

**LEADERSHIP SUCCESSION, ORGANIZATIONAL
CLIMATE, TRUST AND INDIVIDUAL PERFORMANCE
IN NIGERIAN COMMERCIAL BANKS**

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**LEADERSHIP SUCCESSION, ORGANIZATIONAL CLIMATE, TRUST AND
INDIVIDUAL PERFORMANCE IN NIGERIAN COMMERCIAL BANKS**

By

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**Thesis Submitted to
School of Business Management,
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in Fulfillment of the Requirement for the Degree of Doctor of Philosophy**

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ABSTRACT

The objective of this study was to examine the relationship between leadership succession, organizational climate and individual performance in the Nigerian commercial banks. Primarily, this study explored the moderating effect of trust on the relationship between leadership succession, dimensions of organizational climate (i.e. quality, integration, and well-being) and individual performance that comprises of adaptive, task, and contextual performance. Stratified random sampling was used in which samples were drawn from six geographical zones of Nigeria (i.e. Lagos, Delta, Abia, Abuja, Kano, and Bauchi). Data was collected through the self-administrated method by sending questionnaires to 600 commercial bank branch managers within the six geographical zones selected. A total of 84 items were used in the questionnaire to examine all the variables illustrated in the theoretical framework. All the instruments were adapted from past literature. The statistical package for social science (SPSS) version 20.0 was used to test the hypotheses. The results provided support for some of the hypothesized relationships for the study. Specifically, leadership succession was positively related to adaptive performance but negatively related to task performance. Additionally, integration was also positively related to both task and contextual performance, while well-being was positively related to only task performance. Furthermore, the results of the moderating effect of trust indicated that four out of the twelve hypotheses were moderated. Therefore, the significant positive influence of leadership succession, quality, integration and well-being suggest that the variables are important in motivating individual performance. As such, employees should be encouraged to exhibit these behaviours to enhance the performance of the organization. Finally, the contribution, limitations, and implications of the study are discussed.

Keywords: leadership succession, organizational climate, individual performance, trust, commercial banks.

ABSTRAK

Tujuan kajian ini adalah untuk meninjau hubungan antara penggantian kepimpinan, suasana organisasi dan prestasi individu di dalam bank-bank komersial di Nigeria. Kajian ini turut meneroka kesan penyederhana amanah terhadap hubungan antara penggantian kepimpinan, dimensi suasana organisasi (iaitu kualiti, integrasi dan kesejahteraan) dan prestasi individu yang terdiri daripada prestasi adaptif, tugas dan kontekstual. Sampel rawak berlapis telah digunakan terhadap sampel yang dipilih menerusi enam zon geografi, iaitu Lagos, Delta, Abia, Abuja, Kano and Bauchi. Data dikumpulkan melalui kaedah sendiri dengan menghantar borang soal selidik kepada 600 pengurus cawangan bank komersial di enam zon yang terpilih. Sebanyak 84 item telah digunakan di dalam soal selidik untuk menyemak semua pemboleh ubah yang digambarkan di dalam kerangka teori. Semua instrumen diadaptasi daripada pengkaji lepas. Pakej statistik untuk sains sosial (SPSS) versi 20.0 digunakan untuk menguji hipotesis kajian. Hasil kajian telah memberikan pewajaran terhadap hubungan hipotesis kajian. Secara khusus, penggantian kepimpinan mempunyai hubungan yang positif terhadap prestasi adaptif manakala mempunyai hubungan yang negatif terhadap prestasi tugas. Di samping itu, integrasi turut mempunyai hubungan terhadap kedua-dua tugas dan prestasi kontekstual, manakala kesejahteraan hanya mempunyai hubungan terhadap prestasi tugas. Tambahan pula, kesan penyederhanaan amanah menunjukkan empat daripada dua belas hipotesis adalah bersignifikan. Oleh itu, pengaruh yang signifikan terhadap penggantian kepimpinan, kualiti, integrasi dan kesejahteraan menunjukkan kepentingan pemboleh ubah berkenaan terhadap prestasi motivasi individu. Justeru, pekerja perlu digalakkan untuk menunjukkan tingkah laku berkenaan untuk meningkatkan prestasi di dalam organisasi. Akhirnya, sumbangan, limitasi dan implikasi kajian juga dibincangkan.

Kata kunci: penggantian kepimpinan, suasana organisasi, prestasi individu, amanah, bank-bank komersial.

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Abbreviations

SPSS	Statistical Package For Social Sciences
IP	Individual performance
AP	Adaptive performance
TP	Task performance
CP	Contextual performance
LS	Leadership succession
OC	Organizational climate
IG	Integration
QT	Quality
WB	Wellbeing
TR	Trust

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Individual performance refers to as the level of individual contribution to the development effort as captured by the number of defects fixed by individuals in an organization (Ehrlich & Cataldo, 2012). Individual performance is the degree to which individual achieve their goals and objectives in an organizations through hard work (Pugh, 1991). Campbell (1990) defined individual performance as behaviors or activities that are linked to the rules and regulations of the organization.

Therefore, individual performance refers to performance of employees in an organization so as to achieve the aims and objective of the organization. Individual employees are also expected to be more strongly committed to those tasks for which they perceive stronger performance-outcome possibilities, or in other word hold greater instrumentality perceptions (Kanfer & Ackerman, 1989; Naylor, Pritchard & Ilgen, 1980; Vroom, 1964).

Individual performance has long been considered as one of the key factors that can lead to the growth and development of any organization (Judge & Ferris, 1993). Nevertheless, individual employees contribute to the growth and development of an organization, most especially individuals who are highly resourceful (Mollick, 2012). Similarly, employees who have experience and knowledge, which have been attained

through education, formation, training, and practice, also play a key role in determining individual performance (Prinz & Wicker, 2012).

Individual performance may also be a function of work experience (Ehrlich & Cataldo, 2012). Because experience leads to the amassing of important knowledge, skills, and abilities. Organizations usually take more effort to recruit experience and highest performing employees through interviews to the employees. Because an employee who performs excellently is an asset to the organization (Drucker, 1998). Similarly, Burkus (2012) stated that organizations need to deliberate thoroughly on what improve employees' performance such as good leadership and team work for better performance. More so, organizations have to communicate the non-portability of star employees' performance by emphasizing more on how individual achievement depends on teamwork and organizational resources.

According to Drucker (1998), individual performance is reliant on more than just the knowledge he or she has but performance depends on the ability of the individual to work hard in order to achieve the organization's goals. For example organizations in the USA often value individuals who are inclined to produce creative work which will yield better results. Employees performance lead to growth and development of every organizations, most especially branch managers because they are classify as implementers of strategies made up by top level management teams in an organization (Hrebiniak, 2008). Branch managers are also the linking pin between top management and lower levels of management. Managers also have substantial influence in the development of a company (Wooldridge, Schmid & Floyd, 2008).

Performance of individual employees in the banking sector is one of the key factors that may lead to the growth and development of most economies, because good performance of individual employees determines the growth of the banking sector specifically and the Nigerian economy as a whole (Sanusi, 2010a). Similarly, employees performance is very important because the success of every organization depends on it's employees (Sanusi 2012). Employees performance in the banking sector over along period of time is a sign of business strength in any country (Kolapo, Ayeni, & Oke, 2012). Randle (1995) suggested that it is very important for banks to make some changes in their day to day operational activities above local to global competitiveness, because of the advancement in globalization of financial markets.

Nzotta (2004) stated that excellent performance from individual workers contribute to the growth of Nigerian commercial banks because they assist them to achieve their goals and objectives. Similarly, Abdullahi (2002) stated that employees contribute to the growth of every economy most especially Nigerian commercial banks through mobilization of deposits from the public and channeling them for investment, particularly in the main sector, which will lead to an increase in the provision of goods and services. In Nigeria, studies have shown that there are problems with regards to individual performance in the banking sector, such as lateness and absenteeism, because employees can only contribute to growth of the organization when they are present at work (Babalola, 2012; Iyiola, 2011; Nworji, Adebayo, & David, 2011; Ogbojafor & Adebisi, 2012; Sophia, 2011; Sanusi, 2010b).

Effective leadership succession has always played a helpful role in motivating employees, raising their morale, and making a positive influence on individuals and organizational performance (Aboyassin & Abood, 2013). Leadership succession always attempts to develop and keep high potential employees and provide the organization with positive managerial talents, sources and competitive human resources (McGraw & Taylor 2004). Similarly, a supportive organizational climate may also stimulate an individual's success and performance in an organization (Kellett, Humphrey & Sleeth, 2009). This is because employees' perceptions of organizational climate has a substantial impact on the rate of staff turnover (Aziziha, Faraji Hajirasouliha, Mousari & Zakaria, 2013). Therefore, in line with the above, this study intends to examine how leadership succession and organizational climate relate to individual performance with moderating influence of trust in the Nigerian commercial banks.

1.2 Problem Statement

Some banks are performing very well while others are not; this phenomenon is not the exception in the context of Nigerian banks as individual performance of managers are reported to be below expectation, thus contributing to the entire commercial banks poor performance (Sanusi, 2012). One of the key problems in the Nigerian banks is inconsistency in policy making because the managers are confused when making decisions as a result of different roles they undertake which leads to poor performance in the banks (Dauda & Akingbade, 2011).

Branch managers are the major issue in the performance of Nigerian commercial banks. Sanusi (2010b) asserted that the problems associated with an individual's poor performance is lack of cordial relationship between the managers and the employees in the commercial banks, which also discourages the employees from discharging their duties efficiently. Sanusi (2010b) further lamented that as a result of the harassment and intimidation by the individual branch managers in the commercial banks, most of the employees are discouraged from performing their jobs properly, leading them to look for another job due to fear of losing their present job.

Additionally, Sanusi (2012) stated that individual branch managers resulted in deteriorating employee quality in the commercial banks. More so, lack of interpersonal relationships between the branch managers and individual employees also hinders performance in the Nigerian commercial banks. Technological innovation such as electronic banking, computer automation, automated teller machines and cashless banking such as point of sell terminal (POS) which speed up banking services were not properly manage because of lack of division of labour by the branch managers in the banks (Dauda & Akingbade, 2011). The turnover is very low because of the poor performance of branch managers to achieve the deposits targets assign to them (Sule, 2012).

There is also complain from the public regarding to the misconducts of the employees such as stuffing of fake/counterfeit currency notes in ATM machines by bank employees and also manipulating the accounts of the customers which is the responsibility of the managers to see that all these are properly manage (Daniel, 2013). Branch managers also

altered the programmes of the computer system through remote sensors or diskettes in order to get access to un authorised accounts so as to give credits to who ever they wants, also hinders performance (Daniel, 2013). Claiming of late working hours not worked for, absenteeism and lateness to work by the employees also hinders performance (Daniel, 2013). All these problems are associated to the failure of the branch managers to perform their duties.

Due to poor performance of branch managers in lending out money without scrutinizing the credit worthiness of borrowers which make the loan to be non performing and eventually lead to lower profit in the banks. Thus, the non-performing loans increase from 316 billion naira in 2004 to 357 billion naira in 2005, which represented an average of 337 billion in the era of pre consolidation when compared to 222 billion naira in 2006, 388 billion in 2007, 464 billion in 2008 and 620 billion naira in 2009 (Nelson, 2013). Hence, the Nigerian banks' bad loans stood at 2.37 trillion Naira which is equivalent to \$15 billion (Ohuocha, 2012).

In view of the above issues, several studies have been conducted on individual performance (e.g. Aboyassin & Abood, 2013; Borkowsky, Deckard, Padron & Luongo, 2011; Erat, Erdil, Kitapci & Comlek, 2012; Reb Narayan & Chaturvedi 2012; Jing & Avery 2008; Prinz & Wicker, 2012; Biswas & Varma, 2007; Bellou & Andronikidis 2008; Srivastav, 2010; Agyemang, 2013). Found significant relationship between employees performance, leadership succession and organizational climate while other studies (Humberstad, Nerstad & Dysvik, 2014; Ahearne, Mathieu & Guermat 2009; Rashi Hassan & Ahmad, 2009; Schyns, Veldhoven & Wood, 2009; Haakonson, Burton,

Obel & Lauridsen, 2008) found insignificant relationship between individual performance, leadership succession and organizational climate. Therefore, there is need for further studies because of inconsistency findings and trust was introduced to test the strength of the relationships between the DV and IV in the study.

Even though previous studies have been conducted on individual performance, Erat *et al.* (2012); Aboyassin and Abood (2013) emphasized the need for future research to empirically examine the performance of individual employees in organizations. Moreover, most of the studies on individual performance were conducted in the developed economies of the West with more concern to health care, universities, call centres, the educational sector, pharmaceutical industries and manufacturing sector while the Nigerian context especially the commercial banks was neglected. However, employee performance is very important inspite of numerous researches that had been conducted over the years on employees performance (e.g. Murphy & Cleveland, 1995; Scott & Einstein, 2001; Kellett, Humphrey & Sleeth, 2009, Aboyassin & Abood, 2013; Bhatti, Bhattour & Ismail, 2013), but there is still needs to look at employees performance because there are inconsistency findings and the performance of individual employees is also very low. Therefore, the current study is expected to contribute to the body of knowledge theoretically in Nigerian context, which is multi-ethnic, multi linguistic, multi religious and the most populated country in the African continent.

It should be noted, that one of the important variables is leadership succession, because the central bank governor sacked about eight chief executive directors and replaced them

with new ones in order to see the effect of succession in the Nigerian commercial banks (Sanusi, 2010b). Good leadership succession can lead improve employees turnover in an organization (Bello, 2012). Effective leadership succession is one of the important variables that motivates the employees to work hard in order to achieve higher goals and objectives in an organization, specifically the Nigerian commercial banks.

Respectable leaders in an organization, especially in the Nigerian commercial banks, can help the organization to achieve higher growth and development. Leadership succession has always played an encouraging role in inspiring employees, raising their confidence, and making a progressive influence on individuals and organizational performance (Aboyassin & Abood, 2013). Additionally, leadership suceesion is more important in the private sector because according to Hargreaves and Fink (2006) private organizations perform better than public organizations in the field of leadership succession. Some studies in the past, e.g., Galbraith, Sara, Smith and Walker, (2012), Zepeda, Bengtson and Parylo (2012) and Hutzschenreuter, Kleindienst and Greger,(2012) suggested that there is need for further studies with regards to leadership succession because there are few studies on the variable especially in the Nigerian commercial banks.

Organizational climate is another important variable in this study, because a favourable climate in an organization will lead to good interpersonal relationships, behaviors and performance among employees in an organization, particularly in the Nigerian commercial banks. Kellett, Humphrey Sleeth and Sleeth, (2009) stated that favorable climate will influence individuals to perform better in an organization. Organizational climate is also a key variable that may further explain individual performance in an

organization (Tracey, 2012). Positive climate enhances employees' productivity in an organization (Permarupan, Al-Mamun, Saufi, Zainol, 2013). Thus, good organizational climate can lead to better growth and development in the Nigerian commercial banks. Additionally, some studies in the past, e.g., Bellou and Andronikidis (2009), Suliman and Obaidli (2011) and Jing, Avery and Bergsteiner (2011) suggested that there is need for further studies on organizational climate because there are few studies with regards to organization climate, especially in third world countries like Nigeria. Additionally, organizational climate is also use as a independent variable in this study to see it's influence on individual performance.

Trust is the moderating variable in this study because trust leads to good understanding and mutual relationships among individual employees in an organization, especially in the Nigerian commercial banks. Trust may also serve as a moderating variable in this study because individuals who are perceived to be trustworthy have the potential to receive accurate information' and better performance related resources from their co-workers or supervisors than individuals who are not trustworthy in an organization (Dirks & Ferrin, 2002). Similarly, individuals who trust each other are more eager to share relevant ideas and comprehensive information, clear up difficulties and share long-term goals (Revilla & Knoppen, 2012).

Additionally, trust serves as a moderating variable because a moderating variable is a variable that affects the connection between the independent and dependent variable (Bennett, 2000). Similarly, Sekaran and Bougie (2010) also noted that a moderating variable is a variable that has strong contingent effect on the relationship between the

independent and dependent variables. Some studies in the past for (e.g. Erat *et al.*, 2012; Bello, 2012; Fink & Kessler, 2010; Blau, 2006; Cropanzano, 1999; Bishop, 2000; Frost and Moussavi, 2011; Innocenti, Pilati & Peluso, 2011; Kenning, 2008) found that trust is related to employees performance, and that trust lead mutual understanding which improves employees efficiency in an organization. Additionally, previous studies in the past (e.g., Frost & Moussavi, 2011; Vigoda- Gadot & Talmud, 2010; Farndale, Hailey & Kelliher, 2011; Chang & Wong, 2010; Mulder, Verboon & Cremer, 2009; Liu, 2012) suggested that further studies need to be carried out on trust as a moderating variable because there are few studies with regards to trust, especially in the Nigerian commercial banks. Therefore, this study intends to examine trust as a moderator to see whether the result is going to change in Nigeria, being a developing country and one of the most populated African country with different religion, cultures and multi ethnicity. The study also intends to use trust as a moderator because social exchange theory by Emerson (1976) stated that trust leads to mutual understanding which result to better performance among employees in the organization. Additionally, the study intends to use trust as a moderator because of lack of integrity among the individual branch managers. Thus, in line with the above discussion this study intends to examine trust as a moderator in the Nigerian commercial banks because of the inconsistence findings.

1.3 Research Questions

Based on the above discussion, the following research questions are proposed:

- i. Does leadership succession influence individual performance in the Nigerian commercial banks?

- ii. Does organizational climate influence individual performance in the Nigerian commercial banks?
- iii. Does trust moderate the relationship between leadership succession and individual performance in the Nigerian commercial banks?
- iv. Does trust moderate the relationship between organizational climate and individual performance in the Nigerian commercial banks?

1.4 Research Objectives

Based on the above mentioned research questions, the main aim of this research is to look at leadership succession, organizational climate and individual performance with the moderating influence of trust in the Nigerian commercial banks. The objectives are as below:

- i. To determine the influence of leadership succession on individual performance in the Nigerian commercial banks.
- ii. To determine the influence of organizational climate on individual performance in the Nigerian commercial banks
- iii. To determine the moderating influence of trust on the relationship between leadership succession and individual performance in the Nigerian commercial banks.
- iv. To determine the moderating influence of trust on the relationship between organizational climate and individual performance in the Nigerian commercial banks.

1.5 Significance of the Study

The study is expected to make contributions to the general body of knowledge theoretically by integrating leadership succession, organizational climate and individual performance in one study in order to see their relationship and how they contribute to growth and development of not only the Nigerian commercial banks but the economy as a whole. The study will contribute to the body of knowledge by examining how the influence of trust on the dimensions of individual performance and organizational climate may contribute to the growth of commercial banks in Nigeria. The study will be significant in filling the gap by examining this variables in different context like Nigeria to see if different results will be obtained with regards to this variables. Therefore, this study intends to fill in the gap in the individual performance literature by examining the the influence of leadership succession, organizational climate and trust on individual performance.

Furthermore, the study will also contribute to the body of knowledge because most of the studies on leadership succession, organizational climate and individual performance are scanty in developing countries; most of the research has been conducted in developed countries such as the USA, European countries and Asian countries (Borkowsky, Deckard, Padron & Luongo, 2011; Jing, Avery & Bergsteiner, 2011; Galbraith, Smith & Walker, 2012). This study is diffeferent from studies of Ndofor, Priem, Rathbburn and Dhir (2009), Liu, Valenti and Yu (2011), and Haddadj (2011) because these studies have been conducted in developed countries while this study was conducted in a less developed country, Nigeria. Additionally, the study of Ndofor *et al.*

(2009) Liu *et al.* (2011) and Haddadj (2011) were conducted in firms while this study is being conducted on Nigerian commercial banks. Thus, this study will further contribute to the body of knowledge in the commercial banks of developing countries, specifically in Nigeria.

In terms of managerial contribution, the study will benefit the commercial banks, managers, business practitioners, the Nigerian government, academics and other students towards enhancing their knowledge and understanding concerning the influence of leadership succession, organizational climate and individual performance; how these variables can lead to good relationships, better performance and mutual understanding among employees; and how the variables contribute to the growth of the commercial banks and the Nigerian economy in general. Additionally, the study will also help managers to develop new policies and know how to plan for their succession in the future. The study will also help in solving the problems of employees' performance in the Nigerian commercial banks and the economy in general.

1.6 Scope of the Study

The scope of the study covers only on leadership succession, organizational climate and individual performance with moderating influence of trust in the Nigerian commercial banks from six geographical regions in six states. The study looks at the performance of individual branch managers as target respondents because managers are very important in any organization. Additionally, managers serves as the linking pins between lower level to top management level in an organization.

The study covers only the commercial banks in Nigeria, because commercial banks are stronger than any other banks in Nigeria and they also contribute to the economy of Nigeria more than any other banks. The study on individual performance in Nigerian banks is very important because performance of employees has deteriorated due to low turnover and customers are no more confident with the banks. The practice of commercial banks need to be change due to globalization issues. The practices also need to change due to government policies which cost them alot because of challenges they are facing. Additionally, employees move to another organization due to quality of performance is very low. Some studies in the past Erat *et al.* (2012); Aboyassin and Abood (2013) also emphasized the need for future research to empirically examine the performance of individual employees in organizations. Hence, Nigeria is selected because it is a developing nation and is striving hard to keep up with other developing nations such as Indonesia, Thailand, Malaysia, South Africa and Singapore.

1.7 Definition of Key Terms

Individual Performance: Refers to the performance of employees in an organizational setting in order to achieve goals and objectives of the organization (Koopmans, Bernaards, Hildebrandt, Buuren, Beek & Vet, 2013).

Task Performance: Is the ability with which individuals perform the core substantive or technical tasks that are very important to his or her job (Koopmans *et al.*, 2013).

Adaptive Performance: Refers to the level which an individual adapts to changes in the work role or environment (Koopmans *et al.*, 2013).

Contextual Performance: Are behaviors that support the organizational, social and psychological environment in which the technical core tasks must function (Koopmans *et al.*, 2013)

Leadership Succession: Refers to a systematic effort made by an organization in order to ensure leadership continuity in key top management positions (Garg & Weele, 2012).

Trust: Can be defined as mutual understanding that exists between employer and employee in an organization in order to achieve desired goals (Robinson, 1996).

Organizational Climate: Refers to perception of experiences, within an organization, stable over time and extensively shared by employees within an organizational unit (Dawson, Roma, Davis & West, 2008).

Wellbeing: Refers to the extent to which the organization values and cares for employees (Dawson *et al.*, 2008).

Quality: Is the emphasis given to quality procedures in an organization (Dawson *et al.*, 2008).

Integration: Is the extent of interdepartmental trust and cooperation (Dawson *et al.*, 2008).

1.8 Organization of Chapters

In this chapter, the background of the study, the problem statement, research questions, research objectives, significance of the study and scope of the study and definition of key terms are discussed and explained. Chapter two will cover literature review, gaps in the literature, and underpinning theories. Chapter three will cover research design,

questionnaire, sample size, sampling design and sampling size. Chapter four will cover the findings while chapter five covers discussions on the findings.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter provides the framework of the study, and how the study is depicted in a diagrammatic form based on previous studies. This study also attempts to extensively review from the literature the key important constructs of the study. The study covers four variables: leadership succession, organizational climate, individual performance and moderating influence of trust.

2.2 Definition and Conceptualization of Variables

2.2.1 Individual Performance

Numerous scholars have defined individual performance in so many ways. For example, Koopsman *et al.*(2013) define individual performance as the performance of employees in an organizational setting in order to achieve goals and objectives of the organization. Pugh (1991) defined individual performance as the degree to which individual's achieve their goals in an organizations through hard work. It is also the level of individuals' output as a result of an activity (Erat *et al.*, 2012). Individual performance is also defined as the amount of individual contribution to the development effort as captured by the number of defects fixed by individuals in an organization (Ehrlich & Cataldo, 2012). Campbell (1990) defined individual performance as behaviors or activities that are related to the objectives of the organization. For the purpose of this study, individual

performance refers to the performance of an employee in an organization in order to achieve the goal and objectives of the organization.

Individual performance is the creation of the entire performance of any business, because it is the performance of individual employees that determines the prospects of the organization. Additionally, the main objective of individual performance is to support the projected ways of employees activities in order to elevate the performance of the organization as a whole to achieve the desired goals (Adiguzel, Yuksel & Tekin, 2010). Employee performance is important for the effectiveness, achievement and performance of an organization because effective performance of the individual employees determines the progress and survival of the organization. Additionally, employees are also the main resources of every business entity, because when employees are inspired and satisfied, they will always execute their responsibilities diligently and vigorously (Akram, 2012).

Nevertheless, some researchers such as Campbell *et al.* (1970) implied that performance is not only a result of the action but the activity itself. This is due to the fact that employees' actions alone cannot bring about performance but a combination of good action, activity and effort by the employees in the organization. Hence, organizational factor that influence employees performance has to do with team work and flow of information by the organization to the employees so as to have a smooth and good understanding between the employees. Individual performance could also be a function of work experience because experience leads to the accumulation of knowledge, talent and skills (Sturman, 2003), which in turn predicts better performance of individual

employees in an organization (Borman, Hanson, Oppler, Pulakos & White, 1993). Additionally, individual factors has to do with experience, talents, knowledge and skilled acquire by the individuals in order to achieve better performance in an organization. Thus, it is also very important for the development of every organization to have competent and educated employees because educated employees, coupled with good skills lead to higher goals and objectives in an organization.

Several studies have been conducted on individual performance. In a studies of Borkowsky *et al.* (2011), Prinz and Wicker (2012), Bass, Avolio and Pointon (1990), Bycio, Hackett and Allen (1995), Howell and Frost, (1989), and Kirkpatrick and Locke (1996), used individual performance as the dependent variable in relationship to the independent variable leadership succession and found to be significant. This studies are significant as a result of the close personal relationships that exists between employees and leaders in the organization which leads to better performance by the employees. Other studies (e.g. Erat *et al.* 2012; Cropanzano, 1999; Bishop, 2000; Kraimer & Wayne, 2004; Burke, 2003; Grandey, 1997; Allen, 2003; Lamastro, 2003) found that trust is significantly related to employees performance, which leads to less intention to quite and better performance within employees.

