudes towards reliance on their supervisors and their top managers were more important to build commitment to the organisation than disclosure. No significant relationship was found between disclosure to supervisors or top management and organisational commitment. Inasmuch, mediation by organisation commitment occurred between disclosure and any outcomes of IRB, OCB, and intention to quit. Better human-resource practices that increase reliance and organisational commitment improve organisational effectiveness and performance (Ostroff and Bowen, 2000).

Microfinance supervisors and top managers should work actively to foster employee intentions to rely on them, but not disclose to them. In contrast, supervisors should also be wary of sharing too much with their employees. Building environments that enable sharing and disclosure to supervisors and top management does not relate to positive workplace outcomes in the national contexts of this study. A sharing culture has no relationship with organisation commitment, IRB, or OCB. Encouraging employees to disclose to supervisors could actually increase employee intentions to quit the organisation. So in the cultural context of Zambia, Tanzania, and Uganda, employees desire some perceived distance between

managers and themselves thus excluding chummy friendships that include disclosing personal information.

Organisation Commitment. Institutions should build affective emotional bonds between employees and supervisors as well as top managers was proved useful in this study. Organisational commitment is useful in improving individual performance and extra-role desired behaviours. Supervisors should watch out for increased employee commitment whereby they increase their own perceptions of their abilities that could possibly make them explore external job possibilities and intend to quit. Organisation commitment in both the supervisor and top management models relate positively with employee job performance of IRB as well as extra-role OCB. The relationships are stronger for supervisors than it is to top management. Strategies to increase affective organisation commitment include team building activities, all staff meetings, and “we” and “us” statements by supervisors and top management to staff through meetings and one-on-one conversations.

6.4 Limitations

The research utilised a positivist approach. However, certain shortcomings accompany such a methodology. First, positivism makes the assumptions that all types of processes may be perceived in terms of actions or relationships between people. Second, positivist studies rely on the status quo and therefore merely descriptive without in-depth acumen into the issues. Third, positivism depends on experience as the source of knowledge. Causality as well as time and space are not based on experience (Dudovskiy, 2016).

Inasmuch, while clear significant coefficient paths were found between latent variables, causality was not proved in this study. Any inferences in this research that imply causality should be viewed cautiously. Finally, the study was conducted in the microfinance industry which, until now, has received no known organisational trust research. The results of this study, therefore, could be caused by the unique dimensions of the particular industry.

The research utilised self-reported perceptions, attitudes, intentions, and behaviours. While no indication exists to question the authenticity of the employees' responses, there remains a greater than zero chance that employees could have filled out the surveys in particular ways as an effort to punish or

give signals to management in hopes that, despite assurances of confidentiality, that answers could be still given to superiors. The perception measures could lead to respondent bias. However, in taking data across a large sample of Fortune 50 companies in the United States, Spreitzer (1996) preferred such an approach so as to compare employee perceptions with self-reporting on other constructs.

Expected relationships between a perception variable, ability, and attitude variables reliance and disclosure proved insignificant. Inasmuch, there could be unexpected moderating variables influencing in either the microfinance industry or country contexts.

While English is a national language in each of the three target countries, English competency is lower than Western nations where the variable measurement scales utilised in this study were developed (ETS, 2016). Inasmuch, reverse questions with compound questions caused confusion in the IRB scale and necessitated the removal of two questions from the scale due to initial low scale reliability.

Also, the research did not include the effects of culture directly into the model that would have been useful. A comparison country outside the Sub-Saharan African region that already had other organisational trust research conducted in it would have been useful to test the unique model and plausibly isolate the cultural effects.

The research utilised structured equation modeling. Since the technique is a confirmatory tool, then the full model including all parameters must be estimated in advance including all the path coefficients and covariances. The study gets limited by the priori assumptions.

Structured equation modeling runs complex computations on multivariate data. Therefore, adequate sample size must exist. A large enough sample size can generally be assumed to be either 200 observations or eight times the model variables plus 50 (Craig, 2017). Utilising this guideline, this research exceeded the 122 needed.

