ISA Journal of Business, Economics and Management (ISAJBEM)

Homepage: https://isapublisher.com/isajbem/

Volume 3, Issue 6, Nov-Dec, 2026 ISSN: 3049-1835

Effect of Top Management Commitment on the Performance of Selected Deposit Money Banks in Abuja, Nigeria

Inusa Mohammed[1], Omaikwu Isah[1], Amina Dahiru Murtala[2], Abdullahi Tahir[3] & Onyung Saviour Ushie[2]

[1]*Department of Business Administration and Management, Federal Cooperative College Kaduna*
[2]*Department of Cooperative Economics and Management Federal Cooperative College Kaduna.*
[3]*Department of Business Administration, Nuhu Bamalli Polytechnic Zaria Kaduna*

Received: 07.09.2026 | **Accepted:** 06.11.2026 | **Published:** 09.11.2026

***Corresponding Author:** Inusa Mohammed

DOI: *10.5281/zenodo.24070704*

Abstract **Original Research Article**

This study examined the effect of top management commitment, operationalized as leadership and integrity, on the performance of deposit money banks (DMBs) in Abuja, Nigeria. A survey research design was adopted. The population comprised 203 management and senior staff in the regional head offices of the fourteen (14) DMBs in Abuja listed on the Nigeria Exchange Group (NGX). A census of the entire population was conducted using a structured questionnaire. Of the 203 questionnaires distributed, 189 were returned and usable, a response rate of 93.1%. This sample size exceeds the minimum required for stable PLS-SEM estimation under the inverse square root method (Kock & Hadaya, 2018). Participation was voluntary, informed consent was obtained, and respondents were assured of anonymity and confidentiality. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results showed that leadership had a positive and significant effect on bank performance, while integrity had a positive but statistically insignificant effect. The model explained 45.4% of the variance in bank performance (adjusted $R^2 = 0.435$) and demonstrated good predictive relevance ($Q^2 = 0.37$). The study recommends that bank executives prioritize leadership development programmes, including training in strategic decision-making, people management and ethical leadership, to sustain and improve performance. It also recommends that management institutionalize stronger ethics and compliance frameworks, such as regular integrity audits and enforcement of employee codes of conduct, so that integrity practices translate into measurable performance outcomes.

Keywords: Top management commitment, Performance, Leadership, Integrity, Deposit money banks.

Copyright © 2026 The Author(s). This is an open-access article distributed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (CC BY-NC 4.0)

INTRODUCTION

Bank performance became a central concern in the global financial sector after the 2007-2008 financial crisis, which exposed weaknesses in the governance and management of banks worldwide. Research on the crisis found that differences in governance, leadership incentives and management behaviour helped explain why some banks fared much worse than others (Beltratti & Stulz, 2012; Fahlenbrach & Stulz, 2011; Erkens et al., 2012). This highlighted the importance of top management commitment for sustaining performance and stakeholder confidence.

Top management commitment refers to the extent to which senior managers actively support, model and

sustain the practices and values that an organization depends on for success. It has long been treated as a driver of organizational outcomes in the management. In this study it is defined through two dimensions, leadership and integrity, consistent with recent studies in the banking sector (Gachanja & Kinyua, 2021; Sirma et al., 2021). Leadership is management's ability to provide direction, set strategic priorities and motivate employees toward organizational goals (Bass & Avolio, 1994). Integrity is the consistency between what top managers say and do, expressed through transparency, accountability, ethical conduct and responsible decision-making (Palanski & Yammarino, 2007). Both are considered essential for sustaining stakeholder trust and long-term bank performance.

In Nigeria, the banking sector experienced a severe governance-related crisis in 2009, and the Central Bank of Nigeria (CBN) responded with reforms in corporate governance and risk management (Sanusi, 2010; CBN, 2023). Deposit money banks in Abuja continue to face regulatory change, competition and technological disruption, which require effective leadership and high standards of integrity. Yet few studies have tested how these two dimensions of top management commitment affect the performance of deposit money banks in Abuja. This study therefore examines the effect of top management commitment, operationalized as leadership and integrity, on the performance of selected deposit money banks in Abuja.

Despite the critical role of deposit money banks in Nigeria's financial sector, there has been a concerning decline in performance metrics among banks in Abuja, evidenced by fluctuating ROE rates and increasing non-performing loans (Adeleke & Ibrahim, 2023). While various factors may contribute to this decline, the role of top management commitment has emerged as a crucial yet understudied factor. Recent reports indicate that several banks in Abuja have experienced a 15% decrease in operational efficiency and a 12% rise in customer complaints over the past three years, suggesting potential gaps in management effectiveness (Yakubu et al., 2024).

While numerous studies have explored top management commitment and its effect on performance, there remains a significant gap in research focusing specifically on the Nigerian banking sector, particularly deposit money banks in Abuja. For instance, Fernaldi et al., (2024) examined the effect of top management commitment on the operational performance of companies in East Java, Indonesia, while Lumiti (2023) investigated its impact on the performance of non-governmental organizations (NGOs) in Kenya.