Furthermore, Reb, Narayanan and Chaturvedi (2012), Montanari, Silvestri and Gallo (2008), Aboyassin and Abood (2013), Ogbonna and Harris, (2000), Jing and Avery, (2008) Somech (2005), and Liu and Batt (2010) found that there is a significant relationship between leadership succession and employees' performance. These findings were significant because the leaders were able to influence the employees to work with

minimal or no force due to the good relationship between the leaders and the employees in the organization. These studies also concurs with the study of Schyns *et al.* (2009) where employees performance was used as dependent variable and it was found that is significantly related to organizational climate. Individual performance was used as an dependent variable in the study of Bellou and Andronikidis (2009) in Greek hotels and it was found that individual performance is positively related to organizational climate. The study of Neal, Griffin and Hart, (2000) found that individual performance organizational climate are significantly related. Mercer and Bilson (1985) found a positive relationship between employee performance and organizational climate. The study of Kehoe and Wright (2013) also found that employees performance is significantly related to organizational climate. All these studies between individual performance and organizational climate were found to be significant because employees were contented with working condtion, therefore, they worked as a team to improve the performance of the organization.

On the other hand, some of the studies have shown a non significant result in relation to individual performance. The inconsistency is due to the different contexts in which the research has been conducted, including the sample or respondents and data analysis. The study carried out by Humborstad, Nerstad and Dysvik (2014) where employees' performance was used as the dependent variable in relation to leadership succession between accountants in a Norwegian business school and negative relationship was found. Ahearne, Mathieu and Rapp (2005) found a negative relationship between leadership succession and employee performance. This is also inline with the findings of Eylon and Bamberger (2000) which found that employee performance is negatively

related to succession. Langfred (2004) conducted a study on a Washington university in the USA and found that there is ninsignificant relationship between trust and individual performance and that high level of trust can lead to performance failure. Robert, Probst, Martocchio, Drasgow and Lawler (2000) found an insignificant relationship between leadership succession and employee performance in India. The study of Aboyassin and Abood (2013) in Jordanian institutions, using individual performance as dependent variable in relation to the independent variable ineffective leadership succession, found that the result is negative, as with the studies of Kellerman (2004), Goldman (2006) and Smith (2007) where ineffective leadership succession led to non performance of individual employees in an organization. Day, Sin and Chen (2004) also reported a insignificant relationship between leadership succession and individual performance.

Furthermore, Eitzen and Yetman (1972) found that individual performance is insignificantly associated with succession, concurring with the study by Allen, Panian, and Lotz (1979) found that individual performance is insignificantly related to succession. Katz (1982) found a decline in the relationship between succession and individual performance. Hughes, Hughes, Mellahi and Guermat (2009) examined that succession lead to poor individual performance.

However, this study is different from other studies, e.g., Borkowsky *et al.* (2011) studied individual performance in the USA health care sector while the present study is on the Nigerian commercial banks. The study of Erat *et al.* (2012) studied individual performance in a Turkish state university using academic staff as respondents while the present study is on Nigerian banking sector using branch managers as respondents. The

study of Aboyassin and Abood (2013) studied individual performance in Jordanian institutions while this study is on Nigerian commercial banks. In the same vein, the study of Bellou and Andronikidis (2008) studied individual performance in Greek hotels while this present study is on Nigerian commercial banks. This study is different from other studies because the study used individual performance as the dependent variable while other studies have used it as the independent variable. The present study is conducted in an emerging economy like Nigeria while most of the previous studies have been conducted in developed economies.

Therefore, based on the above past literature findings the researcher agreed with the findings and there are inconsistency findings, hence, there is need to look at individual performance in Nigerian commercial banks. Additionally, based on the current phenomenon in the Nigerian banks and suggestion given from past scholars, there is need to look at individual performance. Eventhough, Several studies have been undertaken on individual performance, there is limited research, to the researcher's knowledge, that investigate individual performance in a developing nation like Nigeria and specifically in the Nigerian banks. However, the study of Campbell (1990) used only task performance as dimension of individual performance, Rotundo and Sackett (2002), and Dalal (2005) added contextual performance as dimension of individual performance while Koopsman *et al.* (2011) came up with adaptive performance as another new dimension of individual performance making three. Therefore, in view of the above, this study will look at individual performance as a multi-dimensional variable which comprises of task performance, contextual performance and adaptive performance (Koopmans *et al.*, 2013). These study chooses this dimension from

Koopmans *et al.* (2013) because they suite the context of the study. All these dimensions are discussed in detail in the following section.

2.2.1.1 Task performance

Task performance can be defined as the ability with which individuals perform the core substantive or technical tasks essential to their job (Koopmans *et al.*, 2013). It also reveals how well an individual performs the responsibilities required by the work (Borman & Motowidlo, 1997). Additionally, task performance is the efficiency with which job incumbents perform activities that lead to the organization's technical core (Borman & Motowidlo, 1997). According to Motowidlo and Van Scotter (1994), task performance can also be classified into two which includes transforming raw materials into finished goods; and the activities that service and maintain the supply of raw materials by way of providing important planning, supervising, directing, coordinating and staffing functions that can assist it to function excellently and successfully.

Task performance can also be the overall performance of individual employees that relate directly to the organization's technical core by execution of the organization's technical process or maintenance and services of its requirements. Thus, task performance often includes work skills, work knowledge, work quantity and quality of an individual in an organization (Rotundo & Sackett, 2002; Campbell, 1990). A successful person who works alone on a task and expects compensation will be motivated to produce excellent results concerning his or her work in the organization he or she is working for. Hence, this individual identifies personal abilities, feels equal to

the task, and believes that hard work will determine the result of his or her good performance in the organization he or she works for. A task performance is also related to the expression of individual competencies (Shossi, Witt & Vera, 2012).

Nevertheless, individuals with high strength and determination will spend sufficient effort to complete a task; whereas individuals with low determination will give up when they run into difficulty and also fail to complete the task (Stajkovic & Luthans, 1998). Individual employees are also expected to be more strongly committed to those tasks for which they perceive stronger performance-outcome possibilities, or in other word hold greater instrumentality perceptions (Kanfer & Ackerman, 1989; Naylor, Pritchard & Ilgen, 1980; Vroom, 1964).

Some studies in the past have been conducted on task performance; for example, McNellis (2013) studied two major universities in the USA and found a positive result with regards to task performance and leadership succession. Similarly, the study of McNellis (2013) also found a positive result with regards to task performance and leadership. Kobasa, (1979); and Barrick and Mount (1991) found that performance is significant with succession. The study of Martin, Belmont, Schoenfeld, Todd, Kenneth, Cameron and Owens (2011) in the William Beaumont Army Medical Center, El Paso, Texas found that tasks performance is significantly related to succession. Bacha (2014) also found a positive relationship between task performance and leadership succession.

Likewise, the study of Hiltz and Johnson (1989) on a New Jersey Institute of Technology found that task performance is significantly related to organizational climate

while the study of Huber (1990) and Rice *et al.* (1984), also found positive result with regards to task performance and organizational climate. Christian, Garza and Slaughter (2011) also found a positive result with regards to task performance and leadership succession. The study of Edwards, Bell, Arthur and Decuir, (2008) in a large manufacturing plant in southeastern Texas in the USA on employees holding a variety of jobs found that task performance is significant with organizational climate. Griffin, Neal and Neale (2000), found that task performance is significant with leadership succession. Bing, Davison, Minor, Novicevic and Frink (2011) found that task performance is significant with leadership succession.

However, some studies document insignificant results on task performance. The study of Yeo and Neal (2004), found insignificant relationship between task performance and leadership succession. Additionally, Bamberger and Belogolovsky's (2010) study in a Israeli university found insignificant result with regards to task performance and leadership succession.

2.2.1.2 Contextual performance

Contextual performance can be defined as behaviors that support the organizational, social and psychological environment in which the technical core must function (Borman & Motowidlo, 1993). Behaviors used to describe contextual performance include, for example, demonstrating effort, facilitating peer and team performance, cooperating and communicating among individuals in an organizational setting. Contextual performance is associated with behaviors that support the organizational,

social and psychological context in which the work is performed; it consists of activities such as volunteering to help, cooperating with co-workers and signifying commitment to work (Borman & Motowidlo, 1993). Contextual behaviors are believed to be a way by which an employee can give back to the organization; thus, if an employee is satisfied with his or her job, the employee may be more likely to give in return by helping others through contextual performance (Edwards, Bell, Arthur and Decuir, 2008).

Contextual performance is important because managers in their assessment of general performance, tend to give roughly the same weight to contextual behaviors (Borman & Motowidlo, 1997). Additionally, an enabling context should be consciously and deliberately created to provide conditions in which individual employees can trust each other, work together, be motivated to share ideas and engage in dialogues in order to achieve better performance and the desired goals and objectives of the organization. Contextual performance supports and improves the context in which individual and organizational goals are accomplished and hence contribute to overall performance (Borman, White & Dorsey, 1995). Contextual performance is also related to the expression of individual competencies (Shossi *et al.*, 2012).

Contextual performance identifies that individuals do not work on their own but in a social context that requires support and maintenance (Van Scotter & Motowidlo, 1996). Contextual performance is also a set of interpersonal and volitional behaviors that support the social and motivational contexts in which work is accomplished (Borman & Motowidlo, 1993, 1997). There is also need for the individual employees to know the

expectations of the social context so that they can identify how to contribute to its support and maintenance (Borman & Motowidlo, 1993, 1997).

Several other studies have been conducted on contextual performance; for example, the study of Christian, Garza and Slaughter (2011) found a positive result between contextual performance and leadership succession. The study of Bizzi and Soda (2011) found that contextual performance is significantly related organizational climate in four different companies in Italy. The study of Witt, Michele, Carlson and Zivnuska (2002) found that contextual performance is positive in relationship to organizational climate in private sector organizations in the USA. Additionally, the study of Edwards, Bell, Arthur and Decuir (2008) in a large manufacturing plant in southeastern Texas, USA comprising employees holding a variety of jobs, found that contextual performance is significantly associated with succession.

Griffin, Neal and Neale (2000) in a study on Australian traffic controllers using performance rating from controllers, found that contextual performance is positively related with succession. The study of Befort and Hatstrup (2003) in a computer software engineering firm in the USA found positive results with regards to contextual performance and organizational climate. Individual employees were found to be significantly related to contextual performance in a mid-west university in the USA and the public sector (Jawahar & Carr, 2007). Past studies have also reported that contextual performance is significant to succession (Bateman & Organ, 1983; Smith, Organ & Near, 1983; Williams & Anderson, 1991). Contextual performance is also found to be positive to organizational climate in a study across nine organizations in both private

and public sectors in the Caribbean (Devonish & Greenidge, 2010). On the other hand, the study of Caligiuri and Day (2000) found insignificant result with regards to contextual performance and leadership succession.

2.2.1.3 Adaptive performance

Adaptive performance can be defined as the level to which an individual adapts to changes in the work role or environment (Griffin, Neal & Parker, 2007). It can also refer to altering behaviors of individuals in an organization to meet the demands of the environment, event or new situation (Pulakos, Arad, Donovan & Plamondon, 2000). Adaptive performance is an aspect of performance that reflects acquiring enhanced competencies in response to changes in an organization. In addition, adaptive performance also focuses on the growing interdependency and uncertainty of work systems and the corresponding change in the nature of individual performance in an organization.

Johnson (2001, 2003) debated that dealing excellently with unpredictable and changing work conditions and learning new tasks, technologies and processes, distinctively reflect adaptive performance. Adaptive performance reveals behaviors that are related to competency acquisition of an individual employee (Shossi *et al.*, 2012). Adapting performance has to do with adapting to a new role by employees as a result of change in an organization (Shossi *et al.*, 2012). Zajac, Kraatz and Bresser (2000) found that adaptive efforts at the organizational level improve firm and individual performance to the extent to which they align a company's strategy with what is needed to be

successful. They found that not only insufficient efforts to adapt but also excessive or misdirected change inhibits firm-level performance. A key condition for successful change is the ability to attend to and perfectly interpret the environment (Teece, Pisano & Shuen, 1997).

Several studies have been conducted on adaptive performance; for example, the study of Lepine, Colquitt and Erez (2000) in Florida State University found a positive result with regards to adaptive performance and succession, inline with the studies of Griffin and Hesketh (2003); LePine (2003); Pulakos, Schmitt, Dorsey, Arad, Hedge and Borman (2002). Pulakos *et al.* (2002) also found that adaptive performance is positively significant with succession as with the study of Griffin and Hesketh (2003). With leadership succession. The study of Morgan, Zou, Vorhies and Katsikeas (2003) in the USA and China found positive result with regard to adaptive performance organizational climate. The study of LePine *et al.* (2000) found insignificant result with regards to relationship between adaptive performance and succession .

2.2.2 Leadership Succession

Leadership successions are warning sign events in organizations' which are always influenced by the business drive as predecessors to strategic reorientations in order to achieve good individual performance (Ndofor, Priem, Rathburn, & Dhir, 2009). Leadership succession is a procedure which offers an opportunity or chance for the alteration of the existing power contact, for the introduction of better strategic system and for change to occur (Boeker, 1997). Succession is a proactive procedure in order to

ensure that there is continuing leadership loyalty to the organization's values, mission and strategic plan by deliberately developing employees within the organization (Long, Johnson, Faught, & Street 2013). For the purpose of this study, refers to a systematic effort made by an organization in order to ensure leadership continuity in key top management positions in an organization.

Leadership succession is very important in this study because about eight chief executive directors of Nigerian commercial banks were sacked and replaced with others by the CBN governor to see the effect of succession in the Nigerian commercial banks (Sanusi, 2010b). Additionally, hard working leaders in an organization, especially in the Nigerian banks, can help the organization to achieve their aim and objectives in terms of better performance. More so, this study used leadership succession as an independent variable due to lack of studies with regards to leadership succession in Nigerian commercial banks and most of the studies in the past examine only leadership styles. The concern here is to explore leadership succession both insider, outsider because they are all part of leadership succession.

However, succession comes about when a firm or organization announces the nomination of a new Chief Executive Officer (CEO) (Graffin, Carpenter & Boivie, 2011). The announcement of CEO change sends a very strong indication that the person accountable for the weak performance is about to be replaced and that his successor can move the organization to greater success (Liu, Valenti & Yu, 2011). CEO nominations are normally made behind closed doors, thus information on how board members choose a CEO is not shared (Shen & Cannella, 2003). This permits the leadership of a firm to

resolve how, what and when information is shared. Because this procedure takes place secretly, members of the financial press recording the event, as well as shareholders, do not have access to information until when the leaders in the organization agree to release the result (Graffin *et al.*, 2011).

Helfat and Bailey (2005) suggested that board members expect that the newly appointed leader will make changes and will impose a mandate for improving the organization's strategies, vision, mission, and goals for better performance. When leadership succession take place, a new person, with new perceptions, new point of view and skills, including new ideas on the kind of markets in which a firm should strive and takes over the organization. Thus, succession often means change in the process or approach in which a firm operates; it also indicates that the existing norms and beliefs within the organization might be changed (Boeker, 1997).

Most new CEOs do not have the knowledge, skills, resources, or reputations of their predecessors (Miller, 1993). They mostly spread decision-making authority because they have to rely on other administrators for better information and political support (Hambrick & Fukutomi, 1991). New leaders must give more attention to building harmony for their proposals in order to move the organization forward. Additionally, since few among them know the ropes very thoroughly, they must support their subordinates to make day-to-day decisions within the latter's areas of specialization.

Research on leadership succession touches the central part of the strategic management field, because it is very importance to leaders in organizations (Pfeffer & Davis-Blake,

1986). Organizational problems are often associated with long CEO tenure (e.g. Hambrick, Cho, & Chen, 1996; Miller, 1993; Tushman & Romanelli, 2008) argued that leaders who have been in power for a long period of time become more and more reluctant to change because they are used to the system (Miller, 1991; Virany, Tushman, & Romanelli, 1992). According to Miller (1991), a longer tenured CEO is characterized as becoming decayed and a burden because the organization always remains stagnant without improvement. Hence, leadership succession can provide a deteriorating organization with a device for initiating change and become better integrated with the environment, in order to improve performance (Pfeffer & Salancik, 1978; Virany, *et al.*, 1992).

Helmich and Brown (1972) categorized CEO succession into insiders and outsiders, where insiders are executives promoted from within the firm and outsiders come to the position of CEO from other organizations (Shalhoop & Sanger, 2012). Insider succession is the upgrading or promotion of executives within the firm or organization (Shen & Cannella, 2002). Studies on successor selection have also revealed that insider successors are often chosen in periods when a firm is performing very poorly (Dalton & Kesner, 1985; Friedman & Singh, 1989).

Shen *et al.* (2002) further stated that the inside successor, who is referred to as a contestant, is more capable of bringing change for better performance, other than sustaining continuity. The assumption in several studies is that insider successors are selected in a situation where a company is in good condition in order to maintain strategic continuity (Brady & Helmich, 1984). Insider successions are appointments

made in a situation where the organization is in a good condition with the aim of maintaining the current strategic position of the company (Zhang & Rajagopalan, 2010).

Likewise, outsider succession is the process whereby a new leader brings different leadership style, knowledge, skills, ideas and perceptions to an organization based on his or her previous experience in other organizations (Karaevli, 2007). A new leader with fresh knowledge, skills and perspectives can manage change successfully (Finkelstein, & Hambrick, 1996). Outsider succession is different from insider succession, because outsiders are associated with bringing change within an organization in order to achieve better performance, while insiders are associated with maintaining the status quo in an organization (Zhang & Rajagopalan, 2010).

In several instances, an outsider successor is preferred because the board of directors cannot find the right person to substitute him or her within the organization (Cannella & Lubatkin, 1993; Finkelstein & Hambrick, 1996). In-house contestants may have lost out to other organizations in the quest for outside leadership or the organizations might not have a well-built succession plan (Kesner & Sebor, 1994). When an outsider is hired after the compulsory retirement of the former leader, a stronger message is sent indicating the need to change the previous way of doing things in order to improve performance in an organization (Friedman & Saul, 1991). Outsiders are considered as being able to bring a new perception and are well prepared to initiate the required changes to achieve better results (Wiersema, 1995). According to Ocasio (1994), incumbent executives who are frustrated because they have not been nominated to replace the retiring leader, may wage a power contest in resistance to the new outside

leader. In order to prevent such unwanted behaviors, the new leaders are well advised to get rid of the top management team of any disloyalty or disobedience (Liu *et al.*, 2011).

The main reason for outsider succession is the decision made by the directors in the situation where there is no competent successor within the organization (Finkelstein, & Hambrick, 1996). Moreover, an outsider succession often shows a sign of loss of control in an organization's top management team, rather than the leader alone (Boeker & Goodstein, 1993). However, the general argument of the "insider and outsider" aspect in succession research is based on the view that executives from the same company are expected to hold similar beliefs due to their current shared experiences; thus, insider successors are more likely to reason in the same way with a retiring CEO than an outsider successor (Ndofor, *et al.*, 2009).

According to Kesner and Sebor (1994), the studies on succession employing the insider versus outsider peculiarity, have yielded contradictory results. Because of the peculiarity of the insider versus outsider succession (Zajac, 1990), it is not certain that all insiders think in the same way as incumbent CEOs, or that all outsiders think in a different way. According to Shen and Cannella (2002), empirical studies show that those insiders who eventually assume control after successfully challenging and dethroning the incumbent CEO, are in better positions to initiate change for better performance in an organization than other insider successors.

Furthermore, in case of low-performing firms, outsiders are better than insiders because the board anticipates that they are also in a better position to take decisive roles to

improve the firm's position (Ishak, Ismail & Abdullah, 2013). This observation is also in-line with the study of Karaevli (2007), who found that outside CEOs increase the performance of poorly performing firms. Nevertheless, Chung, Lubatkin and Owers (1987) revealed that the choice of insiders or outsiders by lowperforming firms does not necessarily lead to performance. Chung *et al.* (1987) also argued that insiders are not fast in understanding the urgency of the present problem and may follow old policies that are no longer operative.

Several studies have been conducted on leadership succession; for example, Ndofor *et al.* (2009), used succession as an independent variable in relations to individual performance and found positive result. The study of Pfeffer and Davis- Blake (1986) of a national basket ball association found that succession is significantly associated with individual performance when a competent new coach is included. This is inline with the study of Guest (1962) who found a positive result between succession and individual performance. The study of Graffin, Carpenter and Boivie (2011) used succession as an independent variable in relationship to employee performance and found significant result. Liu, Yun Yu, and Valenti (2011) also used succession as independent variable in 160 Taiwanese firms and found that succession is positively associated with employee performance. Chung and Luo (2013) used leadership succession as an independent variable in Taiwanese firms and found that succession is positively related to employee performance.

Ishak, Ismail and Abdullah (2013) studied public listed Malaysian firms and found a positive relationship between succession and individual performance in firms. The

study of Rowe, Cannella, Rankin and Gorman (2005) also found that succession is associated with individual performance, as with the studies of some researchers who also argued that succession is positively related to organizational and individual performance (Boal & Hooijberg, 2001; Cannella & Rowe, 1995; Chatterjee, Lubatkin, Lyon & Schulze, 1999; Giambatista, 2004). Soebbing and Washington (2011) reported that succession leads to improvement of individual performance in an American college football team. The studies of Berman, Down and Hill, (2002); and Montanari, Silvestri and Gallo (2008) also reported strong positive relationship between succession and individual performance. The study of Carroll (1984) of a news paper organization found significant relationship between succession and individual performance.

A few studies have revealed conflicting results. The inconsistency is due to different contexts in which the research has been conducted. The above mentioned studies are inconsistent with the study carried out by Haddadj (2011) using succession as an independent variable in and found that succession is insignificantly related to individual performance. Ballinger and Marcel (2010) used succession as an independent variable in a study of USA firms and found that succession is insignificantly associated with performances of individuals in the firms. The study of Pfeffer and Davis Blake (1986) found that succession is not related to employees performance when prior performance is controlled. Brown (1982) also found that succession has insignificant relationship to individual performance. Goulder (1954) observed that succession is not related to individual performance. Grusky (1963) found an insignificant relationship between succession and individual performance, which is also in line with Grusky (1964) also found that succession is not related to individual performance.

Although numerous studies have been undertaken on leadership succession, there is limited research, to the researcher's knowledge, that investigate the relationship between leadership succession and individual performance in a developing nation like Nigeria and specifically in the Nigerian banks. Galbraith, Sara, Smith and Walker, (2012); Zepeda, Bengtson and Parylo (2012); and Hutzschenreuter, Kleindienst and Greger (2012) recommended that more research should be conducted on leadership succession. Therefore, the current study extends the previous studies by examining the relationship between leadership succession as a uni-dimensional construct and individual performance within the private sector especially in the Nigerian commercial banking industry.

2.2.3 Organizational Climate

The study on organizational climate started in the 1960s as a main concept in researching on individuals in an organization (Litwin & Stringer, 1968; Friedlander & Marguiles, 1969). It has also been emphasized as a major factor of employee performance, job behaviors and firm success (Abdel-Razek, 2011). The concept of organizational climate was introduced to describe the environment and settings in which individuals are expected to operate, with regards to the emotional, organizational, situational and social influences employed (Argyris, 1958; Forehand & von Gilmer, 1964; Guetzkow *et al.*, 1962). Organizational climate encompasses organizational structure and process, interpersonal relationships, compensation administration, employee behavior, performance expectation and opportunities for growth (Bamel, Rangnekar, Stokes & Rastogi, 2013).

The above-mentioned factors which include interpersonal relationships, employee behavior, and performance expectation constitute organizational climate (James *et al.*, 2008). In the view of Pareek (1989), organizational climate is an outcome of interaction among firm's components such as structure, systems, culture, leaders behavior and employees' psychological needs. Organizational climate also refers to the shared assessment of what behaviors are expected and rewarded within the organization (Zohar & Luria, 2005). It has been further defined as a manifestation of the deeper features of cultural values, beliefs and assumptions commonly held and a reflection of the combined attitudes and behavior of members in the organization (Burnes & James, 1995). Schneider (2000) defined organizational climate as the interpretation of the things that happen to employees in an organization. Additionally, Organizational climate refers to a work environment, and people living and working in this environment, assuming that the motives and actions affect their direct or indirect perceptions (Litwin & Springer 1968). For the purpose of this study, organizational climate refers to perceptions of work environment shared by employees.

The importance of managing climate has been recognized in the literature (Ancarani, Mauro & Giammanco, 2011). Organizational climate is often considered unlawful, if the organizational structure and employee behavior is poor, but management can try to shape climate in order to pursue organizational goals and achieve better performance (Litwin and Stringer, 1968; Denison, 1996; Rogg *et al.*, 2001; Haakonsson *et al.*, 2008). Organizational climate has been verified to be a key component for attaining better performance (Ancarani *et al.*, 2011).

Organizational climate is also an important contextual element for shaping the actions of employees in an organization (Litwin & Stringer, 1968). In high-contact service industries such as the banking industry, climate is bound to influence customers' views of the service provided (Schneider *et al.*, 2005) especially in Nigerian banking sector, where customers indicate that personal interaction with bank employees influences their satisfaction. Clark, Sloane and Aiken, (2002) stated that in the case of service organizations, climate may be an important factor of the relationships formed between employees and customers.

Organizational climate is a social structure that can either promote performance, and thus be considered a shield between individual skills and motivation; and various work outcomes (Schneider, 1975). Additionally, it has also been found to be one of the important elements associated with the organization. For the organizations to gain strength and success, it is important to build a climate that facilitates and supports creativity (Imran, Saeed, Anis-ul-haq & Fatima, 2010). The organization's climate is the regular pattern of behavior, attitudes and feelings, which are displayed in the daily environment of the organization and the individuals of the organization experience and understand it (Isaksen & Lauer, 1999). Similarly, organizational climate is acquired by the experiences employees have and how they see their environment. Climate also helps in influencing the way individuals behave in an organization and how they reason and feel about their working conditions in their organizations (Walston, Al-Omar & Al-Mutari, 2010).

Solomon, Winslow and Tarabishy (2004) found organizational climate to be an important factor that affects the individual's behavior because it helps individuals to achieve their goals in an organization. Organizational climate also emulates shared beliefs of the members and psychological meanings they give to the environment in order to make sense out of it (Schneider and Reichers, 1983). It also interprets perception of the work situation, characteristics of the organization and the nature of employees' relationship with other people on the job (Churchill, Ford & Walker, 1976). Organizational climate clearly contributes to the success of many organizations, because they strive to promote the climate they need to succeed and retain their most highly productive employees (Danish, Munir, Ishaq & Arshad, 2014).

