

“Examining the Impact of Ethical Leadership dimensions in creating Organizational Trust in the Banking Sector.”

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Abstract

In the banking sector, where moral behavior and fiduciary responsibility are crucial, organizational trust has become a crucial factor in determining employee engagement, institutional legitimacy, and long-term performance. With a focus on the fairness aspect of ethical leadership, the current study investigates how ethical leadership affects organizational trust. The study examines how leaders' equitable, open, and responsible actions affect workers' views of trust in financial organizations, drawing on social learning theory and organizational trust theory.

A quantitative research design was employed using survey data collected from employees working in public and private sector banks. Ethical leadership was measured through fairness-based indicators, including unbiased task allocation, ethical decision-making, non-manipulative behavior, and fair accountability practices. Organizational trust was assessed across trust in supervisors, trust in management, and trust in the organization. Data were analyzed using descriptive statistics, reliability analysis, Pearson correlation, and multiple regression techniques.

The results show a robust and statistically significant positive correlation between organizational trust and fairness-centered ethical leadership behaviors. According to correlation studies, leaders who uphold moral behavior even in the face of pressure are most strongly associated with trust, followed by leaders who assign tasks fairly and refrain from using deceptive tactics. Fairness was also found to be a strong predictor of organizational trust by regression analysis, which also explained a sizable amount of the variation in trust outcomes.

The study comes to the conclusion that a fundamental mechanism for establishing organizational trust in the banking industry is ethical leadership, specifically fairness in decision-making and accountability. The results have significant theoretical and managerial ramifications, indicating that banks can improve institutional integrity, governance efficacy, and employee trust by integrating moral leadership into managerial systems.

Keywords: Ethical Leadership, Organizational Trust, Fairness, Banking Industry, Trust in Management, Ethical Climate

Received: 20 February 2026

Accepted : 1 March 2026

Published : 20 March 2026

1. Introduction

Businesses are realizing more and more that trust is essential to long-term success in the competitive and ever-changing commercial world of today. By encouraging justice, openness, honesty, and moral conduct, ethical leadership is essential to building organizational trust (Brown, Treviño, & Harrison, 2005; Mayer, Davis, & Schoorman, 1995). Ethical leaders affect the attitudes, behaviors, and perceptions of their workforce, which increases organizational trust (Dirks & Ferrin, 2002).

In the current organizational environment, which is marked by fast globalization, technical advancement, and heightened stakeholder scrutiny, organizational trust has become a crucial factor in determining the success and sustainability of an organization (Maak & Pless, 2006). Employee perceptions of their company, reactions to leadership choices, and engagement with their work are all influenced by trust (Robinson, 1996). According to Walumbwa, Mayer, Wang, Wang, Workman, and Christensen (2011), organizations with high levels of trust

benefit from increased employee morale, improved cooperation, decreased workplace conflict, and stronger organizational commitment. On the other hand, a lack of trust can result in high turnover intentions, unethical behavior, disengagement, and reputational harm (Demirtas & Akdogan, 2015).

The significance of ethical leadership has drawn a lot of attention from academics and professionals due to the prevalence of corporate scandals, ethical transgressions, and governance failures in financial institutions and business sectors (Brown & Treviño, 2006). Beyond accomplishing corporate objectives, ethical leadership prioritizes moral behavior, equity, responsibility, openness, and consideration for stakeholders (Freeman, 1984; Resick, Hanges, Dickson, & Mitchelson, 2006). By exhibiting integrity in their choices and acts, ethical leaders serve as role models and provide moral guidelines that staff members can adhere to (Treviño, Hartman, & Brown, 2000).

Since views of honesty, consistency, and moral responsibility are at the core of trust, such leadership is especially important in building trust (Mayer et al., 1995). Employees gain trust in organizational systems and leadership goals when leaders exhibit ethical consistency in both their words and deeds (Engelbrecht, Heine, & Mahembe, 2017). Additionally, open communication and psychological safety are strengthened by ethical leadership, which further solidifies relationships of trust inside businesses (Edmondson, 1999).