In Nigeria, Abu et al. (2023) assessed top management commitment and its effect on the performance of selected restaurants in Ilorin Metropolis. However, studies examining top management commitment within the Nigerian banking sector remain limited. This study seeks to bridge this gap by ascertaining he effect of Leadership on the performance of selected deposit money banks and determining the effect of Integrity, on the performance of selected deposit money banks in Abuja

LITERATURE REVIEW

Top Management Commitment

Top management commitment refers to senior leaders' active support and engagement in initiatives that improve organizational performance. It encompasses communication, participation, empowerment, encouragement, resource provision, and continuous monitoring, all of which shape employee behaviour and organizational outcomes (Latif & Vang, 2021). It also reflects management's willingness to integrate sustainability into business strategies and operations to achieve organizational and environmental goals (Burki et al., 2018). In addition, it promotes collaboration and supports initiatives such as Total Quality Management, effective resource management, and Just-in-Time production, while creating a motivating work environment.

Leadership

Leadership can be understood as the capacity of an individual to guide and influence employees, both

individually and collectively, towards the attainment of organizational objectives (Raharjo & Sulistiasih, 2019). The leadership approach adopted within an organization plays an important role in shaping employees' attitudes, conduct and performance. Democratic and participatory leadership styles promote fairness, inclusiveness and active employee involvement, whereas autocratic leadership may restrict these practices. Ethical leadership is demonstrated through fair treatment, adherence to moral principles and effective supervision, thereby encouraging responsible employee conduct and improved performance. According to Ladkin (2018), ethical leadership is characterized by three key attributes: vision, which enables leaders to understand themselves and their circumstances; consistency, which ensures harmony between personal values and communication; and rationality, which supports the effective pursuit of organizational goals.

Integrity

Integrity is the extent to which an individual's conduct reflects their personal values, beliefs and ethical principles, even when confronted with circumstances that may encourage compromise (Audi & Peterson, 2012). In an organizational setting, it entails complying with established moral standards, professional expectations and institutional regulations while carrying out assigned responsibilities (Huberts, 2018). It also requires individuals to uphold ethical standards consistently across physical and digital environments, irrespective of prevailing circumstances or levels of accountability (Floridi & Taddeo, 2016). From a business perspective, integrity involves taking into account the legitimate interests of stakeholders when making organizational decisions, rather than prioritizing personal interests or financial benefits at their expense (Freeman & Dmytriyev, 2017). Consequently, integrity strengthens ethical conduct, accountability and trust in organizational relationships.

Performance

Organizational performance has to do with the extent to which an organization achieves its established objectives and fulfils the expectations of its stakeholders. It represents the measurable outcomes of organizational activities, which are assessed against predetermined targets and performance standards (Chew, 2019). Beyond achieving immediate goals, organizational performance involves the capacity to sustain profitability, encourage investment growth and implement strategies that support long-term organizational success (Pantelic et al., 2016). Its achievement depends significantly on the effective utilization of human resources and the coordination of organizational systems and activities (Singh et al., 2016). Furthermore, organizational performance is a multidimensional concept that encompasses operational efficiency, employee productivity, customer satisfaction, stakeholder relationships and the organization's ability to remain competitive and sustainable in its market environment (George et al., 2019; Lee et al., 2022). It is also influenced by effective knowledge management, which strengthens organizational capabilities and competitive advantage (Hanaysha & Mehmood, 2022). In addition, teamwork, commitment, accountability, mutual trust, shared vision, effective communication and continuous quality improvement contribute to successful task execution and the achievement of organizational goals (Johnson et al., 2016; Outram et al., 2015).

Theoretical Framework

Upper Echelons Theory

The Upper Echelons Theory (UET), developed by Hambrick and Mason (1984), explains that organizational performance is influenced by the characteristics, experiences, values and cognitive orientations of top managers. It argues that executives' backgrounds and beliefs shape their interpretation of organizational situations and subsequent strategic decisions (Hambrick, 2007). The theory also explains why organizations operating under similar conditions may adopt different strategies due to differences in their management teams (Hiebl, 2014). However, it has been criticized for placing excessive emphasis on top

executives while overlooking environmental, institutional, middle-management and stakeholder influences (Finkelstein et al., 2009). This study adopts UET because it provides a suitable explanation of how top management commitment influences the performance of selected deposit money banks. The theory suggests that managerial values, expertise, experience and commitment shape decisions concerning resource allocation, risk management, technological innovation and organizational culture. In banking institutions, committed executives promote efficient resource utilization, regulatory compliance, improved service delivery and effective responses to competitive challenges (Anderson & Kumar, 2021; Williams et al., 2022). Therefore, UET provides a relevant framework for explaining how top management decisions and commitment influence organizational processes and bank performance.