However, several studies has been conducted on organizational climate; for example, in The study of Suliman and Obaidli (2011) in Islamic banking in the United Arab Emirates where organizational climate was used as an independent variable in relation to the dependent variable employees performance found that the variables are significantly related to each other. This study is also consistent with the study of Bamel, Rangnekar, Stokes and Rastogi (2013) found that organizational climate is significantly related to employees performance. Boh and Wong (2013) found a positive relationship between organizational climate and individuals performance. In a study on Indian business process outsourcing firms, Srivastav (2010) found that organizational climate has a significant impact on motivating individual employees' performance.

In the study carried out by Kangis, Gordon and Williams (2000), organizational climate was found to be positively associated with employees performance. The study of

Denison (1990) found a positive relationship between organizational climate and employees performance, which is also in line with the study of West, Smith, Feng and Lawthom (1998); and Burke and Litwin (1992), where organizational climate was found to be significantly related to employees performance in an organization. Lewin, (1951) and Schneider (1990) found that organizational climate is positively related to both individual and group performances.

In addition, Castro and Martins (2009), in their study in South Africa, and found a positive relationship between organizational climate and performance. Agyemang (2013) also found a positive relationship between organizational climate perceptions and individual bankers' performance among Ghanaians. Likewise, the study of Moghimi and Subramaniam (2013) in Malaysian small and medium enterprise found that organizational climate influence employees' creative behavior. Suandi, Ismail and Othman (2014) found a positive relationship between organizational climate and individual performance. Jing, Avery and Bergsteiner (2011) also found that supportive organizational climate is positively related to individual performance. The study of Luthans, Norman, Avolio and Avey (2008), in two mid western universities in the USA found that organizational climate is significantly related to employees' performance.

Some studies have revealed conflicting findings. The inconsistency is due to different contexts in which the research has been conducted. The above mentioned studies are inconsistent with the study carried out by Rashid *et al.* (2009) using organizational climate as the independent variable in relation to employee performance and which found that the variables are insignificantly related to each other. Similarly, the study of

Haakonsson, Burton, Obel and Lauridsen (2008) found that the relationship between organizational climate is insignificantly related to individual performance.

Therefore, this study extends the previous studies by examining organizational climate as a multi-dimensional construct. More needs to be done on organizational climate in relation to individual performance in the Nigerian commercial banks. The study of Patterson *et al.*(2005) used organizational climate as a multidimensional constructs with 17 scales to measure organizational climate, therefore this study will look at organizational climate as a multi-dimensional variable comprising of three dimensions: well-being, quality and integration (Dawson, Roma, Davis & West, 2008). Because according to Peterson *et al.* (2005) organizational climate dimensions should be choosen inline with research objectives, because the dimensions of organizational climate are too cumberson. The dimensions are discussed in detail below.

2.2.3.1 Well-being

Wellbeing concern for the welfare of employees in an organization. It is the level to which an organization values and cares for employees' welfare (Dawson *et al.*, 2008; Patterson *et al.*, 2005). Well-being is also concern for how the employees are being trained in the organization and the opportunities the employees get regardless of their position or status in order to succeed. Well-being is also concern for the organization's actions towards the employees. Employee well-being is very important because it helps organizations to achieve competitive benefit and acceptable proper work practices (Cartwright & Holmes, 2006; Wright & Cropanzano, 2007). Tehrani, Humpage,

Willmott and Haslam (2007) asserted that well-being in the workplace helps in expanding the business plan because more employers are aware of the importance and impact that can be made by introducing wellness policies. It is inevitable for organizations to remain sustainable without supporting the well-being of its employees, because well-being is very essential for improving employees' performance and the survival of the organization (Currie, 2001). Wellbeing at work may possibly bring changes to the organizational climate which will give room for inventive practices that can lead to positive organizational and individual performance (Baptiste 2008).

In the past, some studies have been conducted on well-being; for example, in a study of El-Ansari and Stock (2010) on a University in the UK between 2008–2009, it was found that well-being is significantly related to performance. The study of Baptiste (2008) on a particular directorate in a local government organization in July 2006, through an employee view survey, found that employee well-being is positively related to employees' performance at work. The study of Van De Voorde, Paauwe and Van Veldhoven (2012) from a review covering 36 quantitative studies in the Netherlands, found that well-being is significantly related to performance of individual employees in an organization.

Tehrani *et al.* (2007) also found that well-being in an organization leads to better performance. Bakke (2005), in a study in USA, also supported the view that well-being can lead to better performance of individual employees in an organization. Loveman (1998) also found that workers' well-being is linked to high performance. The study by Taris and Schreurs (2009) on the quality of work in the Dutch home care sector also

found a positive relationship to performance, similar to the studies of Judge, Thoresen, Bono and Patton (2001) and Taris (2006) that found that well-being leads to high individual performance.

2.2.3.2 Quality

The importance of quality to an organization's long-term achievement is well known (Deming, 1986, 1993; Juran, 1988, 1993, 1995; Crosby, 1979; Feigenbaum, 1991). Quality means meeting customer desires accurately (Kuei, 1999). According to Oakland (1995), quality is a method of improving the competitiveness, effectiveness and flexibility of all the standards in an organization in order to achieve better performance. It also has to do with planning, organizing, coordinating and understanding each activity, and depends on each individual at each level in the organization. Feigenbaum (1961) defined quality as the degree to which the products produced in the organization meet the requirements of the customer.

In the same way, quality gives much emphasis to the quality of goods and services produced in an organization (Dawson *et al.*, 2008; Patterson *et al.*, 2005). Quality is also the average assessment on organizational climate as being apparent in the group through a shared sense-making (Van Vianen, De Pater, Bechtoldt & Evers, 2011). Quality is very important in an organization because it has much to do with the reputation of the organization in terms of production of good products. The organization has to set up high standards in order to achieve excellent quality in terms of goods and services so as to realize their goals and objectives.

Quality is positive when employees 'make efforts' to contribute to an organization. Individual performance is possible only when all the employees work hard to achieve better quality (Michela & Burke, 2000). One of the most important ways of improving the quality of employees' performance in an organization is by training and development (Burke, 1999). Thus, organizations strive to improve both productivity and quality because the main aim of every organization is to produce goods of high quality (Harer, 2008).

In the past, several studies have been conducted on quality. The study of Grol, Van Everdingen and Casparie (1994) found that quality can be achieved successfully if attention can be given to employees to perform better; therefore, quality can lead to better performance. The study of Guimaraes (1996) found that quality improves employees' work performance in an organization. Yang, Chen and Su (2003), in their study of the Taiwanese manufacturing semiconductor industry found that quality of products improves performance. The study of Terziovski and Samson (1999) on manufacturing companies in Australia and New Zealand found quality is positively related to employee performance.

The study carried out by Bemowski (1991) in the health care, banking and computer organizations in the USA, Canada, Germany and Japan, found that quality is significantly related to performance, irrespective of industry, country or initial positions. GAO (1991) also examined the effect of quality on employee performance and found a significant relationship, which is in line with the study of (Powell, 1995) which also found significant relationship between quality and employee performance. Sluti (1992)

found that quality is related to work performance by using the statistical tool of structural equation modeling (SEM) in a study of 184 manufacturing firms in New Zealand.

On the other hand, some studies have found insignificant findings on quality; for example, the study of Wagner, DeBakker and Sluijs (1995) in the Dutch health care sector, found that quality is insignificantly related to employees' performance. Walston, Burton and Kimberley (2000) found insignificant relationship between quality and employees performance, because resistance from employees arises in the process of altering the existing situation. Huq and Martin (2000) reported a total failure in implementation of quality.

2.2.3.3 Integration

Integration is the extent to which teams, work groups and departments work together to achieve their tasks. Integration can also be the inter-departmental trust and cooperation that exists among employees in an organization in order to achieve their goals and objectives (Patterson *et al.*, 2005). In addition, integration is also the importance placed on supportive, cooperative and trusting inter-departmental relationships at the workplace (Yen, Li, & Niehoff, 2008).

Communication between departments is very important because it helps employees in the organization to know what is going on which in turn helps in achieving goals and objectives of the organization. Effective integration between individual employees in an

organization improves productivity; it is also a guarantee that accurate information is moving in and out among the right individual group members at the right time so that they can tackle the current difficulties they are facing (Argote, 1999; Argote & Ingram, 2000). Additionally, when workgroups integrate, they can communicate reliably in order to produce excellent results to the level that they became well-organized and do not become devastated, distracted or confused (Gronin & Weingarten, 2007). Therefore, communication between individual group members needs to be brief and well-timed (Apker, Propp, Zabava Ford & Hofmeister, 2006).

Equally, when groups of employees interact progressively, they develop shared beliefs that directly affect trust (Gruenfeld, Mannix, Williams & Neale, 1996). In addition, group members are more expected to trust knowledge shared by their group members than that presented by another person (Gruenfeld, Martorana & Fan, 2000; Kane, Argote & Levine, 2005). When trust is in place, workgroup members are more eager to handle threats and risks (Edmondson, 1999). Integration of individual employees improves when ideas are shared cooperatively and freely without obstruction (Dirks, 1999; Zand, 1972). Previously, some studies have been conducted on integration; for example, the study of Gardner, Gino and Staats (2012) in an accounting firm found that integration leads to higher performance. Similarly, integration in teams also leads to better performance (Eisenhardt & Martin, 2000; Teece, Pisano & Shuen 1997; Zollo & Winter, 2002). Additionally, when workgroups integrate and communicate information excellently in an organization there is bound to be good performance (Bunderson & Sutcliffe, 2002; Hoegl & Gemuenden, 2001).

2.2.4 Trust

Trust has gradually become essential to the study of organizations, because of the strong need to understand how to build effective co-operation within organizations (Tyler, 2003). Thus, trust is very important in an organization because it enables cooperation. Several scholars have defined trust in different ways; for example, according to Zand (1972), trust is an emotional state that makes an individual vulnerable to a third party. Mayer, Davis and Schoorman (1995) defined trust as the willingness of a party to be free to the actions of another party based on the anticipation that the other party will perform a certain action that is important to the trustee, irrespective of the ability to monitor or control the other party. Rousseau, Sitkin, Burt and Camerer (1998) defined trust as a psychological state which consists of the intention to accept weakness based upon positive expectations of the intentions or behavior of another. For the purpose of this research, trust is defined as cordial relationship that exists between senior management and junior employees in an organization in order to achieve desired goals.

Trust in one's employer is related to the beliefs of an employee's about the likelihood that the employer's future actions will be useful, favourable or at least not dangerous to an employee's own interest, and is therefore an important factor influencing employee's performance (Robinson, 1996). Trust leads to proper understanding and cordial relationships between top management and lower levels in an organization. Additionally, individuals who are perceived to be honest, have the abilities to receive accurate information and better performance -related resources from their co-workers or supervisors than individuals who are not trustworthy (Dirks & Ferrin, 2002). Similarly,

individuals who trust each other are more willing to share important ideas and comprehensive information, clear up problems and share long-term goals (Revilla & Knoppen, 2012).

Furthermore, trust serves as a moderating variable because a moderating variable is a variable that affects the connection between the independent and dependent variables (Bennett, 2000). Sekaran and Bougie (2010) also noted that a moderating variable is a variable that has strong contingent effect on the relationship between the independent and dependent variables. Previous studies (e.g., Frost & Moussavi, 2011; Vigoda-Gadot & Talmud, 2010; Farndale, Hailey & Kelliher, 2011; Chang & Wong, 2010; Mulder, Verboon & Cremer, 2009; Liu, 2012) suggested that further studies need to be carried out on trust as a moderating variable because there are currently few studies on trust especially in the Nigerian banks. Therefore, in this study, trust is expected to strengthen the relationship among leadership succession, organizational climate and individual performance in the Nigerian banks.

However, the development of trust in an organization is a process based on the belief that the other party will respect each other (Robinson, 1996). The trust of employees in the organization is key to developing a strong relationship at the workplace (Cook & Wall, 1980). Trust in an organization increases when employees recognize that the organization shows more concern for their welfare and values their contributions (Dulac, Shapiro, Henderson & Wayne, 2008; Guzzo and Noonan, 1994; Whitener, 2001). Trust encourages social relations in an organization and controls exchange between individuals (Arrow, 1974).

Trust in an organization is describe as mutual relationship that exist between lower level and higher level which also made junior employees to trust the senior managers' decisions, and the management board depends on the commitment, skills and knowledge of the employees (Kianfar, Siadat, Hoveida & Abedi, 2013). Employees who have high trust in an organizations stay longer with the organization, by putting more effort and working together as a team, whilst those who do not trust their organization may reduce the effectiveness of their work (Dirks & Ferrin, 2001), produce counterproductive behavior, such as obstruction or seeking revenge (Bies & Tripp 1996) or deciding to leave (Robinson, 1996). Barney and Hansen (1994) concluded that perceptions of organizational trustworthiness and trust in an organization can provide a competitive advantage for firms.

Most of the research on trust have generally been focused at the individual level of analysis (Fulmer & Gelfand, 2012). Several studies on trust have drawn on the broad view of the social exchange theory (Axelrod, 1984; Blau, 1964; Deutsch, 1958) to explain how individuals trust each other, based on what they put into and what they receive from a relationship. When individuals perceive one-sidedness in the exchange and experience dissatisfaction, trust decreases (Ambrose & Schminke, 2003; Aryee, Budhwar & Chen, 2002; Khazanchi & Masterson, 2011). Further, the Social Information Processing theory by Salancik and Pfeffer (1978) states that individuals form beliefs and attitudes relatively through the social environment, such as information provided by others. This view has been influential mostly in research on previous history of trust, such as on communication (Hill, Bartol, Tesluk, & Langa, 2009) and reputation (Lau & Liden, 2008).

When there is a high level of trust in an organization, the manager will be more able to envisage the behavior of his employees and how they will cope in the organization in the near future (Liu, 2012). On the contrary when there is low trust, the manager will not have confidence in the employees (Joshi & Stump, 1999). When there is trust, it is believed that individual partners would not have selfish interest at the expense of another (Uzzi, 1997). Trust leads to tolerance and patience and reduces crisis in an organization (Kemp & Ghauri, 2001). Trust also stimulates the exchange of information, enables mutual understanding and reduces deliberate crisis between individual partners (Liu 2012).

High trust between individuals is an important factor in the exchange relationship because it assists the organization to exchange information and improves the organization's chances to access resources (Norman, 2004; Uzzi, 1997). Mutual trust between partners in an organization enhances individual performance (Fink & Kessler, 2010). The higher the level of trust between individual partners, the more likely relationships are to be respected by the members. Both partners do favors for each other with the thought that no one will be involved in devious behaviors, such as cheating, stealing and lying, in order to pursue their selfish interests (Joshi & Stump, 1999; Roy, Siva Kumar & Wilkinson, 2004).

The study of Farndale *et al.* (2011), found that employees trust in leaders leads to high employees performance in an organization. This study is also consistent with the study of Frost and Moussavi (2011) which stated that trust between leaders and employee enhance performance and productivity in an organization. In the study of Bal *et al.*

(2011), trust leads to better performance among 1,597 Dutch employees. The study of Saher, Naz, Tasleem, Naz and Kausar (2013) of Pakistani organizations found that trust improves improves employees performance in the organization. Innocenti, Pilati and Peluso (2011) found that trust improves employee performance compared with the situations where trust is low.

Furthermore, some other studies have been conducted in the past on trust; for example, in a study of Kenning (2008) in German food retailing markets, it was found that trust positively affects individuals' performance. The study of Sendjaya and Pekerti (2010) in an educational institution in Australia, using data from 555 employees of two educational institutions found that subordinates who perceived high leadership behavior in their leaders, had significantly higher trust levels compared to those who perceived low leadership behavior in their leaders. Likewise, the study of Bahrami *et al.* (2012) in the Iranian educational health centers of Isfahan University of Medical Sciences with a sample of 165 nurses found that trust increase productivity among employees.

The study of Kianfar *et al.* (2013) conducted in state universities in Iran revealed that improving trust among the faculty members of the medical and non-medical state universities in the west of Iran leads to the growth of the University. The study of Heffernan, O'Neill, Travaglione and Droulers (2008) on Australian banks found that trust leads to individual manager's performance. There has been no study on the moderating influence of trust on the relationship between leadership succession, organizational climate and individual performance in the Nigerian banking sector. Therefore, this study extends the previous study by examining the moderating influence

of trust on the relationship between leadership succession, organizational climate and individual performance in the Nigerian commercial banks.

2.3 Gaps in the Literature Review

Based on the literature review, it has been discovered that most of the previous empirical studies (e.g., Kellett, Humphrey Sleeth & Sleeth, 2009; Lu, Zhou & Leung, 2011; Borkowsky, Deckard, Padron & Luongo, 2011; Prinz & Wicker, 2012; Erat, Erdil, Kitapci & Comlek, 2012; Aboyassin & Abood, 2013; Jen, 2013; Carbone & Earlich, 2013) examined individual performance in various industries such as healthcare, universities, institutions, sports and other commercial industries. However, a study of individual performance in the Nigerian commercial banks is almost non-existent (Sanusi, 2010b). Additionally, individual performance is very important in this study because it is a key variable that can help towards goal achievement in an organization. Similarly, it is also very important to examine individual performance because the turnover of the branch managers is very low due to absenteeism and lack of commitment to their work.

Nonetheless, several studies have been conducted on individual performance in the past (e.g., Bhatti, Battour & Ismail, 2013; Borkowsky *et al.*, 2011; Simmons & Sower, 2012; Prinz & Wicker, 2012; Zepeda, Bengtson and Parylo 2012) but there are few studies with regards to individual performance in the Nigerian banks. Therefore, this study intends to examine individual performance because the performance of individual branch managers is very low as compared to other countries. So there is a need to address the issue of individual performance in Nigerian context.

Leadership succession is also another key variable in this study because good leadership can motivate the employees to work hard towards achieving their goals and objectives in the commercial banks. Leadership succession also helps in motivating employees, raising their confidence and making a progressive impact on individuals' and organizational performance. Many studies have been conducted on leadership succession in the past (e.g. Zepeda, Bengtson & Parylo, 2012; Hutzschenreuter, Kleindienst & Greger, 2012; Galbraith, Sara, Smith & Walker, 2012 Carpenter and Boivie, 2011; Brown, 1982; Haddadj, 2011). Which indicates that there are inconsistency findings between leadership succession and individual performance, therefore there is need to examine leadership succession to further validate the relationships. Some studies in the past examine leadership styles while there are few studies that examined leadership succession in Nigerian commercial banks. Additionally, most of the studies on leadership succession were conducted in firms, manufacturing industries, Health care and educational sector in developed countries such as USA, UK, Italy and Spain while this study is being conducted in Nigeria. Therefore, this study intends to examine leadership succession and how it influence employees performance.

Organizational climate is also an important variable in this study because favourable climate in an organization will lead to good behaviors and interpersonal relationships between individuals which will also lead to the growth and development an organization. Tracey (2012) stated that organizational climate is an important variable that can describe individual performance in an organization. Several studies have been conducted on organizational climate in the past (Bellou & Andronikidis, 2009; Suliman & Obaidli, 2011; Jing, Avery & Bergsteiner, 2011) but there are few studies with

regards to organizational climate in Nigerian commercial banks. Most of the studies on organizational climate were conducted in manufacturing industries, Health care, computer organizations and educational sector in developed countries such as USA, Canada ,Germany and Japan while this study is being conducted in Nigeria. There are also inconsistency findings between organizational climate and individual performance, which shows that there is need to examine organizational climate to further validate the relationships within Nigerian context. Therefore, the study intends to examine organizational climate in order to see how it influence employees performance.

Trust is also one of the fundamental variables in this study because it brings understanding and mutual relationship between individuals in the Nigerian banking industry. Trust is very important in an organization because it helps individual employees to share important ideas, information, clear up problems and share long-term goals willingly. Hence, trust is very sensitive in an organization because lack of trust can make the organization lose its focus. Several studies have been undertaken on trust as a moderating variable in the past (Frost & Moussavi, 2011; Vigoda-Gadot & Talmud, 2010; Farndale, Hailey & Kelliher, 2010; Chang & Wong, 2010; Mulder, Verboon & Cremer, 2009), but there are few studies with regards to trust in Nigerian commercial banks. Trust in the employer may strengthen the relationship between employer and employee because employees who feel that they can trust their employer are more likely to interpret high-performance by putting more effort at work (Alfes, Shantz & Truss, 2012). Therefore, this study intends to examine trust as a moderating variable to strengthen the relationship between the independent and dependent variables because of

the inconsistency findings. The study also intends to examine trust in order to see if different results will be obtained.

2.4 Underpinning Theories

This study intends to incorporate the Emerson, (1976) social exchange theory and social learning theory by Bandura (1971; 1977). These theories are suitable for explaining the research framework of this study.

2.4.1 Social Exchange Theory

Social exchange theory is among the most important theoretical models for understanding workplace behavior in an organization. Its venerable origins can be traced back to the 1920s (e.g., Malinowski, 1922; Mauss, 1925). Even though different interpretations of social exchange have emerged, theorists agree that social exchange consists of a series of interactions that generate responsibilities (Emerson, 1976). Social exchange theory is more than simply a set of rules for transacting benefits. Social exchange theory is an interpersonal attachment between individual's employee' in order to achieve high performance in an organization (Cropanzano & Mitchell, 2005). More importantly, social exchange theory is seen as the study of an organism environment exchange system (Emerson, 1976).

The social exchange theory is suitable for this study because it can explain the relationships between the variables in the study which include leadership succession, organizational climate, individual performance and trust in the Nigerian commercial

banks. The social exchange theory specifies that certain workplace backgrounds lead to interpersonal connections, referred to as social exchange relationships (Cropanzano, Byrne, Bobocel & Rupp, 2001). Thus, social exchange theory is very important in an organization, especially in the Nigerian commercial banks because it has to do with the interpersonal relationships between individual employees which will help to strengthen relationships towards higher goal achievement.

The interactions between social exchange theories are mostly seen as interdependent and dependent on the activities of another person (Blau, 1964). Social exchange relationships evolve when employers take care of employees in organizations in order to improve performance of employees. Similarly, the social exchange that takes place between an employee and the employer has also been viewed as the exchange relationship that takes place between an employee and the supervisor or manager (e.g. Settoon, Bennett & Liden, 1996; Wayne, Shore & Liden, 1997). Additionally, Blau (1964) argued that social exchange only involves favors that create diffused future responsibilities; the nature of the return cannot be negotiated; and only social exchange tends to create feelings of personal obligations, gratitude and trust in an organization, specifically in the Nigerian commercial banks.

Trust is another important relational construct because it helps in understanding and identifying a favorable social exchange outcome in an organization (Blau, 1964; Dirks & Ferrin, 2002; Holmes, 1981). Trust helps in creating a mutual and cordial relationship between leaders and individual employees in the Nigerian commercial banks which helps in achieving better performance. On the other hand, the general assumption of the

social exchange theory is that workers can form distinguishable social exchange relationships, with their immediate supervisor, co-workers, employing organizations, customers and suppliers in an organization (e.g., Cox, 1999; Deckop, Cirka, & Andersson, 2003; Ensher, Thomas & Murphy, 2001; Flynn, 2003; Liden *et al.*, 1997).

Therefore, this study intends to use the social exchange theory because it can explain the relationships among leadership succession, organizational climate, individual performance and trust. The theory explains how relationship exist between leaders and subordinate as a result of trust that exists between them through exchange relationships. The theory also indicates that trust between the managers and the subordinates leads to better understanding which improves performances of the employees. The social exchange theory used in employee-organization relationship has concentrated on the relationship an individual employee develops with his/her supervisor or manager (Liden, Sparrowe & Wayne 1997). Better social exchange is connected with stronger employee contributions which is in the form of greater commitment, lower intentions to quit and better performance (Shore, Coyle-Shapiro, Chen & Tetrick, 2009).

The social exchange theory postulates that workers can develop a relationship between the supervisor and the organization (Settoon, Bennett and Liden 1996). These indicate that employees do involve themselves in continuing exchange relationships with their supervisor and the entire organization (Settoon *et al.*, 1996; Wayne *et al.*, 1997). The social exchange theory suggests that people make every effort to balance what they give and what they get from social exchanges (Adams, 1965; Blau, 1964). Thus, contextual behaviors are assumed to be a way by which an employee can give back to the

organization; hence, if an employee is pleased with his or her job, the employee might likely reciprocate by assisting others through his or her contextual performance.

According to the social exchange theory, if employees are contented with the objectivity of the leaders they may work harder in the organization in order to perform their tasks as a way of giving in return (Edwards, Bell, Arthur & Decuir, 2008). The basic idea of the social exchange theory is that relationships provide more rewards than costs will help in producing lasting mutual trust and attraction (Blau, 1964). These social transactions include both material benefits and psychological rewards which consist of loyalty, approval and status (Yukl, 1994). The social exchange theory proposes that where there is perceived support from managers and employees trust their managers, then employees will give back to the organization with positive work attitudes by way of increasing their motivation and commitment that can lead to improved performance (Blau, 2006).

In social exchange, each individual partner in a relationship must in one way or another convince the other of his/her honesty (Haas and Deseran, 1981). On the other hand, Blau (1964) argued that trust is built up gradually by investing in a relationship, in which individual partners can prove their honesty to one another. This is in-line with the view of Whitener, (1997) who proposed that social exchanges depend on players, such as immediate supervisors, managers and employees positioning themselves towards a common rule of reciprocity. Thus, trust is considered as a serious factor underpinning social exchanges in which the act of initiating social exchange relationships entails the initiator to trust that the beneficiary will reciprocate in kind (Blau, 2006; Haas &

Deseran, 1981; Aryee, Budhwar & Chen, 2002). Therefore, this study intends to use the social exchange theory as the underpinning theory because it can explain the relationships between leadership succession, organizational climate, individual performance and trust.

2.4.2 Social Learning Theory

Social learning theory occurs as a result of indirect experiences through the observation of other people's behavior and its importance to them in an organization (Bandura, 1971; 1977). Additionally, social learning theory can also be acquired through direct experiences, i.e., by observing the behaviors of others which is mainly governed by rewarding and punishing that follow any given action in an organization (Bandura 1971). Hence, the social learning theory is also suitable to explain the variables in the research frame work for this study which include leadership succession, organizational climate, individual performance and trust. The theory also help individual employees to learn, observe and display behaviors that are appropriate, effective and leading them to successful performances in the Nigerian commercial banks. Additionally, the social learning theory is used to compliment the social exchange theory in this study.