High correlations between trustworthiness indicators as independent variables can indicate levels of multicollinearity in this research. Multicollinearity among independent variables in structured equation modeling can cause covariance issues in the output (Craig, 2017).

6.5 Future Research

This research sought to examine possible relationships between trustworthiness, trust, organisation commitment, IRB, OCB, and intentions to quit. Future research could:

1. Consider whether perceptions of trustworthiness relate to actual trustworthiness of the referent instead of stopping the trustworthiness investigation at perception alone.
2. Other researchers are looking at additional antecedents of trust since 2007 (De Jong, et al., 2015). However, specific gaps need expansion in the literature on ~~the line of thinking by extending trust antecedents~~ by including propensity to trust and propensity to risk into a structured equation model and tested against reliance and disclosure. This model only utilises employee perceptions, attitudes, intentions, and behaviours from the employee point of view. Depth of knowledge could be enhanced by inclusion of another employee measure of felt trust as well as supervisor and top management trust in their employees.
3. Enlarge the body of literature by exploring antecedents of perceptions of trustworthiness and ascertain whether trustworthiness mediates the relationship with such antecedents and actual trust attitudes.
4. An interesting line of research could include the inclusion of normative and continuance commitment (Meyer and Allen, 1999) to see if these commitment constructs also relate unexpectedly with intention to quit in the target countries.
5. Test the moderating effects of power distance culture variable and individualism culture directly as a control variable through culture questions from Hofstede (2012) to investigate possible moderating impacts.
6. What is the impact that microfinance direct managers and top management have on building employee perceptions of trustworthiness?
7. Include coworker referents like Tan and Tan (2000). Inclusion of coworker referents could see if workplace disclosure due to possible collectivist tendencies also impacts the majority of individuals within the workplace and not just supervisors and top managers.
8. Incorporate often under studied concepts of trust in multiple referents such as at the team level (De Jong et al., 2015) and team influence on trustworthiness perceptions and trust attitude development.

9. Focus on bilateral and multilateral trust to investigate the effect of trust between third parties in that trust relationships in organisations usually do not solely exist between only two parties, the referent and trustor.
10. Include the generalised trust question (Delhey and Newton, 2005) to assess reliability of reliance and disclosure comparatively.
11. Investigate the theoretical framework of organisational trust with an eye towards a unifying framework rather than a collideoscope of various theoretical underpinnings.
12. Instead of only individual performance measures such as OCB and IRB, look at actual organisational performance across multiple entities within an industry.
13. T-tests could be conducted to compare the differences between each of the three target countries instead of combining results like in this study.
14. Qualitatively investigate why Sub-Saharan Africa employees in Zambia, Tanzania, and Uganda perceive ability insignificantly with reliance as well as disclosure and commitment negatively with intention to quit.
15. Examine employee perceptions on how supervisors and top management can possibly display their ability and competency in less threatening ways towards employees in the Sub-Saharan African context.
16. Additional industries should test the model in order to assess its universal application within the cultural contexts of the target nations.
17. Additional moderating variables that could influence results include perceived organisation support, felt trust, autonomy, and organisational crisis history.

6.6 Chapter Summary

Chapter 6 stands as the culmination of the research study. It detailed key findings of the research study and conclusions based on the relationships between the variables and reflections on meanings behind the findings. The chapter concluded with a discussion of the research limitations and recommendations for future research.

APPENDIX I: Research Questionnaire

Note: questions not utilised in this research study denoted with an asterisk, “*”, after the question. Variables not included in the research model: self-esteem, job satisfaction, life satisfaction, perceived organisation support, autonomy, delegation, and perceived performance.