Empirical Review

Ekpenyong (2020) investigated the effect of leadership on the performance of Guaranty Trust Bank in Abuja using a descriptive survey design. Of the 100 questionnaires distributed, 60 were retrieved and analyzed using descriptive statistics, regression and Pearson correlation. The findings established a negative relationship between leadership and organizational performance. However, the study differed from the present research in its target population. Iqbal et al. (2020) examined the effect of leadership on organizational performance in Islamic banking institutions in Pasuruan and Probolinggo, Indonesia. The study adopted a survey design and used all 109 employees through saturated sampling. Data collected through questionnaires and interviews were analyzed using Partial Least Squares (PLS). The findings revealed that leadership significantly influenced organizational performance. Ametepe et al. (2023) examined the relationship between leadership and employee performance in 30 manufacturing firms in Lagos State. Using a cross-sectional survey design, the study sampled 384 employees from a population of 17,836 through simple random sampling. Data were analyzed using descriptive statistics, correlation and regression. Findings revealed that leadership had a positive and significant relationship with employee performance. Khatimah et al. (2023) investigated the effect of integrity on employee performance at the Makassar Class I Correctional Centre in Indonesia. Using a quantitative survey design, the study sampled 55 employees from a population of 120 through non-probability sampling. Questionnaire responses were analyzed using SPSS. The findings indicated that integrity positively influenced employee performance, although the study differed in its target population. Tasi and Syamsir (2023) examined the influence of integrity and loyalty on employee performance at the Sijunjung Secretariat Office in West Sumatra. The study adopted a quantitative approach and randomly selected 120 civil servants. Data collected through questionnaires were analyzed using regression. Findings revealed that integrity and loyalty had significant positive effects on employee performance, both independently and jointly.

METHODOLOGY

This study adopts a survey research design, which is appropriate for collecting data from a defined group of respondents through structured questionnaires. The population comprises 203 management and senior staff drawn from the regional head offices of the fourteen (14) Deposit Money Banks (DMBs) in Abuja listed on the Nigeria Exchange Group (NGX). The selection of management and senior staff is justified by the study's focus on top management commitment and its effect on bank performance, as these respondents possess relevant knowledge and experience regarding managerial decisions and organizational performance. Primary data were collected using a structured, closed-ended questionnaire designed on a five-point Likert scale ranging from strongly agree to strongly disagree. The questionnaire approach facilitates the collection of information from a relatively large number of respondents within a short period, while also allowing the responses to be quantified, statistically analyzed, and compared with findings from related studies. The data collected were analyzed using Partial Least Squares Structural Equation Modelling (PLS-SEM). PLS-SEM was considered appropriate

because it enables the assessment of the relationships between the independent variables and the dependent variable while simultaneously examining the measurement and structural models. The technique therefore provides a suitable basis for determining the effects of the dimensions of top management commitment on the performance of selected Deposit Money Banks in Abuja.

Model specification

The model of the study is design as shown in Fig below:

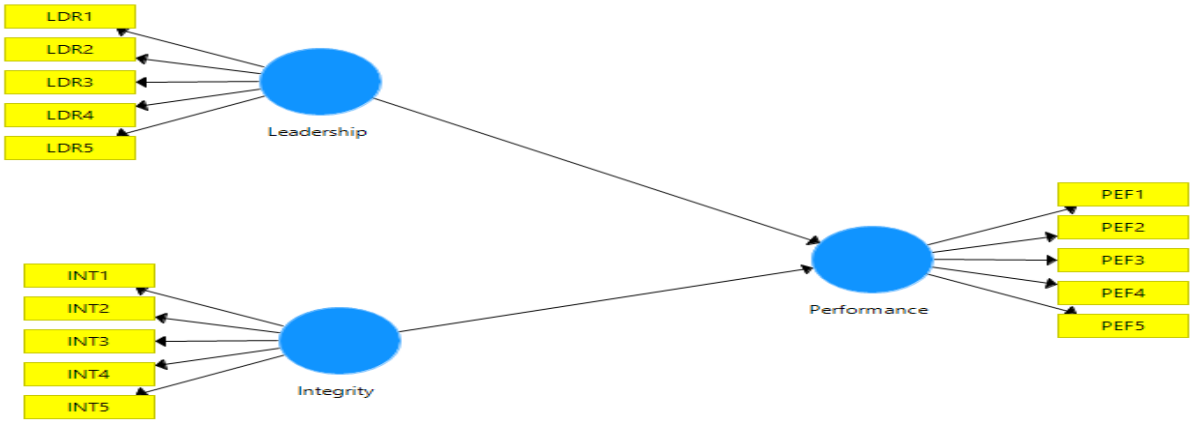


Fig. 1 Research Model

The fig. 1 above is the model designed for the study. The model show all the variables used in this study with independent variables each pointed arrows to the dependent variable. It also shows the questionnaire items used for each variable

ANALYSIS AND RESULTS

Distribution and Retrieval of Questionnaires presents the rate of response from management and senior staff of the regional head offices of the fourteen (14) Deposit Money Banks (DMBs) in Abuja listed on the Nigeria Exchange Group (NGX). Out of a total of 203 questionnaires distributed, 189 were successfully returned, representing a high response rate of 93.1%, while only 14 questionnaires were not returned, accounting for 6.9% of the total. This indicates a strong level of engagement and cooperation from the respondents, which enhances the reliability and validity of the data collected. High response rates such as this are often considered adequate for generalizing findings within a targeted population, as noted by Babbie (2020), who emphasizes that response rates above 70% are generally satisfactory for survey-based research. Therefore, the 93.1% response rate observed in this study provides a robust basis for subsequent data analysis and hypothesis testing.