Social learning theory states the idea that many individuals' learning happens in a social environment. By way of witnessing others, people obtain knowledge of strategies, skills, rules, beliefs and attitudes. Social learning theory also reveals that most individuals' learning takes place within a specific social environment (Bandura, 1977). Additionally, the theory also reveals that by seeing others, human beings acquire knowledge of rules, beliefs, strategies, attitudes and skills. Moreover, human beings learn about the

importance and correctness of specific behaviors by seeing other people they look up to as models and the penalties of modeled behaviors.

Furthermore, individuals, who observe good performances from experiences, always want to increase their own output in order to perform better. Additionally, favorable organizational climate will also help to shape the behavior and interpersonal relationships among individual employees in order to achieve better performance in an organization (Kellett, Humphrey, Sleeth & Sleeth, 2009). Similarly, social learning theory can help individuals to look at accurate learning processes that will lead them to successful performances not the erroneous ones that will lead them to ineffective performance in an organization like the Nigerian commercial banking industry. Therefore, the study intends to use the social learning theory as a supporting theory because it can explain the relationships among leadership succession, organizational climate, individual performance and trust.

2.5 Conceptual Framework

Based on the foregoing discussion and empirical evidence, a framework is developed to examine the relationship among leadership succession, organizational climate and individual performance with moderating effect of trust in the Nigerian banking industry. According to Sekaran, (2003) the research framework is the central foundation where by other research structures extend the front line of knowledge. The research framework for this study is depicted in Figure 2.1

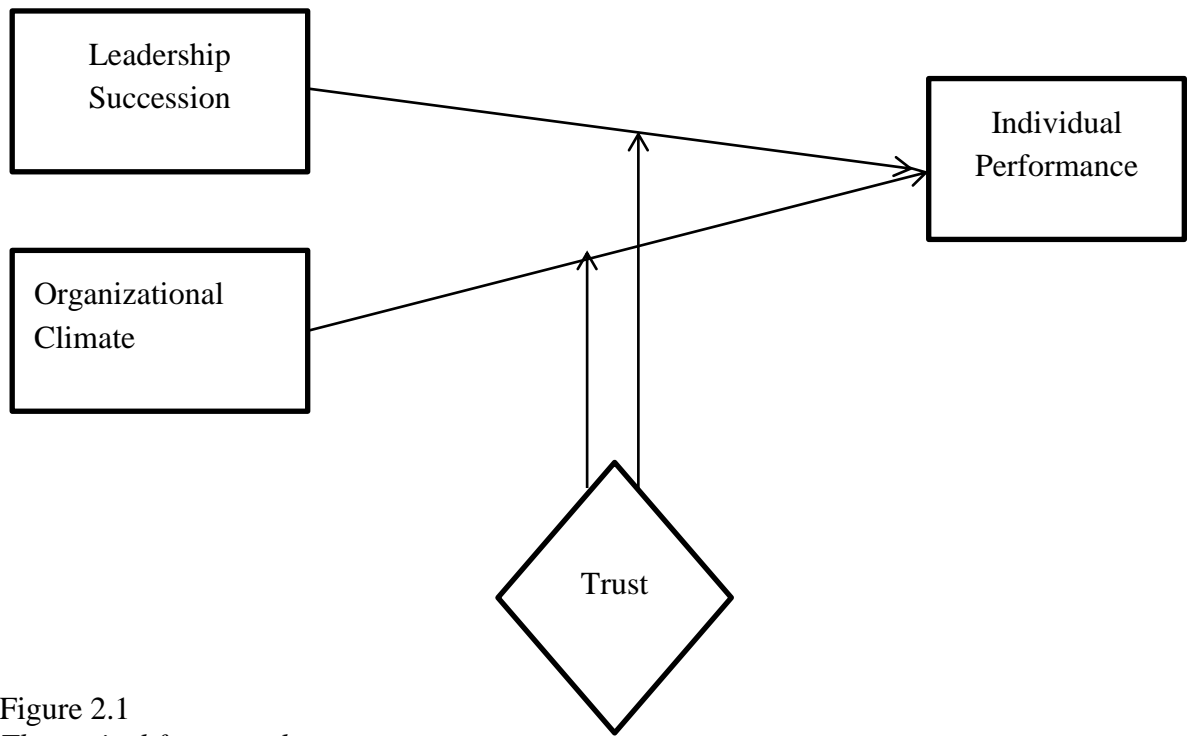


Figure 2.1
Theoretical framework

The above research framework is arrived at based on the problem statement that outlines the research gap and the suggestions for future studies to see the relationship among leadership succession, organizational climate and individual performance. The research framework is the basic foundation up on which other researches can extend the frontiers of knowledge (Sekaran, 2003). The dependent variable is individual performance while the independent variables are leadership succession and organizational climate, and moderating influence of trust.

2.6. Hypotheses Development

2.6.1 Leadership Succession and Individual Performance

Based on the literature review, leadership succession entails individual performance, because succession leads to better individual performance in an organization if the organization hires a competent, skilled and experienced leader for present and future roles (Stadler, 2011). The relationship between leadership succession and individual performance is usually very strong because leaders, especially CEOs, are the ones responsible in deciding strategic choices and setting an organizational background that will lead to better individual performance (Child, 1972).

Many studies have confirmed that effective leadership succession influences individual performance (Aboyassin & Abood, 2013; Jing & Avery, 2008; Ogbonna & Harris, 2000). They argued that leadership succession has a positive influence on motivating workers to attain common goals in an organization as a result of new skills, knowledge and experiences the leader has acquired from his or her previous place of work. They also found that effective leadership succession plays a key role in inspiring employees, raising their self-esteem, and making a positive impression on individuals. While Goulder (1954) observed that succession is not related to individual performance. Therefore, on the basis of the studies highlighted in the literature, this study looks at whether leadership succession is associated with individual performance, leading to the following hypothesis:

H 1 Leadership succession is positively related to individual performance

2.6.2 Organizational Climate and Individual Performance

Based on the literature review, organizational climate leads individual performance, because positive organizational climate is a social structure that can promote performance of individuals in an organization (Schneider, 1975). Griffith (2006) found that a warm and supportive climate influences employees' performance in an organization. Similarly, Srivastav (2010) observed that positive organizational climate has a significant influence on motivating the behaviors of individual employees towards good performance in an organization. Therefore, on the basis of the studies highlighted in the literature, this study looks at whether organizational climate is associated with individual performance, as hypothesized below.

H 2 Organizational climate is positively related to individual performance

2.6.3 Moderating Role of Trust on Leadership Succession and Individual Performance

Trust serves as a moderating variable in the relationship between leadership succession and individual performance, because the more an employee is satisfied with the working conditions offered by his or her leader, (Lauver & Kristof-Brown, 2001; Poon, 2004), the more the employee will make voluntary efforts to help the leader to achieve greater efficiency in an organization (Blakely *et al.*, 2003; Podsakoff *et al.*, 2000). Additionally, trust increases in an organization when employees perceive that the leader' shows concern for their well-being and values their contributions (Dulac *et al.*, 2008; Guzzo & Noonan, 1994; Whitener, 2001). In the study of Frost and Moussavi (2011), trust was found to have a positive relationship between leaders and individuals performance in a

private hospital in USA. The study also observed that a relationship between successful leaders and individuals exists when there is trust and honesty in an organization. Social exchange theory (Blau, 2006) advocates that where there seems to be support from supervisors and employees have trust in their managers, employees will reciprocate and reply with positive work attitudes by improving their motivation and commitment which might improve performance. Therefore, based on the studies highlighted in the literature, this study looks at whether trust moderates the relationship between leadership succession and individual performance as in the following hypothesis.

H3 Trust moderates the relationship between leadership succession and individual performance.

2.6.4 Moderating Role of Trust on Organizational Climate and Individual Performance

In this study, trust serves as a moderating variable in strengthening the relationship between organizational climate and individual performance in the Nigerian commercial banking industry. Since high level trust with a positive climate can eradicate unnecessary safety mechanisms, encourage the exchange of information between individuals and reduce the fear of opportunistic behavior (Liu, 2012). The study of Kellett, Humphrey, Sleeth and Sleeth (2009) found that a positive organizational climate coupled with trust will lead to a better performance of individuals in an organization. In addition, Tracey (2012) stated that organizational climate is an important variable that may possibly describe the performance of an individual in an organization.

Trust is considered as a critical element underpinning social exchanges theory in which the act of initiating social exchange relationships involves the initiator to trust that the beneficiary will reciprocate in kind (Blau, 2006; Haas & Deseran, 1981; Aryee, Budhwar & Chen, 2002). Therefore, based on the studies highlighted in the literature, this study looks at whether trust moderates the relationship between organizational climate and individual performance. Therefore based on this, the following hypotheses is formulated:

H4 Trust moderates the relationship between organizational climate and individual performance.

2.7 Summary

This chapter provides an extensive review of the literature on leadership succession, organizational climate and individual performance. This chapter provides the framework of the study; it also discusses the concepts of individual performance, leadership succession, organizational climate and trust. The chapter also explains the gaps in the literature, underlying theories and hypothesis development. This chapter also looks at the relationship between leadership succession and individual performance, organizational climate and individual performance and moderating role of trust.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

The methods and techniques adopted to examine the research objectives are described in this chapter. This chapter explains the research design, population and sample, measurement, questionnaire design, data collection procedure and techniques of data analysis.

3.1 Research Design

Research design has been defined as a master plan identifying the methods and processes for collecting and analysing the desired data (Zikmund, 2000). There are three types of business research, which include exploratory, descriptive and explanatory (Zikmund, 2000; Sekaran, 2003). The decision about the method to be used depends on an individual understanding and clarity of the research problem. Exploratory research is conducted to enable the understanding of a new occurrence, which further studies will be conducted to gain certifiable and convincing proof (Zikmund, Babin, Carr, & Griffin, 2009). Descriptive design is conducted in particular situations where there is just a little knowledge of the nature of a problem. It is conducted, therefore, to provide a more specific description of a problem (Zikmund, 2000; Sekaran, 2003). While explanatory design is conducted to further provide specific knowledge and description of the nature of relationships among the variables being investigated (Zikmund, 2000; Sekaran, 2003). This study is considered explanatory because it is required to explain the relationships

between leadership succession, individual performance, organizational climate and moderating influence of trust. This study covers all the commercial banks in the six geo-political zones of Nigeria. Hence, a field survey was conducted to cover the commercial banks. The research work is cross-sectional because data was collected from the respondents within certain periods of time to meet the research objectives (Sekaran & Bougie, 2010), not like a longitudinal study in which data is collected for a longer period of time.

Leedy and Ormrod (2005) stated that in order to answer questions related to relationships among measured variables, quantitative method is employed because it has the capability in explaining, predicting and controlling phenomena. Therefore, based on Leedy and Ormrod (2005) explanation, quantitative method is used in this study to answer the research questions. Creswell (2003) also stated that quantitative method is better and the most suitable method due to its fast turnaround in data collection.

3.2 Population

The unit of analysis for this study is individual branch manager. A population is a whole group of entities sharing some general set of characteristics (Zikmund *et al.*, 2009). The population of this study is 1,645 Nigeria commercial banks branch managers that cut across the six regions of Nigeria including the Federal Capital Territory (FCT) Abuja. Branch managers were chosen because they are the ones that plan, monitor, oversee the general activities of branches, and send the information to the top management. Branch managers also help in running day to day activities of the banks. Furthermore, branch

managers are also classify as implementers of strategies made up by top level management teams (Hrebiniak, 2008). Branch managers are the connecting pin between top management and lower levels of management.

In the same vein, Floyd and Wooldridge (1992;1994; 1997; 2000) suggested that managers contribute to strategy in an organization. They unite the whole decisions provided by top management with their subordinate's in their day to day activities. Branch managers also co-ordinate strategy and action by negotiating and interpreting the influences between the strategic and operational levels in organization (Buss & Kuyvenhoven, 2011). According to Wooldridge, Schmid and Floyd (2008), branch managers have a substantial influence in the development of a company. Thus, their performance is significance to bank's business performance.

3.3 Sampling Size

According to the sample size table by Krejcie and Morgan (1970) the sample size for this study is 310. Nevertheless, to reduce the sample error in order to take care of non-response bias, the number of questionnaires distributed was increase to 600 (Hair, Anderson & Tatham, 2010). The sample size was increased to 600 because normal respond rate is approximately 56% for paper survey as indicated by Nulty (2008).

3.4 Sampling Techniques

A sample is a subject that represents a whole populations as it consists of some members who are chosen from the population (Sekaran & Baugie, 2010). If the sampling is properly selected it will be sufficient, accurate and reliable. This study used the stratified simple random sampling method because it is suitable for the study. This type of sampling technique provides equal chance to every respondent of being selected as a sample (Sekaran, 2003). According to Salkind (2003), this type of sampling technique has an advantage because it has no bias of the researcher against the choice of the sample.

The main aim of this study is to draw samples or strata from different branches in the commercial banks. As the name implies, stratified sampling involves a method of classification, followed by selection of subject, from each and every stratum by using the simple random sampling method. The population of the study is 1,645 branch managers of the commercial banks in six geographical zones based on the respective internet website source i.e. from Nigerian banks and financial institutions www.onlinenigeria.com/commercial.asp, according to the location of each bank and its branches in Nigeria. All the banks branches and their managers were identified from the six geographical locations based on a cluster of the six geographical regions as indicated in Table 3.1

Table 3.1
Sampling Design

Region	States	Number of branch managers (X)	Percentage of branch managers per strata (Y= X/N)	Percentage of branch managers per strata = Yx 600	Actual Sample of branch managers from the strata
South West	Lagos	1091	$1091/1645 * 100 = 66\%$	$66\% \times 600$	396
South South	Delta,	140	$140/1645 * 100 = 9\%$	$9\% \times 600$	54
South East	Abia,	127	$127/1645 * 100 = 8\%$	$8\% \times 600$	48
North Central	Abuja	125	$125/1645 * 100 = 8\%$	$8\% \times 600$	48
North West	Kano	88	$88/1645 * 100 = 5\%$	$5\% \times 600$	30
North East	Bauchi	74	$74/1645 * 100 = 4\%$	$4\% \times 600$	24
Total Population (N)		1,645			600

Table 3.1 shows the number of branch managers of each state in the region, the percentage per strata and the actual number of branch managers from each strata. It is not feasible to collect data from the whole population of Nigerian commercial banks because of financial and time constraints. One state was selected from each geographical region making six states, based on the commercial activities of the states, because not all states in the region have commercial activities. Therefore, the study examined six states, one state from each geographical region, as follows:

1. South West states – in this geographical area, most of the branches are in Lagos states, because of the commercial and industrial activities there. The state also has a sea port which makes it easier for import and export of goods and services in the state; it was also the former capital of Nigeria.

2. South South States- in this geographical region Delta state was chosen because of oil refineries and oil companies, like Shell and Chevron in the area.
3. South Eastern States- in this area most of the branches are located in Abia state because of the commercial activities there.
4. North Central States - in this geographical location the Federal Capital territory (FCT) Abuja was chosen because it is the federal capital of Nigeria, where the President is living which is the seat of power of the country, with all the ministries, parastatals and agencies located there.
5. North Western States- in this region, Kano state was chosen because it has the highest commercial activities in the region.
6. North Eastern States- Bauchi state was chosen because of tourism activities in the state which attracts foreigners' from all over the world

3.5 Measurements

A close-ended questionnaire was used to gather information about leadership succession, organizational climate, individual performance and trust. In this study, a total of 30 items were adapted to measure the dependent variable (individual performance), 14 items were adapted for independent variable (leadership succession), 33 items were adapted for the second independent variable (organizational climate) and seven items were adapted for the moderating variable (i.e. trust). The explanation for each variable can be seen as below subsection.

3.5.1 Individual Performance

There are few measurement being considered such as Campbell (1990), Rotundo and Sackett (2002), Williams and Anderson (1991) and Koopmans *et al.* (2011). But this study adapted a total of 30 items from Koopmans *et al.* (2013), because it has higher consistent reliability previously tested and it achieved a Cronbach's Alpha of 0.85. It is also related to the context of the study. The operational definition and measuring items are shown Table 3.2

Table 3.2
Operational definitions and items for individual performance

Variables	Operational definitions	Items
Individual performance	Refers to the performance of an employees in an organizational setting in order to achieve goal and objectives of the organization (Koopman <i>et al.</i> , 2013)	
Task performance	Is the ability with which individuals perform the core substantive or technical tasks that are very important to his or her job (Koopman <i>et al.</i> , 2013)	<ol style="list-style-type: none"> 1. I plan my work so that it was done on time 2. I worked towards the end result of my work 3. I kept in mind the results that I had to achieve in my work 4. I had troubles setting priorities in my work ® 5. I was able to separate main issues from side issues at work 6. I was able to perform my work well with minimal time and effort 7. It took me longer to complete my work tasks than intended®

Table 3.2 (Continued)

Variables	Operational definitions	Items
Contextual performance	Are behaviors that support the organizational, social, and psychological environment in which the technical core tasks must function (Koopman <i>et al.</i> , 2013)	<ol style="list-style-type: none"> 1. I was able to meet my appointments 2. I was able to fulfill my responsibilities 3. Collaboration with others went well. 4. Others understood me well, when I told them something. 5. Communication with others led to the desired result. 6. I came up with creative ideas at work 7. I took the initiative when there was a problem to be solved 8. I took the initiative when something had to be organized 9. I started with new tasks myself, when my old ones were finished 10. I asked for help when needed 11. I was open to criticism of my work 12. I tried to learn from the feedback I got from others on my work 13. I took on challenging work tasks, when available 14. I think customers were satisfied with my work 15. I took into account the wishes of the customer in my work

Table 3.2 (Continued)

Variables	Operational definitions	Items
Adaptive performance	Refers to the level to which an individual adapts to changes in the work role or environment (Koopman <i>et al.</i> , 2013).	<ol style="list-style-type: none"> 1. I worked at keeping my job knowledge up-to-date 2. I worked at keeping my job skills up-to date 3. I have demonstrated flexibility 4. I was able to cope well with difficult situations and setbacks at work 5. I recovered fast, after difficult situations or setbacks at work 6. I came up with creative solutions to new problems 7. I was able to cope well with uncertain and unpredictable situations at work 8. I easily adjusted to changes in my work

(R) = Negatively worded items

Source: Koopmans *et al.* (2013)

3.5.2 Leadership Succession

There are some few measurements being considered from Hewitt (2009), Hills (2009) but the study adapted total of 14 items from Garg and Weele (2012) because it has higher consistent reliability value of 0.7 . The items are also related to the context of the study. The operational definition and the measuring items are as in Table 3.3

Table 3.3

Operational definitions and items for Leadership succession

Variables	Operational definition	Items
Leadership Succession	Refers to a systematic effort made by an organization in order to ensure leadership continuity in key top management positions (Garg <i>et al.</i> , 2012)	<ol style="list-style-type: none"> 1. Succession planning for specific top management positions is very important in banks so as to have a smooth transition of responsibilities 2. It is to the benefit of banks to identify top managers from an early stage from within the bank 3. Talent management can add value to banks as talent is identified from within the bank and new top managers are earmarked 4. Getting in outside talent can improve a bank's skills pool for top management. 5. An exit strategy must be drawn up for the senior generation of the bank, so as to ensure a planned and trouble free retirement 6. Formal delegation of duties to employees has positive impacts as employees know what is expected 7. A good performance management system can be beneficial to banks as it shows employees contribution and banks can identify its most valuable employees

Table 3.3 (Continued)

Variables	Operational definition	Items
		8. Succession plan for specific top management positions is clearly identified and communicated to employees in my bank
		9. The bank always identifies potential top managers from within the bank.
		10. An effective talent management system is running within the bank.
		11. Outside talent is the most preferable way to get the required skills for top management into the Bank
		12. The bank has already drawn up an exit strategy for the senior generation.
		13. Formal ways to allocate duties and responsibilities within my/our bank have already been formulated.
		14. A performance management system is in place at the bank to monitor each employee's contribution to the business.

Source : Garg and Weele (2012)

3.5.3 Organizational Climate

The two measurements have been considered before making a choice, Patterson *et al.* (2005) and Dawson *et al.* (2008). However, the study adapted a total of 33 items from Dawson *et al.* (2008), because it has higher consistent reliability previously tested and it achieved a Cronbach's Alpha of 0.82 and above. The items are also related to the

context of the study. The measuring items and the operational definition can be seen in Table 3.4

Table 3.4
Operational definitions and organizational climate items

Variables	Operational definition	Items
Organizational climate	Refers to the perception of experiences, within an organization over time shared by employees within an organizational unit (Dawson <i>et al.</i> 2008).	
Well-being	Refers to the extent to which the organization values and cares for employees (Dawson <i>et al.</i> 2008).	<ol style="list-style-type: none"> 1. I have the opportunity to talk to someone at work about the emotional demands of the job 2. Training is provided on how to cope with the emotional demands of the job 3. People are encouraged to be open about the emotional demands of their work 4. The organization has created an environment here people can succeed, whatever their job or status in the organization 5. Staff in the organization have equal opportunities, whatever their job or status in the organization 6. The organization pays little attention to the interests of its employees® 7. The organization tries to be fair in its actions towards employees.

Table 3.4 (Continued)

Variables	Operational definition	Items
Quality	Is the emphasis given to quality procedures in an organization (Dawson <i>et al.</i> 2008).	8. The organization has created a safe working environment
		9. The organization strongly believes in the importance of training and development
		10. People here are strongly encouraged to develop their skills
		11. People here receive enough training before using new equipment
		12. The organization only gives people the minimum amount of training they need to do their job®
		13. When mistakes are made appropriate action is taken
		14. I feel able to report poor standards/poor quality care i observe
		15. When mistakes are made they are dealt with fairly
		16. When mistakes are made we learn from them and changes are made
		1. This organization does not have much of a reputation for top quality customer care®
		2. There is an emphasis on customer focused care in this organization.
		3. This organization sets extremely high standards for its staff
		4. As an employee, I would be happy to have care provided by this organization
		5. Quality is taken very seriously here.
		6. Staffs in this organization are able to question the basis of what the organization is doing
		7. The organization has clear standards which staff try to meet in order to achieve excellence.

Table 3.4 (Continued)

Variables	Operational definition	Items
Integration	Is the extent of interdepartmental trust and cooperation (Dawson <i>et al.</i> 2008).	<ol style="list-style-type: none"> 1. Communication in the organization is very good 2. Communication between management and staff is excellent in the organization 3. Different sections of the organization do not keep each other informed about what's going on® 4. There are often breakdowns in communication here® 5. Working in teams is considered very important in this organization 6. Teamwork exists in name only here® 7. My team/work group finds itself in conflict with other teams or departments in this organization® 8. Teams and departments are cooperative and helpful to each other in this organization 9. We are hampered in our efforts to improve customer care by other teams and departments® 10. Cooperation between teams and departments is recognized and encouraged in this organization

(R) = Negatively worded items

Source: Dawson *et al.* (2008)

3.5.4 Trust

The two measurements have been considered before making a choice, Gabarro and Athos (1976) and Robinson (1996). But the study adapted a total of seven items from Robinson (1996) because they have higher consistent reliability previously tested and it has achieved a Cronbach's Alpha of 0.86. The items are also related to the context of the study. The operational definition and measuring items are shown in Table 3.5

Table 3.5

Operational definitions and trust items

Variables	Operational Definition	Items
Trust	Can be defined as people trusting those they believe can solve problems and provide desired results (Robinson 1996).	<ol style="list-style-type: none"> 1. I believe my CEO has high integrity. 2. I can expect my CEO to treat me in a consistent and predictable fashion 3. My CEO is not always honest and truthful® 4. In general, I believe my CEO's motives and intentions are good. 5. I don't think my CEO treats me fairly ® 6. My CEO is open and upfront with me. 7. I am not sure I fully trust my CEO ^(R)

(R) = Negatively reworded items

Source: Robinson (1996)

3.6 Questionnaire Design

A five point Likert scale ranging from strongly disagree to strongly agree was used to measure the responses to the questions, because this is an acceptable and reliable scale and also easy for respondents to understand (Abraham, 1999; Shutte & Malouff, 1999). The five point Likert scale is a scale that has a mid point; therefore, it is scale that can definitely reduce the problem of non response bias (Elmore & Beggs, 1975; Krosnick & Fabrigar, 1997). Absence of a mid point in a measurement scale result in compelling respondents to answer in a particular direction, thereby increasing response error (Krosnick & Fabrigar 1997). Previous studies have also reported that the five point Likert scale is acceptable for reliability and validity levels (Abraham, 1999; Shutte & Malouff, 1999; Ciarrochi, Chan & Caputi, 2000; Petrides & Furnham 2000; Sacklofske

et al., 2003; Karimi, Leggat, Donohue, Farrell & Couper 2014). The Likert scale helps the researcher in calculating and summing scores for each response and performs arithmetical operations in the period of data analysis (Sekaran & Bougie, 2010). The study adapted instrument which show good cronbah alpha value because such instrument are found to be strong and reliable.

Face and content validity was carried out by the researcher before the pilot study for all the measures by assessing the suitability of the items in representing the operational definition of each variable. Face validity refers to the extent to which items that are projected to measure a concept actually measure such concept on its face; while content validity is the extent to which measures integrate adequate items that completely represent such concept. This involved meeting and discussing with a limited number of respondents and experts in order to pass judgment on the validity of the selected items to measure the construct (Sekaran & Bougie, 2010). The content validity of the items was also assessed by referring to previous studies. The researcher identified items that were designed to measure each of the hypothesized constructs or variables based on the inspiring works of prominent scholars, such as Dawson *et al.* (2008); Garg and Weele (2012); Gabarro and Athos (1976); Hewitt (2009), Hills, (2009); Koopmans *et al.* (2011); Koopmans *et al.* (2013); Patterson *et al.* (2005); Ritchtermeyer (2011); and Robinson (1996). Therefore, a total of 84 items were used in the questionnaire in examining all the variables illustrated in the theoretical framework of the study (refer table 3.6).

The questionnaire was designed in english language to measure the key important variables. The items deployed in the questionnaire were based on related previous studies (Koopmans *et al.*, 2013; Garg & Weele 2012; Dawson *et al.*, 2008; Robinson, 1996). The questionnaire was designed in a simple and easy format which is straightforward so that the respondents can understand it easily. Part A is measurement of key variables which consists of four sections. Section 1 consists of 30 questions, which require the respondents to make their assessment based on the individual's performance in the banking industry. Respondents were required to rate their level of agreement by means of assigning Likert scale points ranging from 1 (strongly disagree) to 5 (strongly agree).