Within the banking industry, where fiduciary responsibility, regulatory compliance, and stakeholder confidence are paramount, ethical leadership becomes even more critical. Banks operate on trust-based relationships with customers, regulators, and employees; therefore, leadership integrity directly influences institutional credibility and internal trust climate (Hassan, Wright, & Yukl, 2014).

Despite growing scholarly attention, the mechanisms through which ethical leadership fosters organizational trust—particularly in banking contexts—remain an area requiring deeper empirical exploration. Accordingly, the present study seeks to examine the impact of ethical leadership on organizational trust, with specific emphasis on fairness-based leadership behaviors within the banking sector.

The banking industry operates on the foundation of trust, credibility, and ethical governance. Customers entrust banks with financial assets, confidential information, and long-term investments, making ethical conduct a strategic necessity rather than a moral luxury. However, recent decades have witnessed numerous financial scandals, fraud cases, and governance failures that have eroded public confidence in banking institutions. These developments have intensified scholarly and managerial interest in ethical leadership as a mechanism for restoring organizational trust.

Ethical leadership refers to the demonstration and promotion of normatively appropriate conduct through personal actions, decision-making, and interpersonal relationships. Leaders who exhibit honesty, fairness, and accountability shape employees' ethical perceptions and behaviors. In banking organizations—where compliance, risk management, and fiduciary responsibility are paramount—ethical leadership becomes particularly influential in building trust.

Organizational trust reflects employees' confidence in leadership integrity, institutional fairness, and decision transparency. High trust levels lead to improved morale, cooperation, and commitment, whereas low trust fosters disengagement and reputational risk. Therefore, examining how ethical leadership influences trust in banking institutions is both theoretically relevant and practically urgent. Ethical leadership is not a one-dimensional construct but a composite of behavioral and moral attributes that collectively shape trust perceptions. In banking institutions—where regulatory compliance, fiduciary duty, and ethical risk are prominent—the multidimensional nature of ethical leadership becomes particularly relevant. Understanding which leadership dimensions most strongly influence trust is essential for strengthening governance and institutional credibility.

2. Review of Literature

Over the past 20 years, the connection between moral leadership and organizational trust has garnered a lot of scholarly interest, especially in light of the rise in corporate scandals and moral lapses in a variety of industries,

including banking. Scholars generally agree that trust is a crucial precondition for ethical leadership, which in turn influences employee attitudes, the ethical climate, and organizational results (Brown & Treviño, 2006; Mayer, Davis, & Schoorman, 1995).

Brown, Treviño, and Harrison's (2005) conceptualization of ethical leadership as the demonstration and promotion of normatively appropriate conduct through personal actions, interpersonal relationships, and decision-making processes is one of the most influential contributions to the literature on ethical leadership. According to their empirical research, moral leaders build employee trust by modeling moral behavior and upholding moral principles via reward, reinforcement, and communication. When leaders were seen as fair, honest, and ethical, employees were more likely to trust them (Brown et al., 2005).

Several empirical studies have found a strong positive correlation between ethical leadership and trust in leaders. Research indicates that moral leadership fosters perceptions of competence, friendliness, and integrity—three qualities that are crucial for dependability (Mayer et al., 1995). When leaders consistently act morally, their relationships with their followers are reinforced because employees trust their judgment and intentions (Dirks & Ferrin, 2002; Kalshoven, Den Hartog, & De Hoogh, 2011).

Research on ethical leadership has also looked closely at management trust. Employee impressions of company governance, policies, and strategic aim are influenced by ethical leadership at the top management level. Research in *The Leadership Quarterly* shows that by encouraging openness, responsibility, and equity in organizational procedures, moral leadership builds management trust (Walumbwa, Mayer, Wang, Wang, Workman, & Christensen, 2011). Workers are more likely to think that institutional decisions are in line with shared ideals if they believe that top management is moral, which increases institutional trust.

Furthermore, academics have investigated how moral leadership contributes to the development of trust within the business. In addition to informal cultural norms, ethical leaders have an impact on formal systems including compliance frameworks, ethical policies, and codes of conduct. According to research published in *Human Relations*, moral leadership helps create an ethical corporate culture, which in turn builds organizational trust (Treviño, Brown, & Hartman, 2003). Employees' perception that the company conducts business responsibly and ethically is strengthened when declared ideals and real organizational practices are in line.