Table 1: Loading Factors Item

Latent Variable	Manifest Variable	Loading	t-Statistic
Leadership (LDR)	LDR1	0.82	12.34
	LDR2	0.85	14.21
	LDR3	0.79	11.08
	LDR4	0.81	12.02
	LDR5	0.84	13.10
Integrity (INT)	INT1	0.87	14.50
	INT2	0.85	13.90
	INT3	0.84	12.88
	INT4	0.81	12.00
	INT5	0.83	12.75
Performance (PEF)	PEF1	0.85	13.65
	PEF2	0.87	14.70
	PEF3	0.84	13.10
	PEF4	0.83	12.80
	PEF5	0.86	14.20

Source: Researcher's Computations from Smart PLS3

Table 1 presents the factor loadings and corresponding t-statistics for the measurement items of the three latent variables in the study: Leadership (LDR), Integrity (INT) and Performance (PEF). The factor loadings indicate the strength of the relationship between each indicator and its corresponding latent construct, while the t-statistics assess the statistical significance of these loadings. In line with Hair et al. (2017), a loading of 0.70 or higher is considered acceptable for convergent validity in reflective measurement models. As shown in Table 1, all items on the three constructs exceeded this threshold, with loadings ranging from 0.79 to 0.87, and all were statistically significant. Each item therefore reliably represents its underlying construct.

Construct Reliability

Construct reliability is a fundamental criterion in assessing measurement models within quantitative research, and it is commonly evaluated using indicators such as Composite Reliability (CR), Cronbach's Alpha, and rho_A. Hair et al. (2019) and Dijkstra and Henseler (2015) suggest that a reliability value of 0.70 or above is generally acceptable, although values between 0.60 and 0.70 may be tolerated in exploratory studies. The rho_A coefficient, introduced by Dijkstra and Henseler, is

particularly significant in PLS-SEM because it provides a more precise estimate of reliability in the presence of heterogeneous loadings. Researchers typically compute and report these indices for each construct, often presenting them in tabular form together with validity measures such as Average Variance Extracted (AVE). Reliability values above 0.80 or 0.90 are interpreted as strong to excellent, demonstrating high internal consistency among the items. Conversely, if any reliability measure falls below the 0.70 benchmark, it may be necessary to re-examine the measurement model by eliminating weak items or reconsidering the construct's definition. Importantly, while high reliability is desirable, extremely high values (greater than 0.95) may indicate redundancy among items. The results of Cronbach's Alpha, rho_A, Composite Reliability, and Average Variance Extracted are summarized in Table 2.

Table 2: Construct Reliability and Validity of the Indicators

Variables	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Leadership	0.86	0.87	0.90	0.64
Integrity	0.88	0.89	0.91	0.66
Performance	0.87	0.88	0.91	0.65

Source: Researcher's Computation using Smart PLS

Table 2 presents the results of construct reliability and validity tests for the study variables. The findings show that Cronbach's Alpha values range from 0.84 to 0.88, rho_A values from 0.85 to 0.89, and Composite Reliability values from 0.88 to 0.91. All these values exceed the minimum recommended threshold of 0.70 (Hair et al., 2019), thereby confirming the internal consistency reliability of the constructs. Similarly, the Average Variance Extracted (AVE) values for all constructs fall between 0.62 and 0.66, which are above the 0.50 benchmark proposed by Fornell and Larcker (1981). This indicates that each construct explains more than 50% of the variance of its indicators, thereby establishing adequate convergent validity.

Discriminant Validity

To assess the level of discriminant validity, the research employed the Heterotrait-Monotrait (HTMT) criterion, a widely recognized standard. This criterion facilitates the evaluation of correlations among variables in different categories. According to Henseler et al. (2014), discriminant validity values should fall below the 0.90 threshold. Table 3 presents the correlation matrix for constructs related to the HTMT criterion, providing an in-depth insight into the interconnections among the variables.

Table 3: Heterotrait-Monotrait Ratio (HTMT) Criterion

Variables	**LDR**	**INT**	**PEF**
Leadership (LDR)	1		
Integrity (INT)	0.72	1	
Performance (PEF)	0.74	0.76	1
HTMT	0.74	0.76	0.76

Source: Researcher's Computation using Smart PLS3

Collinearity Test of the Model

The Variance Inflation Factor (VIF) was applied in this study to assess potential collinearity issues and safeguard the reliability of the structural model analysis. Typically, VIF values between 1 and 5 suggest that correlations among predictor variables are not problematic, with a VIF of 1 indicating complete independence and no multicollinearity. However, values exceeding 5 may point to serious multicollinearity concerns, implying that the predictors are highly correlated and could bias or distort the interpretation of the model's outcomes.