Section 2 provided 14 items on leadership succession which reflects leadership succession in the Nigerian banks. Respondents were requested to rate their degree of agreement by way of assigning Likert scale points ranging from 1 (strongly disagree) to 5 (strongly agree). Mean while section 3 contains 33 items on organizational climate in the banking industry. The respondents were required to rate their level of agreement by assigning Likert scale point ranging from 1 (strongly disagree) to 5 (strongly agree). Section 4 contains seven items on trust which reflects trusting each other in the commercial banks . The respondents were requested to rate their degree of agreement by assigning Likert scale point ranging from 1 (strongly disagree) to 5 (strongly agree). Therefore, the total items in the study were 84 items. The questions asked in part B were the demographic factors of the respondents. The responses were measured based on a nominal scale and on the demographic factors, i.e., male or female, age and size of branches in the organization.

Table 3.6

Description of Instruments Used in the Questionnaire

S/N	Name of scholar	Name of variable	No. of items
1	Koopmans et al. (2013)	Individual performance	30
2	Garg and Weele (2012)	Leadership succession	14
3	Dawson et al. (2008)	Organizational climate	33
4	Robinson (1996)	Trust	7
Total			84

3.7 Control Variables

The study is going to use control variables such as age, gender and working experience in order to see their influence on the dependent variables in Nigerian commercial banks. This is because some studies in the past have tested these control variables (Lu, Zhou & Leung, 2011; Carbony & Ehrlich, 2013; Avey, Nimnicth & Graber Pigeon, 2010; Wei & Morgan, 2004) in developed countries such as USA, Hong kong and China. Therefore, this study intend to use this control variables in the Nigerian commercial banks to see there influence on the dependent variable. This is because some of the past studies shows that age, gender and working experience can also contribute to individual performance.

3.8 Pilot Study

A pilot test was conducted in this study to see whether the items measured what is supposed to be measured. It was also carried out to evaluate whether questions are framed in a way that would yield better response; and to find if respondents could supply the needed data. Similarly, pilot study is carried out in order to find out which set-up best suits the respondents, because the main aim is to receive feedback and use it to

improve and adjust data collection process. A pilot study was also conducted to confirm the reliability of the instruments in the study. According to Johnson and Brooks (2010) a total of 30 respondents is a reasonable minimum recommended for pilot study from the population of interest. Therefore, in-line with this, a pilot test of 30 questionnaires was administered to 30 branch managers of the Nigerian commercial banks that are located in Bauchi, Kano and Abuja.

These 30 questionnaires were distributed by the researcher personally and were fully completed and returned, representing a response rate of 100%. The pilot study was carried out within a period of 10 days (refer to Table 3.7 for the result of the pilot test). Sekaran and Bougie (2010), and Pallant (2001) asserted that concerning reliability, the best important figure to be considered is the alpha value. Pallant (2001) stated that Cronbach's Alpha values are relatively affected by the number of items in the scale. The Cronbach's Alpha coefficient was carried out in this study in order to measure the internal consistency of the instruments. The 30 questionnaires as discussed earlier were coded using statistical package of social sciences (SPSS) version 20. Reliability test was run for the data and the result of the data was good, thereby indicating that all the variables are reliable with good Cronbach's Alpha ranging from 0.87 to 0.97, as in Table 3.7 below:

Table 3.7
Summary of reliability test for pilot study

S/N	Variables	No. of items	Cronbach's Alpha
1	Individual performance	30	.969
2	Leadership succession	14	.920
3	Organizational climate	33	.916
4	Trust	7	.869

The above results indicate that all the variables under study have achieved a Cronbach's Alpha above 0.7 (Cronbach's Alpha from 0.6 and above is considered acceptable) (Hair, Anderson & Tatham, 2010). No item was deleted during the pilot study, which indicated that all the variables are reliable.

3.9 Data Collection

After getting approval from the branch managers, the researcher obtained data through the employment of research assistants from other geo-political zones due to the different geo-graphical zones, different culture, different ethnicity, as well as differences in political crisis. It was difficult for the researcher to collect data personally from other geo-graphical zones apart from his own zone. It was easier for the researcher to get data through research assistants from other geo-political zones and they can administer and collect the data on behalf of the researcher. However, the process on how to administer the questionnaire was explained to the research assistant by the researcher. Thus, the questionnaires were administered and collected through the use of research assistants employed from each of the selected states of the geographical zones in order to assist quick responses and also to facilitate the realization of high response rate. Although this method is expensive and not easy to administer compared to the mail

survey, as it involves paying the research assistants, including for their transportation and foods, it was still employed to ensure quick response.

Fundamentally, this method has achieved a high response rate because the procedure helped in collection of completed responses within a short period of time. In addition if there was any suspicion on the questions by the respondents, it could be clarified on the spot which also helped in reducing non response bias.

3.10 Data Analysis Techniques

This study used special package for social sciences (SPSS) version 20 for the purpose of analysis and hypothesis testing. Data screening was conducted for missing values and outliers as well as the normality test. If there were missing values an appropriate technique was used to replace the missing value such as mean. Normality test was conducted on the data to ensure the data is normal. T test was conducted to test non response biased since they got both early and late response.

Factor analysis is conducted in order to identify the strength and the structure of interrelationships between a large number of variables as it defines common underlying that are also referred to as factors (Anderson, Black, Hair, & Tatham, 1998). Therefore, factor analysis was also conducted so as to ascertain the validity of the items of this study. Before the factor analysis, one of the conditions to be satisfied is the sample size of the study. Hair *et al.*, (2010) asserted that the sample size required for factor analysis should be around 100 and above. Based on the above discussion on sample size, the

sample size of this study met the necessary requirement for factor analysis. Therefore, factor analysis was conducted in this study with the intention of reducing a large number of related items to smaller and manageable quantity. After the factor analysis, reliability analysis was also conducted in order to determine the Cronbach Alpha of each variable.

Validity refers to the extent to which items measure what they are assumed to measure and not something different. Validity test was conducted in order to ensure that all the items measured the constructs they are supposed to measure by getting high reliability and high factor loading. This is explained in detail in the next chapter.

Descriptive statistics is conducted to see the mean and standard deviation. According to Pallant (2001), descriptive statistics has a number of uses which include:

- To describe the characteristics of the sample
- To check variables for any violation of assumptions underlying the statistical technique that will be used to address the research questions
- To address specific research questions.

Besides that correlation analysis was conducted to observe the inter-relationship between the variables in the study. Correlation results point out whether there is a significant relationship in regression analysis (Pallant, 2001). Correlation values that are 0.9 and above show that there is multicollinearity (Hair *et al.*, 2010). Additionally, correlation analysis was also carried out through bivariate correlations in order to show the direction and significance between the variables used in the study. The are explained in detail in the next chapter.

Multiple regression analysis provides an avenue for neutrally assessing the degree of the relationships between independent and dependent variables (Sekaran & Bougie, 2010; Hair, Money, Samovel & Page, 2007). The regression coefficients are used to indicate the relative importance of each of the independent variables in the prediction of the dependent variable. When the control variables and independent variables are jointly regressed against the dependent variable in an attempt to explain the variance in it, the size of each individual regression coefficients will show how much an increase in one unit in the independent variable would affect the dependent variable, taking into cognizance that all other independent variables and dependent variable came into multiple correlation coefficient (Sekaran & Bougie, 2010; Zikmund, Babin, Carr & Griffin, 2009).

Hierarchical multiple regression was used to test the hypotheses and moderating effect of the independent and dependent variable and the effects of the moderating variable. It is also done to see the linearity of the phenomenon, variance, error terms and normality of the data. Hierarchical regression analysis is based on logical and theoretical considerations and can be defined as a statistical tool which is used to forecast and describe a dependable variable with one or more independent variables in chronological entry of predictors (Tabachnick, 2007). Hierarchical regression is recommended as a technique for analysing moderating effect (Baron & Kenny, 1986; Fraizer *et al.*, 2004; Russ & McNeilly, 1995; Whisman & McClelland, 2005). To test the moderating role of trust, four steps of hierarchical regression were conducted to determine what percentage of variance in a variable is explained by other variables when the variables are entered into regression analysis in an orderly manner (Cramer, 2003).

The first step is to see the influence of the control variables. The second step is the direct influence of the independent variables, while the third step is the moderating variable is entered in order to determine whether the moderating variable of trust has significant impact on the criterion (individual performance). The last step which is step four is the interaction between the variables, i.e., the moderating variable and the independent variables are also entered in order to see if there is any additional variance explained. Thus, to have a moderating effect in any analysis, the third step must indicate a significant R^2 increase with a significance F- change value. Similarly, once the fourth step shows a significant of R^2 increase, at that point, it can be certain that there is a moderating effect. To know whether there is moderating effect or not, it is very important to look at the significance effect by new interaction term of t value and p value under the coefficient (Abrams, 2002; Frazier *et al.*, 2004; Tabachnick & Fidel, 2007; Whisman & McClelland, 2005).

3.11 Summary

This chapter discusses the design of the study, questionnaire design, sampling technique. It also discusses the measurement of the instrument, unit of analysis and data analysis techniques.

CHAPTER FOUR

FINDINGS

4.1 Introduction

This chapter has the objective of providing and discussing the results of the study. This comprises of response rate, data cleaning, non response bias, factor analysis, reliability, descriptive statistics, profile of respondents and correlation. The chapter also discusses the vital assumptions of multiple regressions such as normality, linearity, multicollinearity and homoscedasticity. Additionally, this chapter also presents regression analysis for testing hypothesis as well as hierarchical regression analysis for testing moderation.

4.2. Response Rate

There are 1,645 commercial banks managers in six states of Nigeria which constitutes the population of the study. The sample size was drawn from Krejcie and Morgan's (1970) table for sample size determination, based on the selected 310 managers. Therefore, in order to take care of none response rate as suggested by Hair, Wolfinbarger and ortinall (2008); and Hair, Anderson & Tatham, (2010), the sample size was increase and a total of 600 questionnaires were distributed to branch managers of the commercial banks in the six states of the regions: Lagos, Delta, Abia, Abuja, Kano and Bauchi. The data collection took about two months. A total of 471 questionnaires were duly completed and returned representing 78.5% response rate. Out of the 471 questionnaires collected from the respondents, 21 questionnaires were

returned incompletd. Thus, only 450 questionnaires (75%) were coded and used for further analysis as depicted in Table 4.1.

Table 4.1
Response rate for the questionnaire

Responses	Bauchi	Kano	Abuja	Lagos	Delta	Abia	Total/Rate
Distributed questionnaire	150	200	100	80	50	20	600
Returned questionnaire	150	175	65	34	27	20	471
Returned and usable questionnaire	142	170	58	33	27	20	450
Returned and excluded questionnaire	7	5	6	3	0	0	21
Questionnaire not returned	0	25	35	46	23	0	129
Response rate %	100	87.5	65	42.5	54	100	78.5
Usable response rate %	94.7	85.0	58.0	41.3	54.0	100.0	75.0

A total of 450 respondents constituted for this research which indicates a good response rate of 75% which covers all employees of commercial banks in the six states of the region. This rate is considered sufficient based on the argument of Sekaran (2003) that a response rate of 30% is suitable for survey. In addition, the present response rate is considered sufficient as it is suggested that a sample size should be between five and 10 times the number of study variables to carry out regression analysis (Hair *et al.*, 2010; Pallant, 2001). Since this study has four variables, a sample of 40 is considered adequate for data analysis. Thus, 450 responses (75%) was used which satisfied the required sample size for multiple regression analysis. The data was keyed into SPSS version 20 for further analysis.

4.3 Data Cleaning

Data cleaning is very important for conducting any multivariate analysis. This is because the quality and good result of the analysis depend on the data screening and editing (Pallant, 2011). But before the actual data cleaning, negatively coded questions were transformed e.g., 1 was transformed to 5; 2 to 4; 3 to 3 and 4 to 2. Question 4, 7, were recoded from individual performance, question 6, 12, 17, 26, 27, 29, 30 and 31 were recoded from organizational climate while question 3, 5 and 7 from trust were recoded.

4.3.1 Detection of Missing Data

Missing data refers to absence of appropriate value on one or more variables for data analysis (Hair, Anderson & Tatham, 2010). In understanding the negative effect of missing data, the researcher took a preventive action right from the field in an attempt to reduce and ensure that the data is free from any missing value. Therefore, upon receiving any completed questionnaire, the researcher and his research assistants quickly made sure that each and every question is properly answered. In some cases, if a questionnaire is not properly filled in, the attention of the respondent was quickly drawn to kindly complete appropriately. The researcher also followed the data entry step by step with caution and curiosity. After receiving the data, the researcher keyed in the data in SPSS version 20 software. When a missing value is detected, the researcher has to refer to the questionnaire and trace it, because this helps in certifying that no missing value is detected. A preliminary descriptive statistics was conducted to find out if there are missing values or not. The result of the descriptive statistics indicates that no missing value was recorded; thus, there is no need for deletion. According to Hair *et al.* (2010),

any case with more than 50% missing value should be deleted. However, there was no missing value recorded in this study.

4.4 Non Response Bias

The issue of non- response bias refers to the common mistake a researcher makes in assessing the characteristics of the sample because some groups of respondents are understated due to non-response (Berg, 2002). Singer (2006) stated that there is no minimum response rate below which a survey estimate is necessarily biased; there is also no response rate above which it is never biased. Nevertheless, there is need to investigate the possibility of bias no matter how small the non- response bias is (Pearl & Fairly, 1985; Sheikh, 1981).

The main problem of no response biased are cause from responses to questions, and the information given by respondents being different from those who refused to respond (Armstrong & Overton, 1977). Thus, when non response bias happens, the result will not allow one to know how the total sample responded. However, non response bias may affect the whole sample of the population. Hence, it is very important to consider this type of error before moving to the main analysis.

In order to address the issue of non respond biased in this study the sample size was increased as suggested by salkind (2003), and Hair *et al.* (2010); follow up through phone calls, SMS and personal visits and consultation were offered as motivation

(Churchill Jr. & Iacobucci, 2004). In spite of the high response rate in this study, late and early responses were compared using the study variables.

The respondents were divided into two major independent samples based on their response to survey questionnaire with regards to four major study variables: leadership succession, organizational climate, individual performance and trust. Levene's test for equality of variance was used to know whether the variance between early and late respondents differs.

Table 4.2

Descriptive statistics for early and late respondents

Variables	Collection period	N	Mean	Std. Deviation	Std. Error Mean
IP	Early response	194	1.465	.269	.019
	Late response	256	1.504	.334	.021
LS	Early response	194	1.478	.338	.024
	Late response	256	1.481	.310	.019
OC	Early response	194	1.294	.293	.021
	Late response	256	1.460	.315	.020
TR	Early response	194	1.333	.330	.024
	Late response	256	1.371	.308	.019

Note: IP = Individual performance, LS = Leadership succession, OC = Organizational climate, and TR = Trust.

One of the methods of testing non-response bias is by comparing the responses of the early respondents and the respondents who responded late. The responses of those respondents who responded late are, in essence, a sample of non-respondents to the first questionnaire administered and that is presumed to be representative of the non-respondents' group (Miller & Smith, 1983; Oppenheim, 1966).

Table 4.3
Independent Samples T-Test for Equality of Means

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2- taile d)	Mea n Diff erence	Std. Erro r Diff erence	95% Confidence Interval of the Difference	
									Low er	Upp er
IP	Equal variances assumed	4.939	.027	-1.361	448.000	.174	-.040	.029	-.097	.018
	Equal variances not assumed			-1.401	446.393	.162	-.040	.028	-.096	.016
LS	Equal variances assumed	1.924	.166	-.102	448.000	.919	-.003	.031	-.063	.057
	Equal variances not assumed			-.100	395.493	.920	-.003	.031	-.064	.058
OC	Equal variances assumed	1.240	.266	-5.697	448.000	.000	-.166	.029	-.223	.109
	Equal variances not assumed			-5.756	430.064	.000	-.166	.029	-.222	.109
TR	Equal variances assumed	1.519	.218	-1.276	448.000	.203	-.039	.030	-.098	.021
	Equal variances not assumed			-1.264	400.052	.207	-.039	.031	-.099	.021

Note: IP = Individual performance, LS = Leadership succession OC = Organizational climate, and TR= Trust.

From the independent sample t-test for equality of means, the result above shows that the group mean and standard deviation for early respondents and late respondents are actually not different. As indicated in Table 4.3, the t-test shows that there is no significant difference between early responses and late responses based on the items in individual performance ($t=-1.401$, $p>.162$); leadership succession ($t=.102$, $p>.919$); organizational climate ($t= -5.697$, $p>.266$); and trust ($t= -1.276$, $p> .203$) respectively. Thus, Pallant (2011) asserted that if the equal variance assume is equal to or less than (.05, .01 and .001) the equal variance not assume should be reported but if it is larger than 0.5 equal variance assume should be considered. Thus, as the result indicates, the items are statistically different, the differences are relatively small and not significant enough to have an effect on the entire results. However, the questionnaires that were received in the first month of the data collection were marked as early responses while the remaining that came in the second month were marked as late responses.

4.5. Outliers

Outliers can be spotted using univariate, bivariate and multivariate method based on the number of variables in the study (Pallant, 2011). Between the generally techniques used to detect outliers is Mahalanobis distance measure. According to Hair *et al.* (2010), this method, measures the distance of each observation from the mean center of all observations in multidimensional space. In detecting the outlier observations, Mahalanobis distance values were observed and compared to the critical values in Chi-square distribution table. Referring to the Chi-Square distribution table, the critical value at 0.05 level of significance was found to be 5.99. This shows that any figure

with mahalanobis distance above 5.99 should be remove. However, these results shown the existence of outlier observations. Among 450 observations, three observations (77, 299 and 430) were considered as outliers and eliminated for further analysis. This meant that 447 cases were retained and used for subsequent analysis.

4.5 Factor Analysis

Factor analysis is a method of reduction of data which is used in summarizing the variable structure in a given set of data. There are two types of factor analysis namely Confirmatory Factor Analysis (CFA) and Exploratory Factor Analysis (EFA). EFA scrutinizes and summarizes correlation structure for a data set (it is a data reduction technique), while CFA tests the correlation structure of a set of data against the hypothesized structure so as to rate the goodness of fit which is suitable and appropriate for analysis tools like AMOS (Vicky, 2009). In EFA, a researcher examines how many factors are there, including dimensions if any, whether the factors are correlated or not, and which of the observed variables are best to measure each factor. In CFA, a researcher identifies a reliable or certain number of factors, which factors are correlated as well as which observed variables measure each of the factors. EFA is used to find out the measure of a factor's structure, to determine its internal reliability; it is not appropriate for testing theories, but only to explain and clarify relationships between variables, while CFA is used in testing theories (Vicky, 2009).

EFA determines the interrelationships among significant number of variables and then explains them in terms of their common essential dimensions; these common essential

dimensions are known as factors (Vicky, 2009; Hair *et al.*, 2010). Thus, the study used EFA because most of the studies were tested in west countries while this study is in Nigeria with different samples and respondents. EFA is more suitable than CFA in this study because EFA has the ability to explore on the variables in the study including dimensions being Nigeria a country with different languages, ethnicity, religion and highly populated. However, before factor analysis is conducted, certain conditions need to be taken into consideration. The sample is required to have a minimum of 300 cases (Tabachnick & Fidell, 2007). Hair *et al.* (1998; 2010) and Coakes and Steed (2003) stated that the general rule of thumb for factor analysis to be carried out is that there should be a minimum of five respondents per variable under the study. Comrey and Lee (1992) asserted that a sample size of 50 is very poor, 100 poor, 200 fair, 300 good, 500 very good and 1,000 excellent. Therefore, with a good data of 447 and four variables, the study has achieved this condition.

Additionally, principal component analysis (PCA) is carried out to simplify a large number of items to a few representative factors or dimensions in order to test the pattern of correlation among the items of variables, and establish the goodness of measure for testing the hypothesis (Hair, Black, Anderson, Tatham & Black, 1998; Hair, Money, Samouel & Page 2007; Tabachnick & Fidell, 2007). In order to determine the number of factors to be extracted, two most generally used methods as proposed by Hair *et al.* (1998; 2006); and Tabachnick and Fidell (2007) were taken into consideration. First, the eigenvalue of factors must be greater than 1 (Hair *et al.*, 1998; 2007; Tabachnick & Fidell, 2007). Hence, all factors having eigenvalue less than 1 were considered insignificant and disregarded from the analysis. The second technique is through the

inspection of the shape of scree plot test. A cut off point at which the pattern of the curve had changed to nearly horizontal line is determined and used as guideline to find out the optimum number of factors to be extracted (Hair *et al.*, 1998; 2007; Tabachnick & Fidell, 2007).

Furthermore, Bartlett's Test of Sphericity has to be significant at $p < 0.05$. Kaiser-Meyer-Olkin (KMO) test and the overall measure of sampling adequacy (MSA) should be at least 0.6 and above for good factor analysis; if the value is lower than 0.6 this shows that there is need for collecting more data or another variable should be introduced (Field, 2009). Hair *et al.* (2010) stated that the value of measure of sampling adequacy (MSA) must exceed 0.5 for the whole test as well as individual variables. Items loading lower than 0.05 must be removed. Hutcheson and Sofroniou (1999) stated that KMO values between 0.5 and 0.7 are considered average, 0.7 and 0.8 are good, 0.8 and 0.9 as very good, and any value above 0.9 as excellent. Comrey and Lee (1992); and Tabachnick and Fidell (2007) said that factor loading in excess of 0.71, 0.63, 0.55, 0.45 and 0.32 are usually interpreted as excellent, very good, good, fair and poor, respectively. The greater the loading, the more the item is a pure measure of the factor (Tabachnick & Fidell, 2007). Therefore, in interpreting the factors, only items with loading of 0.45 and above in other factors were considered (Tabachnick & Fidell 2007). Items that have low loading of less than 0.45 were deleted from the subsequent analysis to ensure each item is a pure measure of its respective factors. In determining the number of components (factors) to extract, there is need to consider other important outputs (KMO, total variance explained). The result of factor analysis for dependent

variable, independent variables and moderating variable are described in following sub sections.

4.5.1 Factor Analysis on Individual Performance

Thirty items were used to measure individual performance. Initially, the result of the exploratory factor analysis on the 30 items came out with three factors. Since only items with loading of 0.45 were accepted which is in line with Tabachnick and Fidell (2007). Three items were deleted from the subsequent analysis, one of the items (item no.1) was from task performance and the other two items (item no. 27 and 29) from adaptive performance due to low loadings. The remaining 27 items were re-analyzed and suitable for further analysis. The factor loading of the items ranges from 0.451 to 0.709 which shows that the items have a strong factor loading. The result of the principal component analysis (PCA) using SPSS version 20 is presented in Table 4.4 and the SPSS output is presented in Appendix 2.

Table 4.4 depicted that the value of Kaiser- Meyer-Olkin (KMO) Measure of sampling adequacy of 0.782 which is above the benchmark of 0.60; this shows that the sample size used for factor analysis is enough (Hutcheson & Sofroniou, 1999). The Bartlett's Test of Sphericity is statistically significant which supports the factorability of the correlation matrix as the p value stands at 0.000. The chi-square value of 4085.684, indicates the significance of the correlation matrix, and hence provides a reasonable basis for factor analysis.

As mention earlier the factor analysis for the individual performance came out with three dimensions as expected (contextual performance, task performance and adaptive performance) and all having eigen values exceeding 1 (contextual performance, 4.427; task performance, 4.122; and adaptive performance, 2.746). The contextual performance has 10 items loading under it, however, out of the original 15 items developed for contextual performance, six items were retained with additional four items from the adaptive performance dimension. However, the four items of adaptive performance that loaded with contextual performance relates to; coping with difficult situation and setback at work, adjusting to changes in work place, keeping up to date with job skills and providing creative solutions to new problems. All these are issues relating to job performance in a particular job setting and therefore can be said to mean performing a job in a particular work context. The researcher contend that these items can as well be grouped under contextual performance and therefore the original name for this construct 'contextual performance' is retained. This is also in line with Hair *et al.* (2010) suggestion that if the items of one constructs appear or loaded highly on another construct they will be considered as the items of that constructs based on the common content of the items that group together.

Furthermore, 11 items loaded with task performance out of which the original six items generated for the task performance were successfully retained with five additional items originally developed for contextual performance. These newly added items have the characteristics of; fulfilling job responsibilities, understanding job communication, meeting with appointment, coming up with creative ideas at work and collaborating successfully with others at work. These items however, have the element of performing

and fulfilling ones job at work and therefore overcoming task at work. Hence, the new items can be retain as task performance similar with the originally generated items for the task performance. Thus, this study, have retained the original name for the construct as task performance. This also concured with Hair *et al.* (2010) that if the items of one constructs loaded highly on another construct they will be labelled as the items of that constructs based on the common content of the items that group together.

Moreover, for the adaptive performance, two original items generated for the construct were retained after factor loading, in addition four other items from contextual performance loaded with adaptive performance making the total items that loaded under adaptive performance to be six. However, the four items from contextual performance that loaded under adaptive performance have similar concept to adaptive performance as the items loadings indicates; customers satisfaction with individuals work, asking for help in need, learning from feedback and taking initiative in organizing work. The reseacher believe that it is when an individual employees' adapt to a new work role that the above mentioned function are possible. Consequently, the name adaptive performance is retained for this construct. The items are labelled as adaptive performance based on the recommendation of Hair *et al.* (2010) that if the items of one constructs loaded highly on another construct they will be labelled as the items of that constructs based on the common content of the items that group together.