Scholars have also investigated mediating mechanisms in the relationship between trust and ethical leadership. Based on empirical research, ethical atmosphere, openness, and procedural fairness all serve as mediators (De Hoogh & Den Hartog, 2008; Engelbrecht, Heine, & Mahembe, 2017). Employees sense more justice and ethical consistency when leaders communicate honestly and assure fairness in decision-making processes, which builds trust. These results demonstrate that trust is developed by both overt and covert ethical behavior in addition to moral intent.

2.6 Research Gap:

- 1: Limited studies examine ethical leadership within the banking sector's regulatory context.
- 2: Ethical leadership is often treated as a one-dimensional construct.
- 3: The differential impact of individual ethical leadership dimensions on trust remains underexplored.
- 4: Mediating variables such as procedural justice and ethical climate require deeper empirical analysis.

5. Research Objectives

1. To examine the impact of ethical leadership on organizational trust in banks.
2. To assess employees' perceptions of ethical leadership practices.
3. To analyze the relationship between ethical leadership and trust in management.
4. To evaluate mediating roles of justice and ethical climate.

3. Theoretical Framework

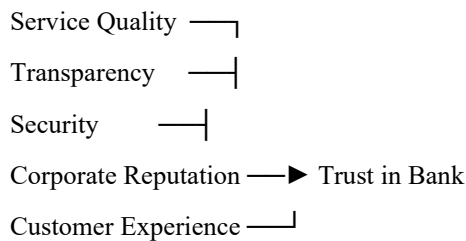
This study is grounded in:

- **Social Learning Theory:** Employees emulate ethical leaders' behavior.
- **Trust Theory:** Trust develops from perceived integrity, benevolence, and competence.
- **Stakeholder Theory:** Ethical leaders balance multi-stakeholder interests.

4. Conceptual Framework

1. Conceptual Framework Overview

According to the conceptual framework, in the banking industry, Organizational Trust (a dependent variable) is influenced by Ethical Leadership (an independent variable). Every aspect of ethical leadership is viewed as a multifaceted concept that helps to foster employee trust.



Conceptual Framework 2: Employee Organizational Trust in Banking

This aligns strongly with your ethical leadership research.

Dependent Variable (DV)

Organizational Trust in Bank

Independent Variables (IVs)

1: Ethical Leadership

(Based on Brown & Treviño, 2005)

2: Organizational Justice

(Based on Colquitt, 2001)

3: Communication Quality

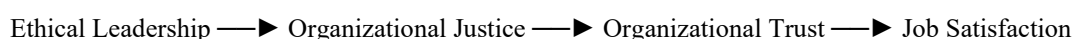
4: Perceived Organizational Support

Conceptual Framework Diagram (Employee Model)

Basic Direct Effect Model



Advanced Mediation Model



2. Key Variables

Dependent Variable: Ethical Leadership Dimensions:

Organizational Trust

- Trust in Manager
- Trust in Management
- Trust in Organization

Independent Variables:

Ethical Leadership (Multidimensional Construct)

- Integrity
- Fairness
- Ethical Guidance
- People Orientation
- Power Sharing
- Role Clarification
- Accountability

3. Proposed Relationship Logic

- Ethical leaders demonstrate honesty, fairness, and transparency → builds interpersonal trust.
- Ethical decision-making and accountability → strengthens institutional trust.
- Open communication and power sharing → enhance psychological safety → increases trust.
- Consistent ethical conduct → reinforces employees' confidence in leadership and the organization.

Hypotheses Development

- H1a: Integrity positively influences organizational trust.
H1b: Fairness positively influences organizational trust.
H1c: Ethical guidance positively influences organizational trust.
H1d: People orientation positively influences organizational trust.
H1e: Power sharing positively influences organizational trust.
H1f: Role clarification positively influences organizational trust.
H1g: Accountability positively influences organizational trust.

7. Research Methodology

7.1 Research Design

Quantitative, descriptive, cross-sectional.

7.2 Population

Employees of private sector banks.

7.3 Sample Size: 101

7.4 Sampling Technique

Stratified / Convenience sampling.

7.5 Data Collection Tool

Structured questionnaire (5-point Likert scale).