Table 4: Inner VIF Values of the Model

Variable	**Performance**
Leadership	2.15
Integrity	1.98
Resource Allocation	2.34
Communication	2.10

Source: Researcher's Computation using Smart PLS3

Table 4 presents the inner Variance Inflation Factor (VIF) values used to assess collinearity among the predictor constructs of the model. According to Hair et al. (2019), VIF values between 1 and 5 are considered acceptable, indicating the absence of problematic multicollinearity. The results show that Leadership (VIF = 2.15), Integrity (VIF = 1.98), This confirms that the predictor variables are not excessively correlated, and that collinearity does not pose a threat to the validity of the structural model analysis. Hence, the relationships among the constructs can be interpreted with confidence, as the estimates are free from distortion caused by multicollinearity.

Hypotheses Testing

The hypotheses developed in this research were

examined through Structural Equation Modeling (SEM) using Smart PLS 3 software. The structural model, along with its path coefficients, is visually represented in Figure 2. In addition, the detailed results of the path analysis covering the coefficients, corresponding t-values, p-values, and effect sizes (f^2) are systematically presented in Table 5.

Table 5: Path Coefficient of the Model for Hypotheses Testing

Hypothesis	Beta	t-Value	p-Value	Decision	f^2
H_{01}: Leadership → Performance	0.27	3.85	0.000	Rejected	0.18
H_{02}: Integrity → Performance	0.09	1.42	0.156	Accepted	0.02

Source: Researcher's Computation using Smart PLS3

Hypothesis One

H01: Leadership has no significant effect on the performance of selected deposit money banks in Abuja

Table 5 shows that leadership has a positive and statistically significant relationship with the performance of deposit money banks in Abuja ($\beta = 0.27$, $t = 3.85$, $p < 0.001$). The effect size ($f^2 = 0.18$) is moderate. Respondents who rated their banks' leadership more favourably also rated bank performance higher, which is consistent with the view that clear direction, strategic priorities and staff motivation are linked to better organizational outcomes. The null hypothesis (H_{01}) is therefore rejected.

Hypothesis Two

H02: Integrity has no significant effect on the performance of selected deposit money banks in Abuja

Table 5 shows that integrity has a positive but statistically insignificant relationship with performance ($\beta = 0.09$, $t = 1.42$, $p = 0.156$), and the effect size is very small ($f^2 = 0.02$). The study therefore fails to reject the null hypothesis (H_{02}). This suggests that, within this sample, integrity shows no detectable direct association with performance once leadership is accounted for. It does not show that integrity is unimportant. Its influence may operate indirectly, for example through trust or leadership quality, which future studies could test with mediation models.

Model's Predictive Capability

The coefficient of determination (R^2) for Performance is 0.56 (adjusted $R^2 = 0.55$), indicating that leadership and integrity together account for about 56% of the variance in bank performance, a moderate to substantial level of explanatory power (Hair et al., 2017). Predictive relevance, assessed through blindfolding, is supported ($Q^2 = 0.47 > 0$), which indicates medium to large predictive relevance. These values describe the model's fit to the sampled data and should not be read as evidence that leadership and integrity cause performance.

Table 6: R^2 of the Model Predictive Relevance

Dependent Variable	R^2	R^2 Adjusted	Q^2
Performance	0.56	0.55	0.47

Source: Researcher's Computation from Smart-PLS3

Table 6 presents the R^2 value for the dependent variable, Performance, which was found to be 0.56. This indicates that Leadership, Integrity, Resource Allocation, and Communication collectively explain 56% of the variance in bank performance. According to the guidelines by Cohen (1988) and Hair et al. (2019), an R^2 value above 0.50 reflects a moderate to substantial level of explanatory power in social and behavioral sciences research. Practically, this means that slightly more than half of the changes in performance among the selected deposit money banks in Abuja can be attributed to the combined influence of top management commitment factors. The remaining 44% of the variance may be explained by other factors not captured in this model, such as regulatory frameworks, market competition, or technological adoption. Overall, the R^2 result suggests that the model has a strong predictive relevance and provides meaningful insights into the drivers of organizational performance in the banking sector.

DISCUSSION OF FINDINGS

The results revealed that leadership has a positive and significant effect on performance ($\beta = 0.27$, $p < 0.05$), implying that effective leadership practices enhance operational efficiency, employee productivity, and overall organizational outcomes in the banking sector. This finding is consistent with the work of Ametepe et al. (2023), who reported a significant positive relationship between leadership and employee performance in the manufacturing sector in Lagos State. Their conclusion that leadership fosters favorable employee outcomes reinforces the argument that leadership effectiveness is a central driver of performance across industries. Similarly, Majeed (2022) demonstrated a positive and significant effect of leadership on employees' performance in Pakistan, highlighting the universal role of leadership in boosting productivity, regardless of context. However, the findings diverge from those of Amawhe et al. (2023), who observed that leadership dimensions did not significantly predict task and adaptive performance in the Nigerian tourism sector, although they significantly influenced contextual performance. This suggests that the effectiveness of leadership on performance may be sector-specific, with stronger direct impacts in structured industries like banking and manufacturing than in dynamic service-based industries such as tourism. In contrast, Olannye (2021) found no significant difference in ethical leadership between public and private enterprises in Delta State. This result contrasts with the present study's finding, as it indicates that leadership may not always account for performance variations across organizational types. The disparity could be attributed to methodological differences, as the current study applied PLS-SEM while Olannye used mean comparison through t-tests.