Generally, the name of the constructs for all the three dimensions of individual performance were retained. This is because most of the items from the different dimensions have similar charecteristics and therefore can be use interchangeably, more

so, the respondents might assume the items to be measuring similar construct. In addition, since the overall objective is to measure individual performance, then it might not be conceptually and methodologically wrong to use them interchangeably or even lump them on one factor. This study therefore, argue that the name of the original construct can be retained despite the loading of the some items from other dimensions of the same constructs. Refer to table 4.4

Table 4.4
Result of the factor analysis for Individual Performance

Items	Description	Components
Contextual Performance		
IP 22	I took into account the wishes of the customer in my work	.698
IP16	I started with new tasks myself, when my old ones were finished	.674
IP 20	I took on challenging work tasks, when available	.662
IP26	I was able to cope well with difficult situations and setbacks at work	.655
IP30	I easily adjust to changes in my work	.653
IP24	I worked at keeping my job skills up to date	.647
IP28	I came up with creative solutions to new problems	.609
IP18	I was open to criticism of my work	.549
IP14	I took the initiative when there was a problem to be solved	.523
IP12	Communication with others led to the desired result	.484
Task Performance		
IP9	I was able to fulfill my responsibilities	.652
IP5	I was able to separate main issues from side issues at work	.639
IP6	I was able to perform my work well with minimal time and effort	.618
IP7	It took me longer to complete my work tasks than intended (R)	.617
IP2	I worked towards the end result of my work	.609
IP11	Others understood me well when i told them something	.563
IP8	I was able to meet my appointments	.559
IP3	I kept in mind the results that i had to achieve in my work	.551
IP4	I had troubles setting priorities in my work (R)	.542
IP13	I came up with creative ideas at work	.518
IP10	Collaboration with others went well	.451

Table 4.4 (Continued)

Items	Description	Components		
Adaptive Performance				
IP23	I worked at keeping my job knowledge up to date			.709
IP21	I think customers were satisfied with my work			.705
IP17	I asked for help when needed			.689
IP25	I have demonstrated flexibility			.689
IP19	I tried to learn from the feedback i got from others on my work			.665
IP15	I took initiative when something had to be organized			.590
Eigen value		4.427	4.122	2.746
Percentage of variance (41.832)		16.395	15.267	10.170
KMO				.782
Bartlett’s Test of Sphericity				4085.684
Significance				.000

Note: IP = Individual performance, (R) = Reversed coded statement

4.5.2 Factor Analysis on Leadership Succession

Fourteen items were used to measure leadership succession. The result of the factor analysis on 14 items came out with only one factor. The items that loaded 0.45 and above were accepted which is inline with Tabachnick and Fidell (2007). Seven items were eliminated from the subsequent analysis, these items are 7,3,13, 11,5,9 due to low loadings. The remaining seven items were re-analyzed and suitable for further analysis. The factors' loading ranged from 0.537 to 0.763. The result of the factor principal components analysis (PCA) using SPSS version 20 can be seen in Table 4.5 and the SPSS output is presented in Appendix 2.

The Kaiser- Meyer- Olkin (KMO) measure of sampling adequacy is 0.813 which is above the minimum level of 0.60, signifying that the sample size is adequate for factor analysis. Bartlett's Test of Sphericity is significant at $p < 0.000$, which strongly supports the factorability of the correlation matrix. The PCA also indicates that there is only one component with eigenvalue value exceeding 1. The extracted component is named leadership succession. The eigen value is 2.995 and percentages of the variance is 42.780%, respectively.

Table 4.5
Result of factor analysis for leadership succession

Items	Description	Components
LS10	An effective talent management system is running within the bank	.763
LS12	The bank has already drawn up an exit strategy for senior generation	.728
LS14	A performance management is in place at the bank to monitor each employee's contribution to the business	.701
LS8	Succession plan for specific top management positions is clearly identified and communicated to employees in my bank	.685
LS6	Formal delegation of duties to employees has positive impacts as employees know what is expected	.569
LS4	Getting in outside talent can improve a bank's skills pool for top management	.556
LS2	It is to the benefit of banks to identify top managers from an early stage from within the bank	.537
Eigen value		2.995
Percentage of variance (42.780)		42.780
KMO		0.813
Bartlett's Test of Sphericity		726.432
Significance		.000

Note: LS = Leadership succession

4.5.3 Organizational Climate

Organizational climate was measured with 33 items which was also subjected to principal components analysis (PCA) using SPSS version 20. The result of the factor analysis on the 33 items came out with three factors. Items with 0.45 loadings and above were accepted inline with Tabachnick and Fidell (2007). Three items were deleted from the subsequent analysis due to low loadings, these items are 1 from wellbeing 32 and 33 from integration. The remaining 30 items representing three factors were analysed for further analysis. The factor loading ranges from 0.484 to 0.819. The result of the factor analysis was presented in Table 4.6. and the SPSS output is presented in Appendix 2.

In Table 4.6, the Kaiser- meyer-olkin (KMO) measure of sampling adequacy of 0.866 is above the minimum level of 0.60, indicating that the sample size used for factor analysis is adequate, which is in-line with the suggestion of Hutcheson and Sofroniou (1999). In addition, the Bartlett's Test of Sphericity is statistically significant which supports the factorability of the correlation matrix as the p value also stands at 0.000. The factor analysis shows that there are three components with eigen value exceeding 1. From the factor analysis, three factor rotated solution were obtained from the three dimensions of organizational climate as anticipated. All the three (quality, wellbeing and integration) factor solution had eigen values of 7.530, 6.364 and 1.860 respectively.

The first factor (quality) which originally had seven items, retained four with an additional 11 items loading very well on quality. The new items that loaded on quality are; seven from the dimensions of wellbeing, and four from integration. These items

however, have the following related statements; taken appropriate actions on mistakes, using equipment after training, believing in training and development, dealing fairly with mistakes, being fair with employees, giving employees equal opportunities and encouraging employees to be open with emotional demands. Other statements are related to excellent communication, breakdown in communication, presence and absence of team work. Since these items loaded very well under quality, in quantitative analysis sense, it means that they correlate highly with each other. Hence, measuring the construct better.

After careful observation, the researcher came to the conclusion that those items have very much to do with quality. The study therefore, maintained the name quality for all these items, given also, that, issues of training, correcting mistakes and taken care of staff welfare are all geared towards improving organizational quality. This also in line with Hair *et al.* (2010) that if the items of one constructs loaded highly on another construct they will be labelled as the items of that constructs based on the common content of the items that group together.

In regards to the wellbeing dimension, all items that loaded under the factor were originally generated to measure the construct. However, out of the 16 items measuring wellbeing, six were retained, while one was deleted due to low loadings with other nine items loading on other dimension of organizational climate. Since, these six items loaded exactly on their primary construct the name of the original variable was retained as wellbeing.

Furthermore, in relation to the dimension of integration, ten items were originally generated to measure the variable. However, four items were retained after factor solution with additional five from the dimension of quality and wellbeing, making the total items measuring integration to be nine. The wordings from the new items that loaded under integration are summarise as follows; questioning the basis of organizational action, happy to be taken care of by the organization as an employee as well as expecting same for customers. Others are; learning from mistakes and changing attitude and also reporting poor standard or quality provision by the organization.

Looking at the overall objective of integration which has to do with trust and cooperation, the above related statements from the new items that loaded on integration are not far from the definition of integration. This is so, because the issues of questioning organizational action, learning from mistakes and changing attitudes and reporting poor standards or quality about care are all responsible for building trust. Moreover, the issues relating to employees and customers happiness regarding the provision of care by the organizations are all related to trust and cooperation. Consequently, the original name of the variable (integration) is retained. This also concured with Hair *et al.* (2010) who stated that if the items of one constructs loaded highly on another construct they will be labelled as the items of that constructs based on the common content of the items that group together.

Table 4.6
Result of factor analysis for organizational climate

Items	Description	Components
Quality		
OC13	When mistakes are made appropriate is taken	.796
OC11	People here receive enough training before using new equipment	.727
OC21	Quality is taken very seriously here	.725
OC19	This organization sets extremely high standards for its staff	.713
OC25	Communication between management and staff is excellent to the organization	.712
OC9	The organization strongly believes in the importance of training and development	.706
OC17	This organization does not have much of a reputation for top quality customer care (R)	.703
OC15	When mistakes are made they are dealt with fairly	.690
OC23	The organization has clear standards which staff try to meet in order to achieve excellence	.685
OC7	The organization tries to be fair in its actions towards employees	.683
OC5	Staff in the organization have equal oppurtunities, whatever their job or status in the organization	.683
OC3	People are encourage to be open about the emotional demands of the job	.624
OC27	There are often breakdowns in communication (R)	.621
OC29	Team work exists in name only (R)	.602
OC31	Teams and departments are cooperative and helpful to each other in this organization	.555

Table 4.6 (Continued)

Items	Description	Components
Wellbeing		
OC6	The organization pays little attention to the interest of its employees (R)	.819
OC4	The organization has created an environment where people can succeed, whatever their job or status in the organization	.818
OC10	People here are strongly encourage to develop their skills	.801
OC8	The organization has created a safe working environment	.730
OC2	Training is provided on how to cope with the emotional demands of their work	.696
OC12	The organization only gives people the minimum amount of training they need to do their job (R)	.584
Integration		
OC26	Different sections of the organization do not keep each other informed about what's going on (R)	.807
OC28	Working in teams is considered very important in this organization	.743
OC30	My team/work group finds itself in conflict with other teams or departments in this organization (R)	.690
OC24	Communication in the organization is very good	.647
OC22	Staffs in this organization are able to question the basis of what the organization is doing	.605
OC20	As an employee, i would be happy to have care provided by this organization	.584
OC16	When mistakes are made we learn from them and changes are made	.553

Table 4.6 (Continued)

Items	Description	Components		
OC14	I feel able to report poor standards/poor quality care i observe			.517
OC18	There is an emphasis on customer focus care in this organization			.484
Eigen value		7.530	6.364	1.860
Percentage of variance (52.512)		25.101	21.213	6.199
KMO				0.866
Bartlett's test sphericity				7855.204
Significance				.000

Note: OC = Organizational climate (R) = Reversed coded statement

4.5.4 Moderating Variable of Trust

Trust was examined by seven items in one dimension, which was subjected to PCA using SPSS version 20. Before conducting PCA, the suitability of the data was examined. The result of the factor analysis on seven items came out with only one factor. The items that loaded 0.45 and above were accepted which is inline with Tabachnick and Fidell (2007). The factor loading of items ranges between 0.615 to 0.830. Three items were deleted from the subsequent analysis, these items are number 6, 4 and 2. The remaining four items were considered for further analysis because Tabachnick and Fidell (2001), Worthington and Whittaker, (2006) asserted that items as fewer as three can be retained in a factor. The value of the KMO is 0.690 which is above the cut off value of 0.6 which shows that the sample size is enough for factor analysis. Bartlett's Ttest of Sphericity is statistically significant at $P < 0.000$, supporting the factorability of the correlation matrix. The PCA indicated the presence of one component factor to extract (Pallant, 2007, 2011). The items loaded on one factor with an eigen value of 2.183 the percentage of variance is 54.579. The result of the PCA

using SPSS version 20 can be seen in Table 4.7 below and the SPSS output is presented in Appendix 2.

Table 4.7
Result of factor analysis for trust

Items	Description	Components
TR3	My CEO is not always honest and truthful	.830
TR5	I don't think my CEO treats me fairly (R)	.825
TR7	I 'am not sure I fully trust my CEO (R)	.660
TR1	I believe my CEO has high integrity	.615
Eigen value		2.183
Percentage of variance (54.579)		54.579
KMO		0.690
Bartlett's Test of Sphericity		389.413
Significance		.000

Note: TR = Trust, (R) = Reversed coded statement

4.6 Restatement of Hypotheses

The research framework needed a modification as a result of factor analysis. There was also a need for the restatement of the entire hypotheses. Additionally, this section presents the restated hypotheses to reveal the changes in the arrangement of constructs“ measurements experienced after the factor analysis. Individual performance had three dimensions and all the dimensions were retained, i.e., contextual performance, adaptive performance and task performance. Organizational climate had three dimensions and all the dimensions were retained i.e., quality, integration and wellbeing. The other constructs such as trust and leadership succession remained in their uni-dimensional form. The modified hypotheses are presented in Table 4.8.

Table 4.8
Summary of Hypotheses

H1a	There is significant and positive relationship between leadership succession and adaptive performance
H1b	There is significant and positive relationship between leadership succession and task performance
H1c	There is significant and positive relationship between leadership succession and contextual performance
H2a	There is significant and positive relationship between integration and adaptive performance
H2b	There is significant and positive relationship between integration and task performance
H2c	There is significant and positive relationship between integration and contextual performance
H2d	There is significant and positive relationship between quality and adaptive performance
H2e	There is significant and positive relationship between quality and task performance
H2f	There is significant and positive relationship between quality and contextual performance
H2g	There is significant and positive relationship between wellbeing and adaptive performance
H2h	There is significant and positive relationship between wellbeing and task performance
H2i	There is significant and positive relationship between wellbeing and contextual performance
H3a	Trust moderates the relationship between leadership succession and adaptive performance
H3b	Trust moderates the relationship between leadership succession and task performance
H3c	Trust moderates the relationship between leadership succession and contextual performance
H4a	Trust moderates the relationship between integration and adaptive performance
H4b	Trust moderates the relationship between integration and task performance
H4c	Trust moderates the relationship between integration and contextual performance

Table 4.8 (Continued)

H4d	Trust moderates the relationship between quality and adaptive performance
H4e	Trust moderates the relationship between quality and task performance
H4f	Trust moderates the relationship between quality and contextual performance
H4g	Trust moderates the relationship between wellbeing and adaptive performance
H4h	Trust moderates the relationship between wellbeing and task performance
H4i	Trust moderates the relationship between wellbeing and contextual performance

4.7. Reliability

According to Sekaran and Bougie (2010), reliability of a measure refers to the consistency and suitability with which the instruments measure the concept without any bias and error. It also guarantees consistency in measuring different items in the instrument across time. The most common test of inter-item consistency reliability is the Cronbach's Alpha coefficient (Sekaran & Bougie, 2010). The closer the Cronbach's alpha is to 1, the more higher is the internal consistency reliability of measure. Thus, Cronbach's Alpha test was employed in this study to measure the internal consistency of the instruments. After running the data with SPSS version 20, the results show that all measures have high reliability values ranging from 0.717 to 0.917. Hair *et al.* (2007); Nunally (1978); and Sekaran and Bougie (2010) asserted that an instrument with coefficient value of 0.60 as poor, 0.70 as acceptable; and 0.80 and above as good. Additionally, the rule of thumb provided by George and Mallery (2003) states that alpha values of greater than 0.50 are adequate and acceptable for testing the reliability of constructs; while the values of less than 0.50 are considered not acceptable. Nunally (1967) also suggested that a modest reliability range of 0.50 and 0.60 would suffice. According to Howitt and Cramer (2003) and Bowling (2002), an alpha of 0.5 and above is considered as an indication of good internal consistency. Jones and James (1979)

argued that alpha values, ranging from 0.44 to 0.81 are acceptable because alpha is a function of the number of items in the composite and tends to be conservative. Because this current study use the measurement items adapted from several previous studies, it was decided that alpha values above 0.60 are acceptable.

Table 4.9

Summary of Results for Reliability test of Constructs and Dimensions

Variables	Number of items	Cronbach's Alpha
Dependent Variable		
<i>(Individual performance)</i>	27	.777
Task performance	11	.801
Adaptive performance	6	.778
Contextual performance	10	.823
Moderating Variable		
Trust	4	.717
Independent Variables		
Leadership succession	7	.774
<i>(Organizational climate)</i>	30	.895
Integration	9	.868
Wellbeing	6	.884
Quality	15	.917

Table 4.9 shows the overall value of Cronbach's Alpha for the independent, dependent and moderating variables in this study. Leadership succession is an independent variable with seven items and Cronbach's Alpha of (0.774); organizational climate is the second independent variable with 30 items and Cronbach's Alpha of (0.895); organizational climate has 3 dimensions which include Integration with 9 items with Cronbach's Alpha of (0.868); wellbeing with 6 items and Cronbach's Alpha of (0.884); and quality with 15 items and cronbach's (0.917). Trust is the moderating variable with 4 items and Cronbach's Alpha of (0.717). The dependent variable individual performance, has 27

items and Cronbach's Alpha of (0.777). It also has three dimensions which include task performance with 11 items and cronbach's alpha of (0.801); adaptive performance with 6 items and Cronbach's Alpha of (0.778); contextual performance with 10 items and Cronbach's Alpha of (0.823). All these values are above the minimum required standard for Cronbach's Alpha (0.5) as suggested by scholars (Nunally, 1967; Hewitt & Cramer 2003; Bowling, 2002, Jones & James, 1979).

4.8 Descriptive Statistics

Prior to the descriptive analysis, e.g. mean and standard deviation were be carried out. Mean is usually used measure central of tendency. Mean refers to the average value of data set. It provides the whole picture of a data set without drowning one with each of the observations (Sekaran & Bougie, 2010). Standard deviation is a technique of dispersion which offers an index of variability in the data and is the square root of variance (Sekaran & Bougie, 2010). Both the mean and the standard deviation are common descriptive statistics for interval and ratio scale. The five point likert scale was used as the measurement scale of this study. To interpret the level of score, the researcher used the recommendation of Muhammad, Maheran, Jatan and Md Taib (2010) which stated that scores of less than 2.33 ($4/3 + 1$ (lowest value) are low level; 2.33-3.66 are moderate level; and 3.67 (5 (highest value)- $4/3$) and above are considered high level. Quality and leadership succession has the highest mean recorded, the values with ($M= 3.73$, $SD= .917$) is for quality which was highly perceived by the respondents. This means that respondents in this study perceived their performance in the organization is evaluated based on quality of products and services they provided. while

leadership succession values are (M= 3.73, SD= .917) this was also highly perceived by respondents which means that respondents were evaluated based on the succession of leaders in the organization. Adaptive performance recorded the lowest mean with values (M= 3.45, SD= .736). All the variables' means are within the range of moderate and high level. The Table below presents the mean and the standard deviation of the variables in the study.

Table 4.10
Mean and Standard Deviation for study variables

Study Variables	Mean	Standard Deviation
IP	3.539	.568
AP	3.456	.737
TP	3.586	.780
CP	3.565	.726
OC	3.696	.762
IG	3.713	.797
QT	3.739	.918
WB	3.668	.897
LS	3.736	.674
TR	3.568	.724

Note: IP = Individual performance, AP = Adaptive performance, TP = Task performance, CP = Contextual performance, OC = Organizational climate, IG = Integration, QT = Quality, WB = Wellbeing, LS = Leadership succession and TR= Trust.

4.9 Profile of Respondents

The Table below indicates the demographic profile of respondents. The respondents were asked to describe and explain some of their demographic information, including gender, age, qualifications and working experiences in the Nigerian commercial banks. The study indicates that 65.5% are males which dominates the Nigerian commercial banks while 34.5% are females. Concerning the age of the respondents, 1.8% are less than 25 years old, 6.7% are 25 to 30 years old, 37.4% are 30 to 35 years; 42.3% are 35

to 40 years; 11% are 40 to 45 years while 0.9% are above 45 years old. This shows that most of the respondent, are between the age of 30 to 35 years and 35 to 40 years while those above 45 years are the least. With regards to qualification of the respondents, 9% have secondary certificate, 1.8% have certificate, 4.7% have Diploma, 30.9% have Degree/HND; while 61.7% have Masters. This indicates that response rate of employees with Masters is high followed by degree. With regards to working experiences of the respondents, 4% have less than 1 year, 1.1% have 1 to 5 years, 35.6% have 6 year to 10 years; while 58.4% have 11 years to 15 years while 4.5% is for 15 years above. This signifies that the working experience of the respondents between 11 years to 15 years experience is high followed by 6 to 10 years and 15 years above in the Nigerian commercial banks

Table 4.11
Profile of respondents

Demographic variables	Categories	Frequency	Percentage%
Gender	Male	297	65.5
	Female	150	34.5
Age	Less than 25 years old	8	1.8
	25 to 30 years old	30	6.7
	30 to 35 years old	167	37.4
	35 to 40 years old	189	42.3
	40 to 45 years old	49	11
	Above 45 years old	4	0.9
Qualification	Secondary Certificate	4	0.9
	Certificate	8	1.8
	Diploma/NCE	21	4.7
	Degree/HND	138	30.9
	Masters	276	61.7

Table 4.11 (Continued)

Demographic variables	Categories	Frequency	Percentage%
Working Experiences	less than 1 years	2	0.4
	1 to 5 years	5	1.1
	6 to 10 years	159	35.6
	11 to 15 years	261	58.4
	15 and Above	20	4.5

N= 447

4.10 Correlation

Pallant (2011) asserted that correlation analysis is used to explain the strength and direction of linear relationship between two variables. In determining the strength to the relationship, Pallant (2001) stated that a correlation of 0 indicates no relationship at all, a correlation of 1.0 is an indication of positive correlation and a value of -1.0 is a pointer of a perfect negative correlation. Cohen (1988) suggested the following guidelines: $r = 0.10$ to 0.29 small; $r = 0.30$ to 0.49 medium; $r = 0.5$ to 1.0 large. Correlation is significant at 0.01 level (2-tailed). The result of pearson correlation is presented in Table 4.12.

Table 4.12 shows that correlation between all the variables under study are statistically significant at ($p < 0.05$). It can also be seen from the same table that the correlation of the variables ranges from .044 to .781. The table below indicates that the variables are significantly correlated for the fact that there is no variable with a value of 0.9 which indicates that there is no problem of multicollinearity (Pallant, 2007; Hair *et al.* 2010).

Table 4.12
Pearson's Correlation between the Constructs

	1	2	3	4	5	6	7	8	9	10
IP	1									
TP	.614**	1								
CP	.781**	.316**	1							
AP	.652**	.077	.398**	1						
OC	.298**	.201**	.135**	.284**	1					
WB	.269**	.136**	.178**	.261**	.798**	1				
QT	.164**	.079	.053	.212**	.757**	.494**	1			
IG	.286**	.165**	.195**	.231**	.731**	.582**	.535**	1		
LS	.123**	-.056	.044	.278**	.486**	.462**	.292**	.277**	1	
TR	.202**	.044	.160**	.161**	.309**	.160**	.265**	.278**	.143**	1

**Correlation is significant at the 0.05 level (2-tailed)

Note: IP = Individual performance, AP = Adaptive performance, TP = Task performance, CP = Contextual performance, OC = Organizational climate, IG = Integration, QT = Quality, WB = Wellbeing, LS = Leadership succession and TR= Trust

4.11 Assumption of Multiple Regressions

To realize the assumption of multiple regression analysis, the variables were tested for normality, linearity, multicollinearity and homosdasticity to fulfill the basic and underlying assumptions of multiple regression analysis (Hair *et al.*, 2010; & Pallant, 2001).

4.11.1. Normality

One of the basic assumptions of multiple regression analysis is that each variable and all linear groupings of variables are normally distributed (Tabachnich & Fidell, 2007). Normality is normally assessed by both statistical and graphical methods. The basic mechanisms of statistical normality are skewness and kurtosis. Once the distribution is

normal, the value of both skewness and kurtosis must be close to zero (see appendix 5). In a graphical technique, normality is normally determined through histogram residual plots. It refers to a shape of data distribution for an individual persistent variable and its resemblance to normal distribution. When the assumption is achieved, the residual plot should be normally and independently distributed (Tabachnich & Fidell, 2007) see (Appendix 5). The normal histogram displays that the normality assumption is realized; meanwhile, all the bars of the histogram are close to the normal curve. The normality assumption was analyzed by checking the skewness and kurtosis and at the same time observing the histogram residual plots. Looking at the analysis, the residual plot seems to be normal and the values of skewness and kurtosis are close to zero. Thus, the normality assumption is not violated (Afifi & Clark, 1998).

According to Kline (2011), the absolute value of skewness should not be more than 3 while kurtosis should not be more than 10. The values of both skewness and kurtosis in this study all fall within the range. Skewness is within the range of -.018 to .254 while kurtosis is within the range of -.100 to -1.060. This can be seen in Table 4.13 below.

Table 4.13
Skewness and Kurtosis

Study variables	Skewness		Kurtosis	
	Statistics	Std. Error	Statistics	Std. Error
IP	-.122	.115	-.100	.230
TP	-.174	.115	-.473	.230
CP	-.027	.115	-.530	.230
AP	.254	.115	-.174	.230
OC	-.042	.115	-.837	.230
WB	-.083	.115	-.919	.230
QT	-.107	.115	-1.060	.230
IG	-.018	.115	-.898	.230
LS	.064	.115	-.491	.230
TR	-.028	.115	-.529	.230

Note: IP = Individual performance, AP = Adaptive performance, TP = Task performance, CP = Contextual performance, OC = Organizational climate, IG = Integration, QT = Quality, WB = Wellbeing, LS = Leadership succession and TR= Trust

4.11.2 Linearity

Linearity is very important in regression analysis because one of the basic assumptions of the method is that the relationship between independent and dependent variables is linear. Nevertheless, correlation can only capture the linear connection between the variables. Hence, if significant non linear relationships exist, they will be ignored in the analysis, which will later under estimate the actual strength of the relationship (Tabachnich & Fidell, 2007). The study also used residual scatter plot, the residual scatter plot has to scatter around 0 and most of the scores must be concentrated at 0 point (Flury & Riedwyl, 1988). The scatter plot between leadership succession, organizational climate and individual performance can be seen in (Appendix 5).

4.11.3 Multicollinearity

Multicollinearity is defined as a phenomenon in which two or more independent variables in a multiple regression model are extremely related (Sekaran & Bougie, 2010). The process of multiple regressions assumes that no independent variable has a perfect linear relationship with one another (Tabachnich & Fidell, 2007). The easiest way of discovering multicollinearity is to check the correlation matrix of independent variables. Hair *et al.*, (2010) asserted that value of independent variables is highly correlated among themselves at 0.9. In order to identify multicollinearity problem, a bivariate correlation of all the independents variables was conducted, using Pearson's correlation. The Pearson correlation shows no multicollinearity problem because all the values are not up to 0.8.

Additionally, another way of discovering multicollinearity is to look at the (VIF) and the value of tolerance. If the value of VIF exceeds 10 and tolerance value is below .10, it means there is a problem of multicollinearity. Table 4.14 below shows the VIF and tolerance values of independent variables.

Table 4.14
Tolerance and VIF values

Independent Variables	Collinearity Statistics	
	Tolerance	VIF
LS	0.697	1.434
WB	0.422	2.372
QT	0.477	2.095
IG	0.509	1.963

Note: LS = Leadership succession, WB = Wellbeing, QT = Quality and IG = Integration

There is no multicollinearity in the above table because the VIF values are less than 10 while the tolerance values are more than .10 respectively. This clearly indicates that there is no multicollinearity problem (refer to Appendices 5 and 6).