Loan Officer Questionnaire

Durham Business School at Durham University in the UK

*Your information that you provide shall be kept strictly confidential and nothing that may identify you personally shall ever be revealed. We are taking a baseline survey of microfinance institutions in Africa. We will compare your responses against your loan portfolio to see trends and similarities, but your answers will **NEVER** be identified to you. All answers and comparisons will be kept secret from ever identifying you individually. **YOUR PRIVACY WILL BE PROTECTED AT ALL TIMES**. This is also **NOT** a performance review for management, the organisation, your supervisor, your coworkers, or you. All answers stay **ONLY** with researchers and research workers. Once the research is finished, your answers will be destroyed in accordance with Durham University policies.*

1. What is your age range? (Please circle a range) 18 – 25 ; 26 – 35 ; 36 – 45 ; 45 – 55 ; 55 – 65 ; over 65
2. What is your gender? (Please circle answer) MALE or FEMALE
3. What is your position with this organisation? _____
4. How many years have you been in your position? _____
5. How many years have you been with the organisation? _____
6. Do you ever have regular communication with members of top management? (Please circle answer) YES or NO
7. How often do you speak with members of top management? (Please circle answer)

Never	Once per year	Up to 4 times per year	Up to 8 times per year	Over 8 times per year
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8. If you had a problem, would you speak to members of top management directly? (Please circle answer) YES or NO
9. How would you compare your organisation’s performance compared to other microfinance institutions in your country? (Please circle answer)

Much Worse	Worse	Same	Better	Much Better
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Please remember the below method and indicate the degree to which you agree with each statement by using the following scale:

1	2	3	4	5	6	7
Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly

Think about you. For each statement, write the number that best describes the following:

In my job, I...

	Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly
1. Adequately complete assigned duties.	1	2	3	4	5	6	7
2. Fulfill responsibilities specified in job description	1	2	3	4	5	6	7
3. Perform tasks that are expected from me	1	2	3	4	5	6	7
4. Meet formal performance requirements of the job	1	2	3	4	5	6	7
5. Engage in activities that will directly affect my performance evaluation	1	2	3	4	5	6	7
6. Neglect aspects of the job I am obligated to perform *	1	2	3	4	5	6	7
7. Fail to perform essential duties *	1	2	3	4	5	6	7
8. I have a lot of say in deciding how to do my job. *	1	2	3	4	5	6	7
9. I have a lot of say in deciding in what goes on in my work group. *	1	2	3	4	5	6	7

Please remember the below method and indicate the degree to which you agree with each statement by using the following scale:

1	2	3	4	5	6	7
Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly

Again, think about you. For each statement, write the number that best describes the following:

	Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly
10. I feel a sense of personal satisfaction when I do my job well. *	1	2	3	4	5	6	7
11. My opinion of myself goes down when I do this job badly. *	1	2	3	4	5	6	7
12. I take pride in doing my job as well as I can. *	1	2	3	4	5	6	7
13. I feel unhappy when my work is not up to my usual standard. *	1	2	3	4	5	6	7
14. I like to look back on the day's work with a sense of a job well done. *	1	2	3	4	5	6	7
15. I try to think of ways of doing my job effectively. *	1	2	3	4	5	6	7
16. In most ways my life is close to my ideal. *	1	2	3	4	5	6	7
17. I am satisfied with my life. *	1	2	3	4	5	6	7
18. The conditions of my life are excellent. *	1	2	3	4	5	6	7
19. So far I have got the important things I want in life. *	1	2	3	4	5	6	7
20. If I could live my life over, I would change almost nothing. *	1	2	3	4	5	6	7
21. It is likely that I will actively look for a new job in the next year.	1	2	3	4	5	6	7
22. It would take very little change in my present circumstances to cause me to leave this organisation.	1	2	3	4	5	6	7
23. I often think about quitting.	1	2	3	4	5	6	7
24. There is not much to be gained by sticking with this organisation indefinitely.	1	2	3	4	5	6	7

Now please use this *different* method and indicate whether you do the following with each statement by using the following scale:

1	2	3	4	5	6	7
Extremely Dissatisfied	Dissatisfied	Somewhat Dissatisfied	Neither Satisfied nor Dissatisfied	Somewhat Satisfied	Satisfied	Extremely Satisfied

Please think about your satisfaction with the following aspects of your work. For each statement, write the number that best describes the following:

	Extremely Dissatisfied	Dissatisfied	Somewhat Dissatisfied	Neither Satisfied nor Dissatisfied	Somewhat Satisfied	Satisfied	Extremely Satisfied
25. Your fellow workers. *	1	2	3	4	5	6	7
26. Freedom to choose your own method of working. *	1	2	3	4	5	6	7
27. Opportunities to use your abilities. *	1	2	3	4	5	6	7
28. Management-worker relations. *	1	2	3	4	5	6	7
29. Your immediate boss. *	1	2	3	4	5	6	7
30. Physical working conditions. *	1	2	3	4	5	6	7
31. Recognition you get for good work. *	1	2	3	4	5	6	7
32. The amount of variety in your job. *	1	2	3	4	5	6	7
33. Your job security. *	1	2	3	4	5	6	7
34. Your chances of promotion. *	1	2	3	4	5	6	7
35. Your rate of pay. *	1	2	3	4	5	6	7
36. The amount of responsibility in your job. *	1	2	3	4	5	6	7
37. Attention paid to your suggestions. *	1	2	3	4	5	6	7

Now please use this *different* method and indicate whether you do the following with each statement by using the following scale:

1 Never	2 Occasionally	3 Sometimes	4 Often	5 Always
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Think about you. For each statement, write the number that best describes the following:

How often do you...

	Never	Occasionally	Sometimes	Often	Always
38. Help new people to settle into the job.	1	2	3	4	5
39. Help others who have heavy workloads.	1	2	3	4	5
40. Help others who have been absent.	1	2	3	4	5
41. Take time to listen to work colleagues' problems or worries.	1	2	3	4	5
42. Help colleagues who have personal or domestic problems.	1	2	3	4	5
43. Assist your manager with his or her work.	1	2	3	4	5
44. Suggest ways to reduce waste.	1	2	3	4	5
45. Suggest ways to improve service quality.	1	2	3	4	5
46. Make innovative suggestions to improve work procedures.	1	2	3	4	5
47. Go to work even if you do not feel particularly well.	1	2	3	4	5
48. Work overtime or extra hours when asked.	1	2	3	4	5
49. Perform according to your supervisor's requirements.	1	2	3	4	5
50. Perform all the tasks that are expected of you.	1	2	3	4	5
51. Put off until tomorrow things that should be done today.	1	2	3	4	5

Indicate the degree to which you agree with each statement by using the following scale:

1	2	3	4	5	6	7
Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly

Think about your organisation's top management team including the CEO or Managing Director, the COO or Director of Operations, the CFO or Director of Finance, the Human Resources Manager, the MIS Manager, the Chief Accountant, and lead Business Development Officer. For each statement, write the number that best describes how much you agree or disagree with each statement.

	Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly
52. Top management is very capable of performing its job.	1	2	3	4	5	6	7
53. Top management is known to be successful at the things it tries to do.	1	2	3	4	5	6	7
54. Top management has much knowledge about the work that needs done.	1	2	3	4	5	6	7
55. I feel very confident about top management's skills.	1	2	3	4	5	6	7
56. Top management has specialized capabilities that can increase our performance.	1	2	3	4	5	6	7
57. Top management is well qualified.	1	2	3	4	5	6	7
58. Top management is very concerned about my welfare.	1	2	3	4	5	6	7
59. My needs and desires are very important to top management.	1	2	3	4	5	6	7
60. Top management would not knowingly do anything to hurt me.	1	2	3	4	5	6	7

	Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly
61. Top management really looks out for what is important to me.	1	2	3	4	5	6	7
62. Top management will go out of its way to help me.	1	2	3	4	5	6	7
63. Top management has a strong sense of justice.	1	2	3	4	5	6	7
64. I never have to wonder whether top management will stick to its word.	1	2	3	4	5	6	7
65. Top management tries hard to be fair in dealings with others.	1	2	3	4	5	6	7
66. Top management's actions and behaviors are not very consistent.	1	2	3	4	5	6	7
67. I like top management's values.	1	2	3	4	5	6	7
68. Sound principles seem to guide top management's behavior.	1	2	3	4	5	6	7
69. I am willing to rely on top management's work-related judgments.	1	2	3	4	5	6	7
70. I am willing to rely on top management's task-related skills and abilities.	1	2	3	4	5	6	7
71. I am willing to depend on top management to handle an important issue on my behalf.	1	2	3	4	5	6	7
72. I am willing to rely on top management to represent my work accurately to others.	1	2	3	4	5	6	7
73. I am willing to depend on top management to back me up in difficult situations.	1	2	3	4	5	6	7
74. I am willing to share my personal feelings with top management in this organisation.	1	2	3	4	5	6	7
75. I am willing to confide in top management in this organisation about personal issues that are affecting my work.	1	2	3	4	5	6	7
76. I am willing to discuss work-related problems or difficulties with top management that could potentially be used to disadvantage me.	1	2	3	4	5	6	7
77. I am willing to share my personal beliefs with top management in this organisation.	1	2	3	4	5	6	7

Please remember the below method and indicate the degree to which you agree with each statement by using the following scale:

1	2	3	4	5	6	7
Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly

Think about your organisation. For each statement, write the number that best describes how much you agree or disagree with each statement.

	Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly
78. I would be very happy to spend the rest of my career with this organisation.	1	2	3	4	5	6	7
79. I enjoy discussing my organization with people outside it.	1	2	3	4	5	6	7
80. I really feel as if this organization's problems are my own.	1	2	3	4	5	6	7
81. I think that I could easily become as attached to another organization as I am to this one.	1	2	3	4	5	6	7
82. I do not feel like 'part of the family' at my organization.	1	2	3	4	5	6	7
83. I do not feel 'emotionally attached' to this organization.	1	2	3	4	5	6	7
84. This organization has a great deal of personal meaning for me.	1	2	3	4	5	6	7
85. I do not feel a strong sense of belonging to my organization.	1	2	3	4	5	6	7
86. This organisation really cares about my well-being. *	1	2	3	4	5	6	7
87. This organisation really values my opinions. *	1	2	3	4	5	6	7
88. Help is available from the organisation when I have a problem. *	1	2	3	4	5	6	7
89. The organisation would be willing to help if I needed a special favour. *	1	2	3	4	5	6	7

Please remember the below method and indicate the degree to which you agree with each statement by using the following scale:

1	2	3	4	5	6	7
Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly

Think about your fellow co-workers at your organisation. For each statement, write the number that best describes how much you agree or disagree with each statement.

	Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly
90. I am willing to rely on my co-workers' work-related judgments. *	1	2	3	4	5	6	7
91. I am willing to rely on my co-workers' task-related skills and abilities. *	1	2	3	4	5	6	7
92. I am willing to depend on my co-workers to handle an important issue on my behalf.*	1	2	3	4	5	6	7
93. I am willing to rely on my co-workers to represent my work accurately to others. *	1	2	3	4	5	6	7
94. I am willing to depend on my co-workers to back me up in difficult situations. *	1	2	3	4	5	6	7
95. I am willing to share my personal feelings with my co-workers. *	1	2	3	4	5	6	7
96. I am willing to confide in my co-workers about personal issues that are affecting my work. *	1	2	3	4	5	6	7
97. I am willing to discuss honestly how I feel about my work to my co-workers, even negative feelings and frustration. *	1	2	3	4	5	6	7
98. I am willing to discuss work-related problems or difficulties with my co-workers that could potentially be used to disadvantage me. *	1	2	3	4	5	6	7
99. I am willing to share my personal beliefs with my co-workers. *	1	2	3	4	5	6	7

Please remember the below method and indicate the degree to which you agree with each statement by using the following scale:

1	2	3	4	5	6	7
Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly

Think about your direct manager at your organisation, either your supervisor or branch manager. For each statement, write the number that best describes how much you agree or disagree with each statement.

	Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly
100. My manager is very capable of performing his or her job.	1	2	3	4	5	6	7
101. My manager is known to be successful at the things he or she tries to do.	1	2	3	4	5	6	7
102. My manager has much knowledge about the work that needs done.	1	2	3	4	5	6	7
103. I feel very confident about my manager's skills.	1	2	3	4	5	6	7
104. My manager has specialized capabilities that can increase our performance.	1	2	3	4	5	6	7
105. My manager is well qualified.	1	2	3	4	5	6	7
106. My manager is very concerned about my welfare.	1	2	3	4	5	6	7
107. My needs and desires are very important to my manager.	1	2	3	4	5	6	7
108. My manager would not knowingly do anything to hurt me.	1	2	3	4	5	6	7
109. My manager really looks out for what is important to me.	1	2	3	4	5	6	7
110. My manager will go out of his or her way to help me.	1	2	3	4	5	6	7
111. My manager has a strong sense of justice.	1	2	3	4	5	6	7
112. I never have to wonder whether my manager will stick to his or her word.	1	2	3	4	5	6	7

	Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly
113. My manager tries hard to be fair in dealings with others.	1	2	3	4	5	6	7
114. My manager actions and behaviors are not very consistent.	1	2	3	4	5	6	7
115. I like my manager's values.	1	2	3	4	5	6	7
116. Sound principles seem to guide my manager's behavior.	1	2	3	4	5	6	7
117. I am willing to rely on my manager's work-related judgments.	1	2	3	4	5	6	7
118. I am willing to rely on my manager's task-related skills and abilities.	1	2	3	4	5	6	7
119. I am willing to depend on my manager to handle an important issue on my behalf.	1	2	3	4	5	6	7
120. I am willing to rely on my manager to represent my work accurately to others.	1	2	3	4	5	6	7
121. I am willing to depend on my manager to back me up in difficult situations.	1	2	3	4	5	6	7
122. I am willing to share my personal feelings with my manager.	1	2	3	4	5	6	7
123. I am willing to confide in my manager about personal issues that are affecting my work.	1	2	3	4	5	6	7
124. I am willing to discuss honestly how I feel about my work with my manager, even negative feelings and frustration.	1	2	3	4	5	6	7
125. I am willing to discuss work-related problems or difficulties with my manager that could potentially be used to disadvantage me.	1	2	3	4	5	6	7
126. I am willing to share my personal beliefs with my manager.	1	2	3	4	5	6	7

Please remember the below method and indicate the degree to which you agree with each statement by using the following scale:

1	2	3	4	5	6	7
Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly

Think about your branch. For each statement, write the number that best describes how much you agree or disagree with each statement.

	Disagree Strongly	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Agree Strongly
127. My branch has been successful in advancing and supporting new business opportunities. *	1	2	3	4	5	6	7
128. My branch has prepared well for future opportunities and challenges. *	1	2	3	4	5	6	7
129. My branch has the relevant scientific, technical and professional knowledge to cope with future needs. *	1	2	3	4	5	6	7
130. My branch has adequate people and skills to convert ideas into new products and services, and to produce and implement them. *	1	2	3	4	5	6	7

Please remember the below method and indicate the degree to which you agree with each statement by using the following scale:

1 Never	2 Occasionally	3 Sometimes	4 Often	5 Always
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Think about your supervisor. For each statement, write the number that best describes your supervisor.

	Never	Occasionally	Sometimes	Often	Always
131. My supervisor does not require that I get his/her input or approval before making decisions. *	1	2	3	4	5
132. My supervisor lets me make decisions by myself, without consulting with him/her. *	1	2	3	4	5
133. My supervisor gives me the authority to make my own decisions, without any input from him/her. *	1	2	3	4	5
134. I ask my supervisor for information for information and then make job-related decision for myself. *	1	2	3	4	5
135. My supervisor gives me areas where I decide on my own, after first getting information from him/her. *	1	2	3	4	5
136. My supervisor permits me to get needed information from him/her and then make my own decisions. *	1	2	3	4	5

End of survey. Thank you for your participation. Your input is greatly valued.

QUESTIONNAIRE NUMBER: _____

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End of Study