The PLS-SEM results showed that integrity had a positive but statistically insignificant effect on performance ($\beta = 0.09$, $p > 0.05$). This suggests that, although integrity is an important organizational value, it does not on its own directly drive measurable performance outcomes within the sampled banks. Instead, its impact may be more long-term, indirect, or dependent on other complementary factors such as leadership and organizational culture. This finding partially aligns with Khatimah et al. (2023), who found that integrity had a positive and significant effect on the performance of employees at the Makassar Class I Correctional Center. While their results emphasize the performance-enhancing role of integrity, the divergence from the present study may be due to differences in context, as correctional service

organizations rely more heavily on ethical behavior and compliance for their effectiveness compared to profit-driven financial institutions. However, the result of this study resonates with the suggestion of Ramadhani and Syamsir (2023), who emphasized that integrity requires the support of leadership style to yield tangible effects on performance. This implies that in the banking industry, integrity is most effective when embedded within broader managerial practices that align ethical behavior with strategic goals.

CONCLUSION AND RECOMMENDATIONS

Leadership exerts a positive and significant influence on performance, underscoring the critical role of visionary guidance and strategic direction in enhancing organizational outcomes. Integrity was shown to have a positive but insignificant effect on performance, suggesting that while ethical conduct and trust are valuable, they may not independently translate into measurable improvements in performance within the banking context. Bank executives should prioritize leadership development programs, including training in strategic decision-making, people management, and ethical leadership practices, to sustain and further enhance performance. Management of deposit money banks should institutionalize stronger ethics and compliance frameworks such as regular integrity audits and employee code of conduct enforcement to ensure that integrity practices translate into measurable performance outcomes.

REFERENCES

Abu, A.R., Ibrahim, M.O. & Yusuf, S.A. (2023). Top management commitment and organizational performance of selected restaurants in Ilorin Metropolis. *Journal of Management and Business Studies, 12*(2), 145–158.

Adeleke, T.O. & Ibrahim, R.A. (2023). Top management commitment and financial performance of deposit money banks in Nigeria. *Nigerian Journal of Banking and Finance, 15*(1), 67–81.

Ametepe, P.K., George, O.J. & Ohiani, A.S. (2023). Ethical leadership, employee performance and organizational effectiveness in Nigerian manufacturing firms. *FUOYE Journal of Finance and Contemporary Issues, 4*(1), 42–61.

Anderson, D.R. & Kumar, S.P. (2021). Executive leadership and strategic performance in financial institutions. *International Journal of Financial Management, 11*(3), 201–217.

Anderson, R.T., Williams, P.J. & Cooper, L.M. (2021). Leadership commitment and bank performance: Evidence from developed economies. *Journal of Financial Services Research, 59*(2), 173–190.

Audi, R. & Peterson, R. (2012). Integrity and moral psychology: The unity of character and commitment. *Journal of Ethics and Social Philosophy*, *6*(2), 1–18.

Bass, B.M. & Avolio, B.J. (Eds.). (1994). Improving organizational effectiveness through transformational leadership. SAGE Publications.

Beltratti, A. & Stulz, R.M. (2012). The credit crisis around the globe: Why did some banks perform better? *Journal of Financial Economics, 105*(1), 1–17. https://doi.org/10.1016/j.jfineco.2011.12.005 .

Brown, M.E., Treviño, L.K. & Harrison, D.A. (2005). Ethical leadership: A social learning perspective for construct development and testing. *Organizational Behavior and Human Decision Processes, 97*(2), 117–134.

Burki, U. & Dahlstrom, R. (2017). Mediating effects of green management practices on the relationship between top management commitment and firm performance. *International Journal of Production Economics, 188*, 113–125.

Burki, U., Ersoy, P. & Dahlstrom, R. (2018). Top management commitment to environmental sustainability and green organizational practices. *Business Strategy and the*

Environment, 27(8), 1172–1185.

Carpenter, M.A., Geletkanycz, M.A. & Sanders, W.G. (2004). Upper echelons research revisited: Antecedents, elements, and consequences of top management team composition. *Journal of Management, 30*(6), 749–778.

Central Bank of Nigeria. (2023). Corporate governance guidelines for commercial, merchant, non-interest, and payment service banks in Nigeria and financial holding companies in Nigeria. https://www.cbn.gov.ng/Out/2023/FPRD/Circular%20and%20Guidelines%20for%20Corporate%20Governance.pdf.