4.11.4 Homoscedasticity

The main assumption of homoscedasticity is that the dependent variable's variance is approximately the same at different levels of the independent variables (Hair, *et al.*, 2010). Homoscedasticity is usually examined by visual inspection of the scatter plot of the regression residuals. Homoscedasticity seems to be indicated when the width of the band of the residuals is approximately the same at different levels of the independent variables and scatter plots show a pattern of residuals usually disseminated around the mean (Berry & Feildman, 1985). The assumption of homoscedasticity was examined using regression in SPSS method. The analysis of the residual plots for all the dependents variables indicated that the assumption of homoscedasticity is not violated (see Appendix 5)

4.12 Hypothesis Testing (Direct Effect)

4.12.1. Independent Variables and Dependent Variable (Adaptive performance)

Multiple regression analysis was conducted to determine the relationship between leadership succession, integration, quality and wellbeing to adaptive performance. As showed in table 4.15 leadership succession and the 3 dimensions of organizational climate had explained 11.5% variance of individual adaptive performance. Between the four

independent variables, leadership succession is the only variable positively related to adaptive performance ($\beta = .182$, $t = 3.393$, $p < 0.05$), while others were not significant including wellbeing ($\beta = .109$, $t = 1.576$, $p > 0.05$), Quality ($\beta .014$, $t = 2.18$, $p > 0.05$) and integration is ($\beta = .096$, $t = 1.521$, $p > 0.05$). Hence, the control variables were included to see their influence on the dependent variable, but were found to be not significant. Therefore, hypothesis H1a is supported while H2g, H2d and H2a are not supported.

Table 4.15
Multiple regression results on Adaptive Performance

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
(Constant)	1.744	.337		5.174	.000		
Gender	-.068	.071	-.044	-.960	.338	.972	1.029
Age	.038	.054	.036	.694	.488	.758	1.320
Working Exp	.059	.068	.044	.865	.387	.770	1.299
LS	.200	.059	.182**	3.393	.001	.697	1.434
WB	.090	.057	.109	1.576	.116	.422	2.372
QT	.011	.052	.014	.218	.828	.477	2.095
IG	.089	.058	.096	1.521	.129	.509	1.963
R	R ²		Adjusted R ²		R ² Change		F Change
	.339		.101		.115		8.122

Note: LS = Leadership succession, WB = Wellbeing, QT = Quality and IG = Integration

** $p < 0.05$

4.12.2. Independent Variables and Dependent Variable (Task performance)

Multiple regression analysis was conducted to determine the relationship between leadership succession, integration, quality and wellbeing to task performance. As indicated in table 4.16 leadership and 3 dimensions of organizational climate had explained 10.5% variance of individual task performance. However, between the four

independent variables in the relationship to task performance, Leadership succession is negatively related to task performance ($\beta = -.232$, $t = -4.294$, $p < 0.05$), Wellbeing ($\beta = .271$, $t = 3.904$, $p < 0.05$) and Integration ($\beta = .181$, $t = 2.872$, $p < 0.05$) are positively related to task performance, while quality is not significant ($\beta = -.116$, $t = -1.782$, $p > 0.05$). Therefore, Hypothesis, H2b and H2h supported, while H2e and H1b not supported.

Table 4. 16
Multiple regression result on Task Performance

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
(Constant)	2.846	.358		7.942	.000		
Gender	-.062	.075	-.038	-.822	.412	.972	1.029
Age	.095	.058	.085	1.647	.100	.758	1.320
Working Exp	.086	.072	.061	1.185	.237	.770	1.299
LS	-.268	.063	-.232**	-4.294	.000	.697	1.434
WB	.236	.060	.271**	3.904	.000	.422	2.372
QT	-.099	.055	-.116	-1.782	.075	.477	2.095
IG	.178	.062	.181**	2.872	.004	.509	1.963
R	R ²		Adjusted R ²		R ² Change		F Change
	.328		.108		.108		7.580

Note: LS = Leadership succession, WB = Wellbeing, QT = Quality and IG = Integration

** $p < 0.05$

4.12.3 Independent Variables and Dependent Variable (Contextual performance)

Multiple regression analysis was conducted to determine the relationship between leadership succession, integration, quality and wellbeing to contextual performance. As

showned in in table 4.17 leadersip succession and 3 dimensions of organizational climate had explained 8% variance of individual contextual performance. Nevertheless, among the four independent variables, integration is the only variable positively related to contextual performance ($\beta = .207$, $t = 3.230$, $p < 0.05$), while others were not significant including leadership succeesion ($\beta = -.039$, $t = -.718$, $p > 0.05$). Wellbeing is ($\beta = .127$, $t = 1.798$, $p > 0.05$) and Quality ($\beta = -.098$, $t = -1.482$, $p > 0.05$). Therefore, hypotheses H2c supported, while H1c, H2f and H2i not supported.

Table 4.17
Multiple regression results on contextual performance

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	2.279	.339		6.733	.000		
Gender	-.033	.071	-.022	-.468	.640	.972	1.029
Age	.137	.054	.132	2.508	.012	.758	1.320
Working Exp	.052	.068	.039	.757	.450	.770	1.299
LS	-.042	.059	-.039	-.718	.473	.697	1.434
WB	.103	.057	.127	1.798	.073	.422	2.372
QT	-.078	.052	-.098	-1.482	.139	.477	2.095
IG	.189	.058	.207**	3.230	.001	.509	1.963
R	R ²			Adjusted R ²		R ² Change	F Change
.283	.080			.066		.080	5.475

Note: LS = Leadership succession, WB = Wellbeing, QT = Quality and IG = Integration

** $p < 0.05$

4.13. Moderation Test

4.13.1 Moderating Influence of Trust on the Relationship Between Independent Variables and Dependent Variable (Adaptive performance)

In order to determine whether trust moderates the relationship between leadership succession and the dimension of organizational climate integration, quality, wellbeing and adaptive performance, four (4) steps were conducted to determine the variance proportion of a given variable as explained by other variables entered into regression analysis in a definite order (Cramer, 2003).

Step1: The control variables were entered in the first step to discover any unique variance explained

Step 2: The direct influence of independent variables were entered, in the second step,

Step 3: The moderating variable was entered to assess whether the moderator (trust) has a significant direct influence on the dependent variable (adaptive performance) in the third step.

Step 4: In the fourth step the interaction terms which are the products of the independent variables and the moderating variable were also entered to find out any additional variance explained.

The results for hierarchical regression between leadership succession, integration, quality, wellbeing and adaptive performance can be seen in Table 4.18. Control variables were entered in the first step 1, and explained 1% of the variance in adaptive performance. Independent variables were entered in second step 2, accounted for 10.5%

of the variance in adaptive performance. These variables accounted for the largest R square change. Trust was the moderating variable entered at step 3, contributing only 0.1% to R square change. In step 4, the interaction was entered contributing only 1.7% R square change.

Based on table 4.18 only one of four interaction terms was found to have significant impact on adaptive performance. The interaction between quality and trust was positively related to adaptive performance ($\beta = .146$, $t = 2.056$, $p < 0.05$), while others were not significant including leadership succession ($\beta = .071$, $t = 1.293$, $p > 0.05$), wellbeing ($\beta = -.019$, $t = -.269$, $p > 0.05$) integration ($\beta = -.062$, $t = -.909$, $p > 0.05$). Therefore only hypothesis H4d is supported, while H3a, H4g and 4a not supported. Refer to table 4.18.

Table 4.18

Hierarchical Regression Result: the moderating effect of trust on the relationships between leadership succession, integration, quality wellbeing and adaptive performance

	Step 1		Step 2		Step 3		Step 4	
	Unstd Beta	Std Beta	Unstd Beta	Std Beta	Unstd Beta	Std Beta	Unstd Beta	Std Beta
Step 1: Control variables								
(Constant)	3.087		1.744		1.794		1.845	
Age	.057	.054	.038	.036	.040	.038	.034	.032
Working Exp	.063	.047	.059	.044	.057	.043	.054	.040
Gender	-.056	-.036	-.068	-.044	-.065	-.042	-.051	-.033
Step 2								
LS			.200	.182**	.201	.184	.198	.181
WB			.090	.109	.091	.110	.100	.122
QT			.011	.014	.015	.019	.029	.036
IG			.089	.096	.090	.097	.067	.072
Step 3								
TR					-.021	-.030	-.032	-.044
Step 4:								
Interactions								
LS x TR							.050	.071
WB x TR							-.012	-.019
QT x TR							.104	.146**
IG x TR							-.044	-.062
R ²		.010		.115		.116		.132
R ² Change		.010		.105		.001		.017
F – Change		1.452		13.007		.416		2.119
Significance level (p<)		** 0.05		** 0.05		** 0.05		** 0.05

Note: LS = Leadership succession, WB = Wellbeing, QT = Quality, IG = Integration and TR= Trust

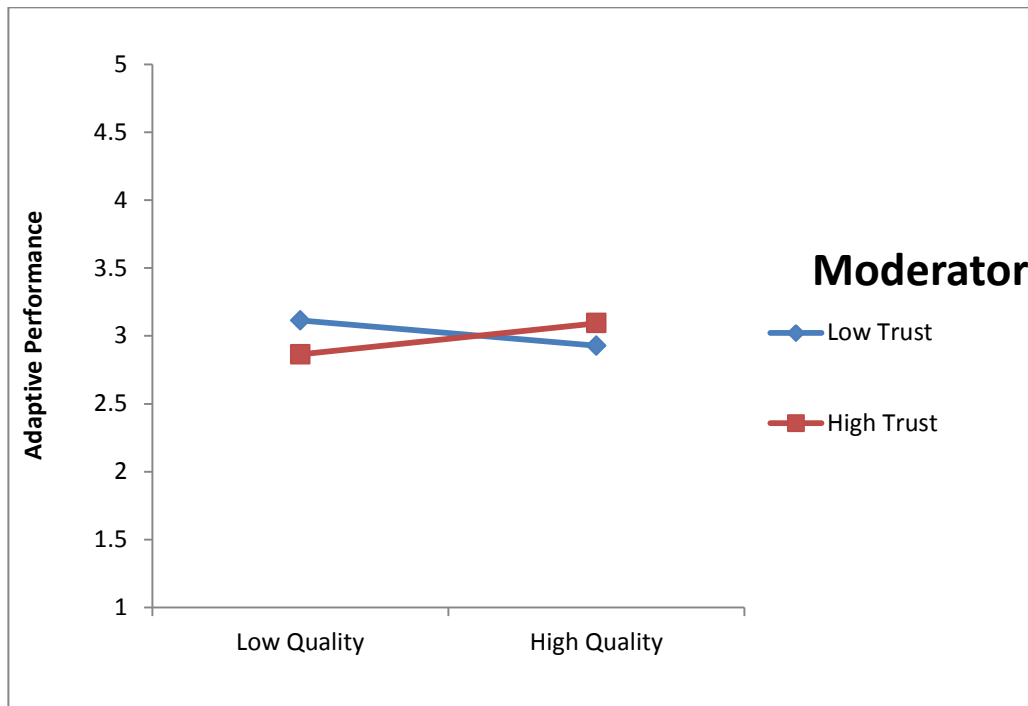


Figure 4.1

The moderating effect of trust on the relationship between quality of organizational climate and adaptive performance

The above Figure 4.1 specifies that trust moderates the relationship between quality of organizational climate and adaptive performance in the Nigerian commercial banks. Because the arrows pointing at the moderating variable trust from the graph above indicates that the high trust is higher than the low trust, which implies that the presence of trust in the Nigerian commercial banks strengthens the relationship between quality of organizational climate and adaptive performance. This also suggest that the impact of quality on adaptive performance increases when there is trust. The graph also indicated that trust moderate the relationship between quality of organizational climate to adaptive performance because the arrows indicates trust is higher than low trust because trust moderate positively the relationship between quality of organizational climate to

adaptive performance. This is a pure moderator because according to Sharma, Durand and Gur-Arie (1981), Presscott (1986) and Sharma (2003) a pure moderator is a moderator that shows no relationship between the independent (quality) and dependent variable (adaptive performance). Eventhough there is no relationship between the dependent and independent variable, but the interaction between quality of organizational climate and the moderating variable trust is significant (.146**) this can be proved from the table 4.18 above. Therefore, the graph support the research hypothesis.

4.13.2 Moderating Influence of Trust on the Relationship Between Independent Variables and Dependent Variable (Task Performance)

The results for hierarchical regression between leadership succession, integration, quality, wellbeing to task performance can be seen in Table 4.19. Control variables were entered in the first step, accounted for 2.3% of the variance explained in task performance. Independent variables were entered second in step 2, accounting for 8.5% of the variance in task performance. These variables accounted for the largest R square change. Trust was the moderating variable entered at step 3, contributing only 0.2% of the R square change. In step 4, the interaction was inserted contributing 3.5% to the R square change.

Based on table 4.19 only two of four interaction terms were found to have significant impact on task performance. The interaction between leadership succession and trust was positively related to task performance ($\beta = .198$, $t = 3.645$, $p < 0.05$) however, the interaction between wellbeing and trust was found to be negatively related to task

performance ($\beta = -.178$, $t = -2.551$, $p < 0.05$) while others were not including quality ($\beta = .060$, $t = .848$, $p > 0.05$) and integration ($\beta = .059$, $t = .876$, $p > 0.05$). Therefore, hypotheses H3b supported while H4h, H4b and H4e not supported. Refer to table 4.19.

Table 4.19

Hierarchical Regression Result: the moderating effect of trust on the relationships between leadership succession, integration, quality, wellbeing to task performance

	Step 1		Step 2		Step 3		Step 4	
	Unstd Beta	Std Beta	Unstd Beta	Std Beta	Unstd Beta	Std Beta	Unstd Beta	Std Beta
Step 1: Control variables								
(Constant)	2.942		2.846		2.916		2.881	
Age	.123	.111	.095	.085	.098	.088	.102	.091
Working Exp	.072	.051	.086	.061	.082	.059	.088	.062
Gender	-.061	-.037	-.062	-.038	-.058	-.035	-.035	-.022
Step 2								
LS			-.268	-.232**	-.266	-.229	-.275	-.238
WB			.236	.271**	.237	.273	.232	.267
QT			-.099	-.116	-.093	-.110	-.094	-.110
IG			.178	.181	.179	.183	.177	.181
Step 3								
TR					-.030	-.040	-.025	-.033
Step 4: Interactions								
LS x TR							.147	.198**
WB x TR							-.122	-.178**
QT x TR							.045	.060
IG x TR							.044	.059
R ²		.023		.108		.109		.145
R ² Change		.023		.085		.002		.035
F – Change		3.490		10.425		.739		4.481
Significance level (p<)		**0.05		**0.05		**0.05		**0.05

Note: LS = Leadership succession, WB = Wellbeing, QT = Quality, IG = Integration and TR= Trust

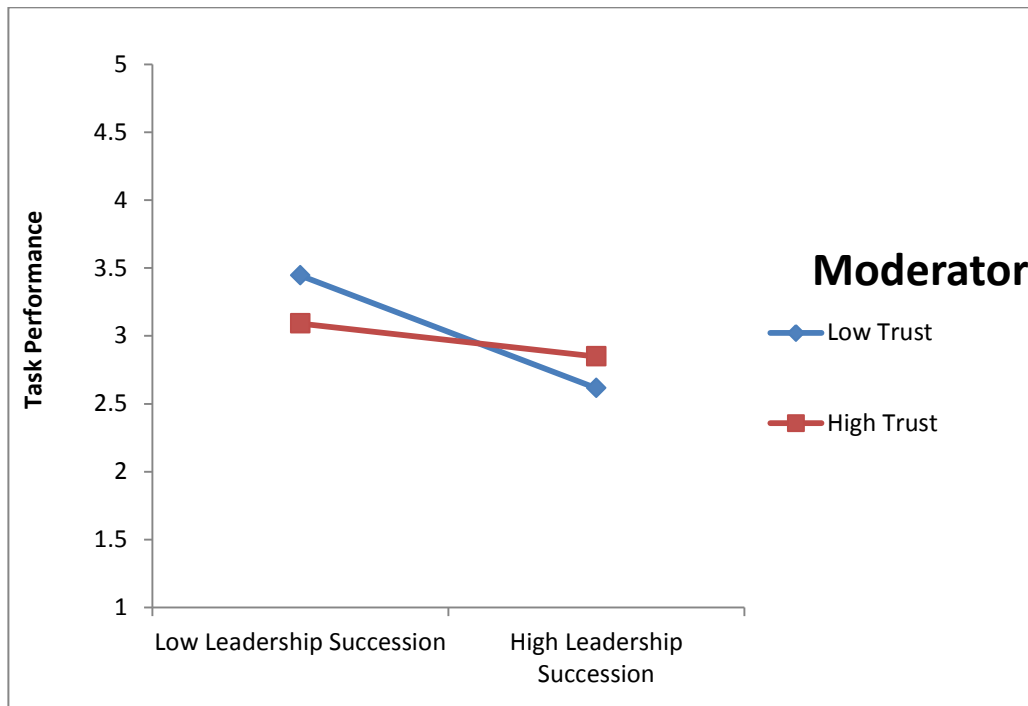


Figure 4.2

The moderating effect of trust on the relationship between leadership succession and task performance

The above figure 4.2 specifies that, trust moderates the relationship between leadership succession and task performance in the Nigerian commercial banks. Because the arrows pointing at the moderating variable trust from the graph above shows that the high trust is higher than the low trust, which indicates that the presence of trust in the Nigerian commercial banks strengthens the relationship between leadership succession and task performance. This also indicates that the impact of leadership succession on task performance increases when there is trust. The graph also indicated that trust moderated the relationship between leadership succession to task performance because the arrows are indicating trust is higher than low trust, because trust positively moderated the relationship between leadership succession and task performance. This is a quasi

moderation because according to Sharma *et al.* (1981), Presscott (1986) and Sharma (2003) a quasi moderator is a moderator that shows a relationship between the independent variable (leadership succession) and the dependent variable (task performance). Hence, the interaction between leadership succession and trust is significant (.198**) as well as the relationship between the relationship between leadership succession and task performance, which can be seen from table 4.19 above. Therefore, the graph support the research hypothesis.

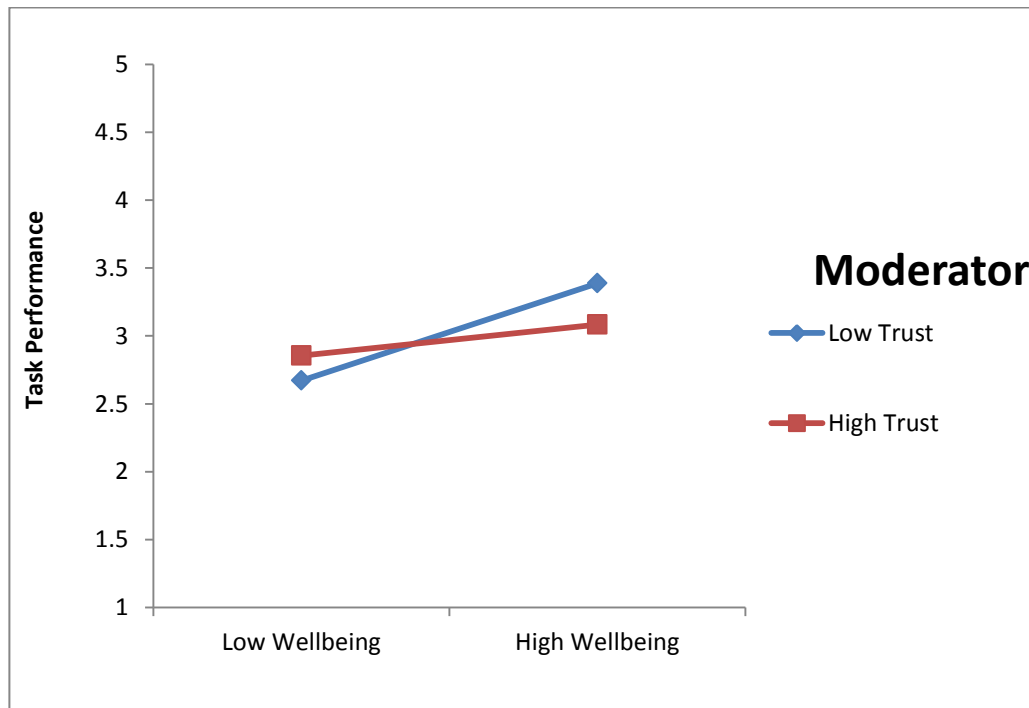


Figure 4.3

The moderating effect of trust on the relationship between wellbeing of organizational climate and task performance

The above figure 4.3 specifies that trust negatively moderates the relationship between wellbeing of organizational climate and task performance in the Nigerian commercial

banks. Because the arrows pointing at the moderating variable trust from the graph above shows that low trust is higher than the high trust which indicates relationship between wellbeing of organizational climate and task performance is negatively moderated in the Nigerian commercial banks. This is a quasi moderation because according to Sharma *et al.* (1981), Presscott, (1986) and Sharma (2003) a quasi moderator is a moderator that shows the relationship between the independent variable (wellbeing) and dependent variable (task performance). Thus, the interaction between wellbeing and trust is significant (-.178**) as well as the relationship between wellbeing and task performance, which can be proved from table 4.19 above. Therefore, the graph support the research hypothesis.

4.13.3 Moderating Influence of Trust on the Relationship Between the Independent Variables and the Dependent Variable (Contextual Performance)

The results for hierarchical regression between leadership succession, integration, quality, wellbeing and contextual performance can be seen in Table 4.20, control variables were entered in step 1, accounted for 3% of the variance explained in contextual performance. Independent variables were entered first in step 2, which accounted for 5.1% of the variance in contextual performance. These variables accounted for the largest R square change. Trust was the moderating variable entered at step 3, contributing only 0.7% to R square change. In step 4, the interaction was entered which contributed 2.8% to the R square change.

Based on table 4.20 only one of four interaction terms was found to have significant impact on contextual performance. The interaction between leadership succession and

trust was positively related to contextual performance ($\beta = .113$, $t = 2.054$, $p < 0.05$), while others were not significant including wellbeing ($\beta = -.079$, $t = -1.118$, $p > 0.05$), quality ($\beta = .131$, $t = 1.827$, $p > 0.05$) and integration ($\beta = .029$, $t = .428$, $p > 0.05$). Hence, only hypothesis H3c is supported, while H4c, H4f and H4i not supported. Refer to table 4.20.

Table 4.20

Hierarchical Regression Result: the moderating effect of trust on the relationships between leadership succession, integration, quality, wellbeing and contextual performance

	Step 1		Step 2		Step 3		Step 4	
	Unstd Beta	Std Beta	Unstd Beta	Std Beta	Unstd Beta	Std Beta	Unstd Beta	Std Beta
Step 1: Control variables								
(Constant)	2.851		2.279		2.138		2.174	
Age	.157	.151	.137	.132	.130	.125	.124	.119
Working Exp	.043	.033	.052	.039	.058	.044	.056	.043
Gender	-.023	-.015	-.033	-.022	-.042	-.028	-.022	-.014
Step 2								
LS			-.042	-.039	-.048	-.044	-.052	-.048
WB			.103	.127	.099	.123	.110	.136
QT			-.078	-.098	-.089	-.112	-.086	-.109
IG			.189	.207**	.185	.203	.165	.181
Step 3								
TR					.062	.088	.055	.078
Step 4: Interactions								
LS x TR							.078	.113**
WB x TR							-.051	-.079
QT x TR							.092	.131
IG x TR							.021	.029
R ²		.030		.080		.087		.116
R ² Change		.030		.051		.007		.028
F – Change		4.503		6.050		3.430		3.487
Significance level (p<)		**0.05		**0.05		**0.05		**0.05

Note: LS = Leadership succession, WB = Wellbeing, QT = Quality, IG = Integration and TR= Trust

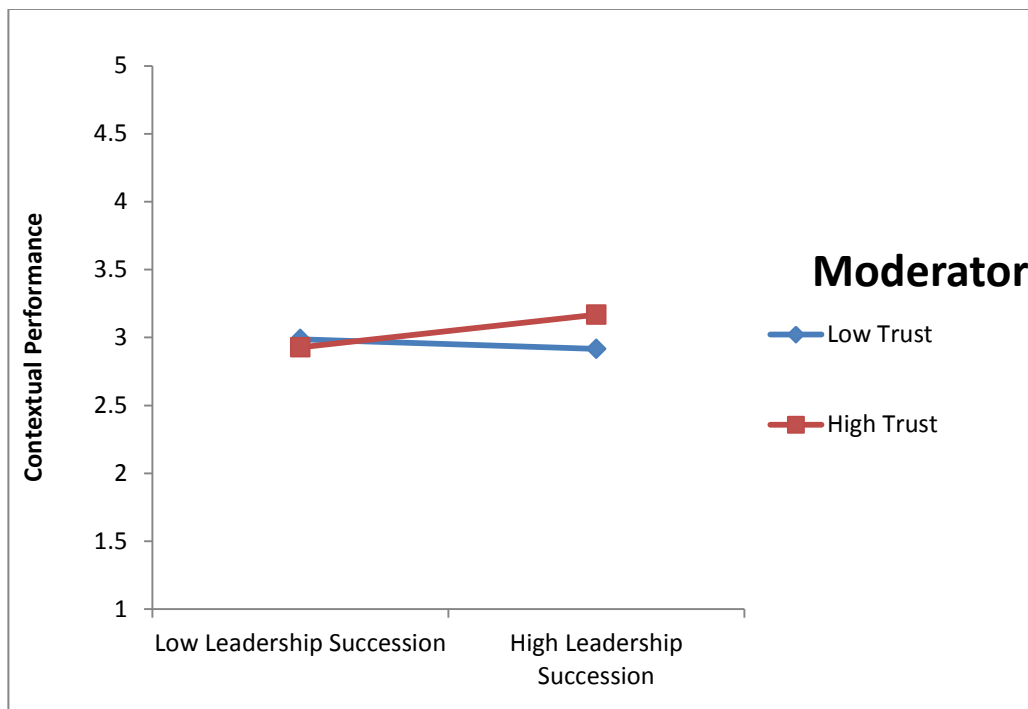


Figure 4.4

The moderating effect of trust on the relationship leadership succession and contextual performance

The above figure 4.4 specifies that, trust moderate the relationship between leadership succession and contextual performance in the Nigerian commercial banks. Because the arrows pointing at the moderating variable trust from the graph above indicates that the high trust is higher than the low trust, which shows that the presence of trust strengthens the relationship between leadership succession and contextual performance. This also indicates that the impact of leadership succession on contextual performance increases when there is trust. The graph also indicated that trust moderate the relationship between leadership succession to contextual performance because the arrows indicates trust is higher compare to when trust is lower because trust moderate positively the relationship

between leadership to contextual performance. This is a pure moderation because according to Sharma *et al.*, (1981), Presscott (1986) and Sharma (2003) pure moderator is a moderator that indicates no relationship between the independent variable (leadership succession) and dependent variable (contextual performance). Although there is no relationship between independent and dependent variable, but the interaction between leadership succession and the moderating variable trust is significant (.113**) this can be proved from table 4.20 above. Thus, the graph support the research hypothesis.