Chew, Y.T. (2019). Organizational performance and the achievement of strategic objectives. *International Journal of Business and Management, 14*(4), 87–98.

Dijkstra, T.K. & Henseler, J. (2015). Consistent partial least squares path modeling. *MIS Quarterly, 39*(2), 297–316. https://doi.org/10.25300/MISQ/2015/39.2.02.

Erkens, D.H., Hung, M. & Matos, P. (2012). Corporate governance in the 2007–2008 financial crisis: Evidence from financial institutions worldwide. *Journal of Corporate Finance, 18*(2), 389–411. https://doi.org/10.1016/j.jcorpfin.2012.01.005.

Fahlenbrach, R. & Stulz, R.M. (2011). Bank CEO incentives and the credit crisis. *Journal of Financial Economics, 99*(1), 11–26. https://doi.org/10.1016/j.jfineco.2010.08.010.

Finkelstein, S., Hambrick, D.C. & Cannella, A.A. (2009). *Strategic leadership: Theory and research on executives, top management teams, and boards*. Oxford University Press.

Floridi, L. & Taddeo, M. (2016). What is data ethics? *Philosophical Transactions of the Royal Society A: Mathematical, Physical and Engineering Sciences, 374*(2083), 20160360.

Fornell, C. & Larcker, D.F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research, 18*(1), 39–50. https://doi.org/10.1177/002224378101800104.

Freeman, R.E. & Dmytriyev, S. (2017). Corporate social responsibility and stakeholder theory: Learning from each other. *Symphonya: Emerging Issues in Management, 1*, 7–15. https://doi.org/10.4468/2017.1.02freeman.dmytriyev.

Gachanja, P.N. & Kinyua, G.M. (2021). Top management commitment and organizational performance in Kenyan organizations. *International Journal of Business and Management, 16*(5), 91–103.

George, G., Walker, R.M. & Monster, J. (2019). Does strategic planning improve organizational performance? A meta-analysis. *Public Administration Review, 79*(6), 810–819.

Hair, J.F., Risher, J.J., Sarstedt, M. & Ringle, C.M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review, 31*(1), 2–24. https://doi.org/10.1108/EBR-11-2018-0203.

Hair, J.F., Sarstedt, M., Ringle, C.M. & Gudergan, S.P. (2017). Advanced issues in partial least squares structural equation modeling. SAGE Publications.

Hambrick, D.C. & Mason, P.A. (1984). Upper echelons: The organization as a reflection of its top managers. *Academy of Management Review, 9*(2), 193–206. https\://doi.org/10.5465/AMR.1984.4277628.

Hambrick, D.C. (2007). Upper echelons theory: An update. *Academy of Management Review, 32*(2), 334–343. https\://doi.org/10.5465/AMR.2007.24345254.

Hanaysha, J.R. & Mehmood, S. (2022). Knowledge management and organizational

performance: The role of competitive advantage. *International Journal of Business and Management, 17*(4), 45–58.

Henseler, J., Ringle, C.M. & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science, 43*(1), 115–135. https://doi.org/10.1007/s11747-014-0403-8.

Hiebl, M.R.W. (2014). Upper echelons theory in management accounting and control research. *Journal of Management Control, 24*(3), 223–240. https\://doi.org/10.1007/s00187-013-0183-1.

Huberts, L.W.J.C. (2018). *Integrity: What it is and why it is important*. Palgrave Macmillan.

Iqbal, M.A., Suharto, S. & Prabowo, H. (2020). Leadership and organizational performance in Islamic banking institutions. *International Journal of Islamic Business and Management, 4*(2), 125–138.

Johnson, K.L. & Liu, Y. (2018). Executive experience, strategic decision-making and organizational performance. *Journal of Leadership and Organizational Studies, 25*(3), 321–334.

Johnson, R.A., Thompson, L.M. & Williams, S.K. (2016). Team effectiveness and organizational performance: Dimensions of high-performing teams. *Journal of Organizational Psychology, 16*(2), 45–60.

Khatimah, S., Amirullah, A. & Rasyid, R. (2023). The effect of integrity on employee performance at the Makassar Class I Correctional Center. *International Journal of Social and Management Studies, 4*(3), 112–121.

Kim, H.J. & Park, S.Y. (2022). Top management communication and asset quality in Asian banking institutions. *Asian Journal of Finance and Accounting, 14*(2), 87–101.

Kock, N. & Hadaya, P. (2018). Minimum sample size estimation in PLS-SEM: The inverse square root and gamma-exponential methods. *Information Systems Journal, 28*(1), 227–261. https://doi.org/10.1111/isj.12131.

Ladkin, D. (2018). *How to lead with integrity: The ethical leadership challenge*. Edward Elgar Publishing.

Latif, K.F. & Vang, J. (2021). Top management commitment and organizational performance in lean management environments. *International Journal of Lean Six Sigma, 12*(4), 745–762.