Table 4.21
Summary of Hypotheses Test

	Hypothesis	Result
H1a	There is significant and positive relationship between leadership succession and adaptive performance	Supported
H1b	There is significant and Negative relationship between leadership succession and task performance	Not Supported
H1c	There is significant and positive relationship between leadership succession and contextual performance	Not Supported
H2a	There is significant and positive relationship between integration and adaptive performance	Not Supported
H2b	There is significant and positive relationship between integration and task performance	Supported
H2c	There is significant and positive relationship between integration and contextual performance	Supported
H2d	There is significant and positive relationship between quality and adaptive performance	Not Supported
H2e	There is significant and positive relationship between quality and task performance	Not Supported
H2f	There is significant and positive relationship between quality and contextual performance	Not Supported
H2g	There is significant and positive relationship between wellbeing and adaptive performance	Not Supported
H2h	There is significant and positive relationship between wellbeing and task performance	Supported
H2i	There is significant and positive relationship between wellbeing and contextual performance	Not Supported
H3a	H3cTrust moderates the relationship between leadership succession and adaptive performance	Not supported
H3b	Trust moderates the relationship between leadership succession and task performance	Supported
H3c	Trust moderates the relationship between leadership succession and contextual performance	Supported
H4a	Trust moderates the relationship between integration and adaptive performance	Not supported
H4b	Trust moderates the relationship between integration and task performance	Not supported

Table 4.21 (Continued)

H4c	Trust moderates the relationship between integration and contextual performance	Not supported
H4d	Trust moderates the relationship between quality and adaptive performance	Supported
H4e	Trust moderates the relationship between quality and task performance	Not supported
H4f	Trust moderates the relationship between quality and contextual performance	Not Supported
H4g	Trust moderates the relationship between wellbeing and adaptive performance	Not supported
H4h	Trust moderates the relationship between wellbeing and task performance	Not Supported
H4i	Trust moderates the relationship between wellbeing and contextual performance	Not supported

4.14 Summary

This chapter discusses all the findings and the interpretation of empirical results from the study. Data cleaning was conducted regarding missing data and outliers. Descriptive statistics was done on the profile of the respondents cutting across the six states of the geo- political zones in Nigeria. The results of normality, linearity, multicollinearity and homoscedasticity test showed no violation of the accepted assumptions, which allowed for conducting the regression analysis. Factor analysis was conducted on all the constructs; PCA (MSA/KMO) was found to be statistically adequate for further analysis. Reliability of the variables were examined and all factors had good Cronbach's Alpha for internal consistency from 0.6 and above. Pearson (r) bivariate correlation was performed and found that all variables are significantly correlated. Hierarchical regression analysis for both the constructs and the dimensions were conducted.

CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.1 Introduction

This chapter presents the discussion on the research findings. The perceptions of individual branch managers in various branches of commercial banks in Nigeria, are the main sources of information for hypotheses testing in this study, which eventually led to the achievement of the research objectives. The research findings are discussed based on the research questions and research objectives developed from the problem statement in Chapter one. Implications and the limitations of the study as well as recommendation for future studies are also provided.

5.2 Discussion

The following discussions of the study are based on the research objectives as presented in chapter one as follows:

- 1) To determine the influence of leadership succession on individual performance in the Nigerian commercial banks.
- 2) To determine the influence of organizational climate on individual performance in the Nigerian commercial banks.
- 3) To determine the moderating influence of trust on the relationship between leadership succession and individual performance in the Nigerian commercial banks.

- 4) To determine the moderating influence of trust on the relationship between organizational climate and individual performance in the Nigerian commercial banks.

5.2.1 To Determine the Influence of Leadership Succession on Individual Performance in the Nigerian Commercial Banks

The results (Table 4.15) indicated that leadership succession is positively related to adaptive performance ($\beta = .182, p < 0.05$). This implies that leaders were able to influence branch managers to adapt to the rules and regulation in the organization as a result of changes in their top management level. Leadership succession was found to be positively related to adaptive performance in this study because leaders were able to relate well with branch managers without any intimidation or harassment. This also shows that having cordial relationship between the leaders and branch managers motivate the employees to adapt to any given situation in the organization. These study is significant because individual managers adapted to the new working condition as a result of changes made by the leadership of the commercial banks. This finding concurs with the study of Wiersema (1995) who argued that outsiders are viewed as being able to bring a new perception and are well equipped to initiate the required change among employees for better performance. This is because outsiders succession are made in order to improve the poor performance of the organization, and most outsiders brings different leadership style, knowledge, skills, ideas and perceptions to an organization for better performance based on his or her previous experience in other organizations. This is also in-line with other studies (Griffin, Neal & Parker, 2007;

Shoss *et al.*, 2012; Liu *et al.*, 2012; Chung *et al.*, 2012), where leadership succession was found to be positively related to performance.

Consequently, the result (Table 4.16) shows that leadership succession is negatively related to task performance ($\beta = -.232$, $p < 0.05$). This implies that leadership succession and task performance are related because new top management team were employed in the Nigerian banks by the central bank governor in order to improve the performance of the branch managers. This findings was also found to be negatively significant in this study because branch managers were not able to achieve their task as expected. More so, this finding is negatively related to task performance because some of the branch managers are rigid to their subordinates, which discourage them from performing their task diligently. This also means that some of the managers follow old policies which are no longer operative. This implies that managers in the Nigerian commercial banks need high level of skills to develop emotional maturity and determination in carrying out their task. This also indicates that organizations should employed managers who are well experiences and talented in the commercial banks in order to achieve better task performance. This findings shows that new managers with better skills and experience most especially outsider are in better position to make employees achieve better task performance. This is inline with the study of Zhang and Rajagopalan,(2010), Eitzen and Yetman (1972) and Gouldner (1954).

5.2.2 To Determine the Influence of Organizational Climate on Individual Performance in the Nigerian Commercial Banks

The result (Table 4.16) shows that integration is positively related to task performance ($\beta = .181$, $p < 0.05$). Integration is found to be positively related to task performance because interdepartmental relationship and cooperation exist between branch managers and their subordinates in the Nigerian commercial banks. This also indicates that branch managers were able to bring teams, work groups, and departments to work together in order to achieve better performance. This findings is significant because the managers were able to make the employees to work in harmony without fighting each other in order to achieve better performance in the bank. Additionally, when individual employees work as a team they perform better than working individually because they shared information among them. This indicated that integrating individual employees to work as a team leads to better task performance in the commercial banks. This is in line with past studies Bunderson and Sutcliffe (2002), Hoegl and Gemuenden (2001), Eisenhardt and Martin, (2000) who argued that integration of work groups leads to higher performance by communicating and sharing of relevant information for the betterment of the organization

The result (Table 4.17) indicated that integration is positively related to contextual performance with values ($\beta = .207$ $p < 0.05$). This study is positive because branch managers were able to encourage inter departmental trust by providing an enabling context for the individual employees to perform. This also implies that managers in the banks should work closely with their employees which help them to know the problems of each other and to also find a way to solve these problems. Similarly, this mean that

individual branch managers also encourage team work for smooth and better working condition in order to achieve better performance. By encouraging subordinate to work in a team will promote the integration between team member so that they will be able to assist branch manager carried out task assigned. This will directly help the branch manager to be able to perform their core task effectively in the commercial banks, because the managers performance depends on the over-all performance of the employees working in the branch under him. This concurs with the study of Edmondson, (1999), Gruenfeld *et al.*, (1996).

Wellbeing is the last dimension and was found to be significantly related to task performance ($\beta = .271$, $p < 0.05$). Well-being and task performance are significantly related in the Nigerian commercial bank because branch managers are contented with the job, which indicate that managers are willing to cooperate and work together in order to achieve better performance. Additionally, well-being also gives room for innovative practices that can lead to positive branch manager performance. This finding was found to be significant because branch manager were well taken care up which give them the ability to perform their tasks diligently. This is in line with studies of Judge *et al.* (2001) and Taris, (2006) where they found that well-being is associated with high employees performance.

5.3 Moderation Influence of Trust

Regarding the moderating influence of trust on the relationship between leadership succession, organizational climate and individual performance, the result shows that

only the relationship between quality and adaptive performance; well-being and task performance; leadership succession and contextual performance and leadership succession and task performance were found to be significant, while the remaining nine were not significant. The results are discussed as follows.

5.3.1 To Determine the Moderating Influence of Trust on the Relationship Between Leadership Succession and Individual Performance in the Nigerian Commercial Banks

The result (Table 4.19) of the interaction conducted between leadership succession and trust in relation to task performance found that trust moderates the relationship between leadership succession and task performance ($\beta = .198, p < 0.05$). Thus, trust between the employees leads to healthy working condition in the commercial banks. It also make the branch managers to work as a team and become more committed in discharging their duties without any fear of any difficulties or losing their jobs in the commercial banks. This result is significant because the branch managers are qualified to manage the branches in the Nigerian commercial banks because most of them obtain higher qualification of degree or masters, which indicates that they have the skills, talents, knowledge and ability to improve the task performance in the commercial banks. Additionally, the result also shows that there is high trust on the relationship between leadership succession and task performance because there is good flow of information between the managers and the leaders as a result of trust in commercial banks . Therefore, trust is very important in this study because it helps in bringing both the lower level and the upper level together in order to achieve better task performance in the commercial banks. Hence, trust is considered as a serious factor underpinning social

exchanges in that the act of initiating social exchange relationships entails the initiator to trust that the beneficiary will reply in kind (Blau, 2006; Haas and Deseran, 1981; Aryee, Budhwar & Chen, 2002; Pfeffer *et al.*, 1986; Chung *et al.*, 2013).

The result (Table 4.20) of the interaction between leadership succession and trust in relation to contextual performance shows that trust moderates the relationship between leadership succession and contextual performance ($\beta = .113$ $p < 0.05$). This findings is significant because trust exist in the commercial banks which also helps in creating a mutual and cordial relationship between leaders and individual employees in the Nigerian commercial banks towards achieving better performance. This implies that managers discharge the duties assigned to them by te leaders diligently as a result of the trust that exist between them. This finding also indicated that the leaders provided an enabling context for the managers to achieve better performance in the Nigerian commercial banks. This finding is also significant because social exchange theory states that when there is trust between leaders and employee in an organization their is bound to be good performance. Hence, better social exchange is connected with stronger employee contributions which leads to greater commitment, lower intentions to quit and better performance (Shore, Coyle-Shapiro, Chen & Tetrick, 2009). It is also well-known that if people are to be motivated to behave in a good manner, they need to have good reason to perform in the anticipated way (Locke, 1968). This shows that the main issue in work is trust, which will serve as a motivating factor for the employees to adapt to the context and perform better.

5.3.2 To Determine the Moderating Influence of Trust on the Relationship Between Organizational Climate and Individual Performance in the Nigerian Commercial Banks

The result (Table 4.18) of the interaction conducted between quality of organizational climate and trust in relation to adaptive performance shows that trust moderates relationship between quality and adaptive performance ($\beta = .146$, $p < 0.05$). These findings indicates that quality leads to adaptive performance as a result of trust between branch managers and individual employees. Quality is needed in an organization because it helps the organization in maintaining standards in terms of quality of products and services. This findings implies that branch managers were able to influence their subordinates to adapt to changes in the working condition in order to achieve quality as a result of trust that exists between the managers and their subordinates in the commercial banks. This is inline with the study of Guimaraes (1996) which found that quality improves employees performance in an organization. Yang, Chen and Su (2003), in their study also found that quality of products improves performance. The result (Table 4.19) of the interaction between wellbeing and trust in relation to task performance also shows that wellbeing is negatively related to task performance ($\beta = -.178$, $p < 0.05$). This implies that employees were not well taken care by their manager's as expected interms of their welfare, which make it very difficult for them to cooperate with each other to achieve better task performance in the Nigerian commercial banks due to low welfare. Therefore, managers should improve the welfare of individual employees because employee well-being is very important, it's helps organizations to achieve competitive benefit and acceptable proper work practices and better task performance (Cartwright & Holmes, 2006; Wright & Cropanzano, 2007).

5.4 Implication

The findings of this study have several implications. These implications also serves as recommendations to the commercial banks and contributes to the body of knowledge. The implications are categorized into managerial implication and theoretical contribution and as discussed below.

5.4.1 Managerial Implication

The results of this study provide empirical evidence which shows that there is significant relationship between the variables in the study. The findings were drawn based on the statistical result and practical recommendations. This section presents empirical evidence on the significant relationship between leadership succession, organizational climate, individual performance and the moderating influence of trust. The findings were also drawn based on the statistical results from the data collection conducted and subsequent analysis of the data. This section provides practical recommendations to leaders, stakeholders and policy makers on how leadership succession, organizational climate and trust can lead to better individual performance which will also lead to overall performance and survival of the Nigerian commercial banks. This will also provide more insight on what is needed to achieve the desired goals in the organization.

The results shows that trust is very important in achieving task performance than adaptive and contextual performance, therefore, management should concentrate and provide a more conducive environment for the managers to improve on task performance compare to adaptive and contextual performance in the Nigerian

commercial banks. Because task performance often includes work skills, work knowledge, work quantity and quality of the managers in the organization to achieve better performance. Task performance also shows the competency of the branch managers compare to adaptive and contextual performance, because it's is the basic task an individual under goes in an organization. Additionally, the study also indicated that there are more males than females as branch managers, however, being branch managers either male or female they are all expected to be more skilled and talented in pursuing their task performance. The study also shows that most of the managers are degree and masters degree holders which implies that the managers are highly educated, knowledgeable and also have the requirement to improve on the task performance in the commercial banks for better growth and continuity. In addition, the management of the commercial banks should be more transparent to the workers by maintaining a close relationship with them in order to achieve better task performance. Because transparency lead to trust and mutual understanding between upper level and lower level in the in banks. The management should also come up with new policies for the managers on how to plan for their succession in the future for better task performance.

The study shows that leadership succession leads to adaptive performance, which also implies that leaders were able to motivate the employees to adapt to new roles or working conditions in the Nigerian banks as a result of change in the leadership of the organization. Therefore, the commercial banks should bring in new policies, by looking at the experience and qualification before appointing the leader in order to achieve the goal and objective of the organization. The new leaders appointed should also change the old practices of using manual banking by making sure that their employees learn

new tasks, technologies and processes in the organization in order to achieve adaptive performance. Thus, the study of Helfat and Bailey (2005) argued that a newly appointed leader will make changes and will impose a mandate for improving the organization's strategies, vision, mission, and goals for better individual and organizational performance. Based on this, leaders in the Nigerian commercial banks should understand that leadership succession is one of the important requirements to achieve adaptive performance.

The finding of this study also provides empirical evidence that leadership succession has a significant relationship with task performance. This shows that leadership succession leads to task performance, which also implies that leaders were able to encourage individual employees to perform their task with minimal or no effort because of the good relationship that exists between the employer and the employees in the Nigerian commercial banks. Therefore, change in new leadership especially outsider will lead to better performance in the banks because outsiders are associated with bringing new development in an organization (Zhang *et al.*, 2010).

Furthermore, the study reveals that integration is significantly related to task performance. The findings of this study support the fact that integration is significantly related to task performance in the Nigerian commercial banks. This indicates that individual employees from different departments work together as a team in order to achieve their tasks for the betterment of the banks. This also implies that there is flow of good communication between individual employees from different departments in the Nigerian banks for better performance. Thus, working as team in the banks leads to

mutual understanding and flow of information between employees. Therefore, new policies should be put in place on how to improve performance by encouraging the employees to work as a team, because working in teams leads to cordial relationship between employees. Argote, (1999); and Argote and Ingram (2000) asserted that the flow of information between the right individual group members at the right time leads to better performance in an organization. Bunderson and Sutcliffe (2002) also revealed that the integration of workgroups in an organization will lead to better performance in an organization. Therefore, the study recommends that integration in the Nigerian commercial banks should be regarded as a very important variable to achieve task performance as it has been proven that integration is significantly related to task performance.

Similarly, empirical evidence shows that integration is significantly related to contextual performance. By implication integrations of groups of workers in the Nigerian banks will lead to better performance. This also implies that managers should work hard towards uniting different departments in the context of the commercial banking industry for better performance. Therefore, new policies should be made on how to unite employees from different departments for better performance in the commercial banks. This is in-line with the study of Bemowski (1991). Therefore, the study recommends that integration in the Nigerian commercial banking sector should be regarded as a very important variable to achieve contextual performance as it has been proven that integration is significantly related to contextual performance.

The study provides empirical evidence that wellbeing is significantly related to task performance. This implies that the authorities in the Nigerian commercial banks work hard to see that the needs and wants of the employees are well taken care off. Therefore, the management of the banks should bring in new policies such as increase in welfare of the employees in order to achieve their goals and objectives. Similarly, wellbeing of employees is very important in improving employees' performance and existence of the organization (Currie, 2001). Therefore, the study recommends that wellbeing in the Nigerian commercial banks should be regarded as a very important variable achieve contextual performance as it has been proven that wellbeing is significantly related to contextual performance.

The result of the moderating influence of trust on the relationship between leadership succession and task performance shows that leadership succession will lead to task performance in the Nigerian banks. This because when individuals employees trust their leaders in the banks, they become more willing to share important ideas and comprehensive information in order to clear up problems and share long-term goals for better task performance. Therefore, the management of the banks should come up with new policies such as team work in order to encourage trust between employees in the banks. This is inline with the study of Blau (1964).

The result of the moderating influence of trust on the relationship between leadership succession and contextual performance provide empirical evidence that leadership succession will lead to achievement of contextual performance in the Nigerian commercial banks. For example, trust gives courage and motivation to employees to

perform better in an organization especially Nigerian commercial banks. This implies that branch managers should try to encourage trust in the context of the Nigerian commercial banks in order to achieve better performance. Similarly, leaders in the organization should provide an enabling context in which individual employees can trust each other, work together, be motivated to share ideas and engage in dialogues to achieve better performance in the organization. Most of the organizations are experiencing from rapid growth but poor leadership quality challenges their abilities to keep pace with the growth and development.

Sanusi (2010b) asserted that the Nigerian commercial banks recorded rapid growth in the past, but unfortunately leaders in the commercial banks nowadays are not equipped to sustain the growth, because their ability to achieve performance in the organization is questionable. This can be achieved by displaying good leadership qualities for effective motivation of reciprocal actions from the employees (Blau, 1964) and encouraging leadership modelling by the employees (Bandura, 1977). Consequently, Pfeffer and Salancik (1978) stated that succession provides the organization with information in order to become better integrated with the environment, so as to improve the performance of the employees as well as the organization. Additionally, Borman *et al.* (1995) asserted that an enabling context leads to over-all performance enhanced. Therefore, the study recommends that successions in the Nigerian commercial banking sector should be regarded as necessary ingredients to achieve contextual performance as it has been proven that trust moderates the relationship between leadership succession and contextual performance.

This study found that trust moderates the relationship between quality and adaptive performance, are empirical evidence shows that trust moderates the relationship between quality and adaptive performance. This implies that trust is very important in the context of the Nigerian commercial banking industry because it helps in improving and providing quality services. Additionally, the Social Exchange Theory Blau, (2006) asserted that trust between supervisor and employees will lead to better performance in an organization. Therefore, authorities should come up with new policies in order to encourage trust between employees for better quality products and services in the context of the Nigerian commercial banks.

The study also provides an empirical evidence on the moderating influence of trust on the relationship between wellbeing and task performance. This implies that trust in the Nigerian commercial banks moderates the relationship between wellbeing and task performance. This indicates that trust in the Nigerian commercial banks encourages individual employees to feel at home and perform their duties diligently in order to achieve the aims and objectives of the Nigerian commercial banks. This also means that the management should encourage trust in the Nigerian commercial banks for growth and development. The management should also come up with new policies with regards to training in handling grievances in the commercial banks. They should also improve the welfare of the managers for better and effective task performance.

Management of the Nigerian commercial banks must know that trust helps in uniting the ideas and perceptions shared by work groups from different departments in the organization in order to achieve task performance. Therefore, in order to achieve this

managers should also accept and adopt the teachings of social exchange and social learning theories (Blau, 1964; Bandura, 1977). Additionally, it should be understood that the interaction between trust and wellbeing is a significant requirement for task performance. Trust increases when employees observe that the organization expresses much concern for their well-being and values their contributions (Dulac, Coyle-Shapiro, Henderson, & Wayne, 2008; Guzzo & Noonan, 1994; Whitener, 2001).

5.4.2. Theoretical Contribution

Using the individual constructs involved in this study, the present findings have contributed to literature and development of theory which includes; (1) establishing the positive influence of leadership succession and adaptive performance; (2) establishing the positive influence of leadership succession and task performance; (3) establishing the positive influence of integration and task performance; (4) establishing the positive influence of integration and contextual performance; (5) establishing the positive influence of wellbeing and task performance; (6) establishing the moderating influence of trust on the relationship between leadership succession and task performance; (7) establishing the moderating influence of trust on the relationship between leadership succession and contextual performance; (8) establishing the moderating influence of trust on the relationship between quality and adaptive performance; (9) establishing the moderating influence of trust on the relationship between wellbeing and task performance; and (10) expanding the theories of social exchange (Blau, 1964) and social learning (Bandura, 1977).

The findings of this study are also expected to contribute to the body of knowledge theoretically by expanding the social exchange theory (Blau, 1964) and social learning theory (Bandura, 1977). The above mentioned findings of this study are expected to expand these theories theoretically because most of these findings were made in the developed countries such as Germany, Netherlands, USA, Taiwan and UK while Nigeria is given limited concern being a third world country. These findings are also expected to expand these theories because most of these findings were made in firms and manufacturing industries in developed countries while the present findings are made in Nigeria commercial banks. This finding is expected to contribute to the body of knowledge in different context compared to other studies (Aboyassin & Abood, 2013; Borkowsky, Deckard, Padron & Luongo, 2011; Erat, Erdil, Kitapci & Comlek, 2012; Reb Narayan & Chaturvedi, 2012; Blau, 2006; Cropanzano *et al.* 2005) because Nigeria has different language, culture and ethnicity. Definitely to some extent the result of this findings can contribute to the application of social exchange and social learning theory in the commercial banks. Therefore, these findings are expected to contribute to the body of knowledge on how this theory is applicable in Nigerian commercial banks.

Social exchange theory (Blau, 1964) proposes that in order to have a good relationship between two parties both parties in the relationship must have the feeling of mutual benefits or must somehow convince the other of his/her trustworthiness. Hence, by using the social exchange theory in this research work, the study has been able to find that both parties struggle to balance what they give and receive from social exchanges. Additionally, social exchange theory is associated with stronger employee contributions in terms of higher commitment, lower intentions to quit, and better performance in the

organization. This theory contribute to the individual performance in the Nigerian commercial banks because it's leads to trust, mutual understanding, growth and interpersonal attachment between the managers and subordinates for better performance.

The social learning theory Bandura, (1977) asserts that human learning occurs mostly in a social context by observing other people's behavior and its importance to them in an organization. Additionally, individual employees are expected to learn good behaviors from others and apply it in the organization in order to achieve better performance. This theory also contribute to the individual performance in the Nigerian commercial banks because it's helps the managers to learn good behaviours, knowledge of strategies, skills, rules, beliefs and attitudes from their role models for better performance and growth of the commercial banks. To the best knowledge of the researcher, this study is the first empirical research study on leadership succession, organizational climate, individual performance and moderating role of trust in the Nigerian commercial banks.

5.5 Limitations of the Study

In spite of the contributions made by the study with regards to individual performance, there are some limitations of the study that need to be looked into. The first limitation is the employment of research assistants during the period of data collection processes instead of administering and collecting the data personally. This was due to a wider coverage of the research which involved a state from each of the six geo- political zones in Nigeria as well as political crisis. Employing research assistants from each zone helped in quick completion and retrieval of the questionnaires. Although this is an

expensive way, the researcher had no choice than to take such measure to cope with the time frame of the study.

The second limitation of this study was the application of cross-sectional design for survey research that captures the perceptions of the respondents at one time. Hence, the study cannot verify causal relationships on a longitudinal basis. Cross sectional design was used to complete the study within three years, since a longitudinal study will require a longer time frame which was not feasible.

The third limitation of this study is that it only concentrated on the commercial banks in Nigeria, despite the fact that there are merchants banks, micro finance banks, small scale enterprises (SMEs) manufacturing industries, institutions, health care and educational sector were not considered. The fourth limitation is that the findings of this study cannot be generalized in a larger context across other countries, due to different settings of the commercial banking industries in other countries and individual performance.

5.6. Suggestion for Future Research

In order to overcome the limitations of individual performance highlighted in this research, recommendation and suggestion for future research are also provided. Future research should adopt a longitudinal study with enough time for data collection. Future research should also consider all the states in a single geo-political region rather than selecting a state from each zone to find if there are differences in the results. Researchers should also consider the geo political zone that he or she comes from in order to have

full consideration from the respondents and also to avoid the problem of political crisis in other zones.

The study is limited to the Nigerian commercial banks; thus, future research should look at other financial institutions. Future research should look beyond the commercial banks and consider other sectors, such as merchant banks and micro- finance banks small scale industries, institutions, health care and educational sector. Since the study is conducted in Nigeria, an African country, it can be generalized to other countries with different settings and different cultures. Therefore, future studies should replicate this study in other countries so as to compare if there would be some changes in the level of significance. Future research should also consider the use of qualitative. Finally, future research should also look into the use of structural equation modelling (SEM) in order to study the effects of the variables at once.

5.7. Conclusion

Based on the foregoing findings of this research work, the study concludes that leadership succession is significantly related to the dimensions of individual performance namely, adaptive performance and task performance. The study has found that integration is significantly related to task performance and contextual performance. Similarly, well-being is also found to be significantly related to task performance. The study has also found a significant moderating influence of trust on the relationship between leadership succession, task performance and contextual performance, and that trust moderates the relationship between quality and adaptive performance. Additionally,

the study has found that trust moderates the relationship between well-being and task performance.

Lastly, the conceptual model of this research was developed based on the relevant literature reviewed which covers the key variables in the study, such as leadership succession, organizational climate, individual performance and trust. Thus, based on the findings of this study, it can be resolved that the research questions and objectives highlighted in this study have been answered. Additionally, it is established that the conceptual model of this study is in- line with the underpinning theories which were used to explain the framework of the study. Therefore, the findings of this research justify the underpinning theories employed.

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