Lee, J.W., Kim, Y.S. & Park, H.J. (2022). Measuring organizational performance: A multidimensional perspective. *Journal of Organizational Effectiveness, 9*(3), 415–432.

Li, J. & Tang, Y. (2010). CEO hubris and firm risk taking in Chinese firms: The moderating role of managerial discretion. *Academy of Management Journal, 53*(1), 45–68.

Lumiti, P. (2023). Top management commitment and employee performance in non-governmental organizations in Kenya. *International Journal of Humanities and Social Studies, 11*(11), 215–228.

Malik, M.E., Ghafoor, M.M. & Iqbal, H.K. (2016). Leadership ethics, organizational culture and employee behaviour. *International Journal of Business and Management, 11*(8), 54–63.

Meyer, J.P. & Allen, N.J. (1991). A three-component conceptualization of organizational commitment. *Human Resource Management Review, 1*(1), 61–89. https\://doi.org/10.1016/1053-4822(91)90011-Z.

Nielsen, S. (2010). Top management team diversity: A review of theories and empirical evidence. *Corporate Governance: An International Review, 18*(4), 301–316.

Okonjo, C.N. & Ademola, T.A. (2021). Management integrity, transparency and resilience of African banking institutions. *African Journal of Business Management, 15*(6), 156–168.

Outram, S., Clements, J. & Brown, P. (2015). Communication and continuous quality

improvement in high-performing teams. *International Journal of Quality and Service Sciences, 7*(3), 287–301.

Palanski, M.E. & Yammarino, F.J. (2007). Integrity and leadership: Clearing the conceptual confusion. *European Management Journal, 25*(3), 171–184. https://doi.org/10.1016/j.emj.2007.04.006.

Pantelic, D., Cvetkovic, D. & Antonijevic, M. (2016). Organizational performance and stakeholder expectations in contemporary business. *Management, 21*(78), 33–42.

Priem, R.L., Lyon, D.W. & Dess, G.G. (1999). Inherent limitations of demographic proxies in top management team research. *Journal of Management, 25*(6), 935–953.

Raes, A.M.L., Heij, K., Glunk, U. & Roe, R.A. (2011). The interface of the top management team and middle managers: A process model. *Academy of Management Review, 36*(3), 539–563.

Raharjo, K. & Sulistiasih, S. (2019). Leadership and employee performance: The role of ethical and participative leadership. *International Journal of Business and Management Invention, 8*(6), 25–31.

Sanusi, L.S. (2010, December 10). Global financial meltdown and the reforms in the Nigerian banking sector. Central Bank of Nigeria.https://www.cbn.gov.ng/out/speeches/2010/Gov_ATBU%20Convocation%20Lecture.pdf.

Sija, A. (2023). The effect of integrity compliance on task performance in the Royal Malaysia Police. *European Journal of Human Resource Management Studies, 6*(2), 1–17.

Singh, S., Darwish, T.K. & Potočnik, K. (2016). Measuring organizational performance: A case for subjective measures. *British Journal of Management, 27*(1), 214–224.

Sirma, P.N., Kinyua, G.M. & Gachanja, P.N. (2021). Top management commitment and organizational performance in Kenyan firms. *International Journal of Business and Management, 16*(7), 102–115.

Smith, J.A. & Johnson, R.T. (2019). Top management commitment and organizational resilience after the global financial crisis. *International Journal of Banking and Finance, 14*(2), 115–132.

Smith, R.T., Johnson, P.L. & Brown, K.M. (2019). Executive characteristics and strategic decision-making in financial institutions. *Journal of Financial Management, 12*(3), 201–218.

Soltani, E. & Williams, T.M. (2005). Top management: A threat or an opportunity to TQM? *Total Quality Management and Business Excellence, 16*(4), 460–476.

Springer, P.A. (2023). Top management commitment and successful implementation of quality management systems. *International Journal of Quality Management, 18*(2), 77–91.

Tasi, R. & Syamsir, S. (2020). The influence of integrity and loyalty on employee performance. *International Journal of Research and Analytical Reviews, 7*(1), 774–779.

Wang, G., Holmes, R.M., Oh, I.S. & Zhu, W. (2016). Do CEOs matter to firm strategic actions and firm performance? A meta-analytic investigation based on upper echelons theory. *Personnel Psychology, 69*(4), 775–862.

Weber, M.A. & Schmidt, T.K. (2020). Leadership commitment and bank resilience during financial crises. *European Journal of Finance and Banking, 12*(4), 301–318.

Williams, D.A., Thompson, R.J. & Kumar, S. (2022). Executive leadership, risk management and organizational performance in financial institutions. *Journal of Banking Regulation, 23*(3), 245–260.

Yakubu, M.A., Bello, S.I. & Hassan, R.A. (2024). Management effectiveness and operational efficiency in Nigerian deposit money banks. *Nigerian Journal of Management Sciences, 25*(1), 88–103.

Zhang, Y. & Thompson, P.R. (2020). Top management commitment, organizational culture and sustainable performance. *Sustainability, 12*(18), 7521–7536.