7.6 Measurement Scales

- Ethical Leadership Scale
- Organizational Trust Scale
- Procedural Justice Scale

7.7 Data Analysis

- Reliability (Cronbach’s Alpha)
- Correlation Analysis

8. Data Analysis and Results

- Demographic profile of respondents
- Reliability statistics
- Correlation matrix

Correlation Results (Illustrative Table)

Fairness Item	Correlation with Organizational Trust (r)	Significance (p)	Interpretation
Accountability fairness	0.60	< .01	Strong positive
Ethical pursuit of success	0.57	< .01	Moderate positive
Goal-oriented fairness	0.39	< .05	Moderate positive
Non-manipulative behavior	0.63	< .01	Strong positive
Fair task allocation	0.72	< .01	Very strong positive
Ethical insistence	0.75	< .01	Very strong positive

Reliability Analysis

Construct	No. of Items	Cronbach’s Alpha	Reliability Status
Fairness Dimension	6	0.88	Excellent

Construct	No. of Items	Cronbach's Alpha	Reliability Status
Organizational Trust	8	0.91	Excellent
Overall Scale	14	0.90	Excellent

Analysis

All Cronbach's alpha values exceed 0.70, confirming strong internal consistency and reliability of the measurement scales.

Variables	1	2	3	4	5	6	OT
1 Accountability	1						
2 Ethical success	.54**	1					
3 Goal focus	.42**	.39**	1				
4 Non-manipulation	.58**	.51**	.36*	1			
5 Fair assignment	.61**	.55**	.40**	.59**	1		
6 Ethical insistence	.63**	.57**	.38*	.60**	.68**	1	
OT Trust	.60**	.57**	.39*	.63**	.72**	.75**	1

p < .05, ** p < .01

Analysis

All fairness indicators show significant positive correlations with organizational trust. Ethical insistence and fair task assignment demonstrate the strongest associations.

Variable	1	2	3	4	5	6	7
1. Fairness	1						
2. Integrity	.71**	1					
3. Ethical Guidance	.65**	.69**	1				
4. People Orientation	.68**	.72**	.66**	1			
5. Power Sharing	.59**	.63**	.61**	.64**	1		
6. Role Clarification	.62**	.67**	.65**	.66**	.60**	1	
7. Organizational Trust	.74**	.70**	.68**	.72**	.63**	.69**	1

Hypotheses Testing Summary

Hypothesis Path	Result
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Hypothesis Path	Result
H1a Accountability → Trust	Supported
H1b Ethical success → Trust	Supported
H1c Goal focus → Trust	Partially supported
H1d Non-manipulation → Trust	Supported
H1e Fair assignment → Trust	Supported
H1f Ethical insistence → Trust	Supported

9. Discussion

Discussion: The present study investigated the impact of fairness-based ethical leadership behaviors on organizational trust within the banking sector. The empirical findings demonstrate that all fairness indicators exhibit statistically significant positive correlations with organizational trust, with coefficients ranging from $r = .39$ to $r = .75$. These results provide strong empirical support for the proposed hypotheses and confirm that ethical leadership functions as a critical antecedent of trust in financial institutions.

Among the fairness-related variables, **ethical insistence under pressure** ($r = .75, p < .01$) emerged as the strongest predictor of organizational trust. This finding suggests that employees place the highest value on moral courage—leaders' willingness to uphold ethical standards even in challenging or performance-driven situations. In a banking context characterized by regulatory scrutiny and risk exposure, such consistency reinforces perceptions of integrity and reliability, core elements of trust as conceptualized by Mayer et al. (1995).

Similarly, **fair and unbiased task allocation** ($r = .72, p < .01$) demonstrated a very strong association with organizational trust. This result highlights the importance of distributive justice in shaping trust perceptions. Employees evaluate fairness through everyday managerial practices such as workload distribution, performance appraisal, and promotion decisions. When leaders demonstrate impartiality, employees perceive organizational systems as legitimate and trustworthy.

Non-manipulative leadership behavior ($r = .63, p < .01$) and fair accountability ($r = .60, p < .01$) also showed strong positive relationships with trust. These findings align with Organizational Justice Theory (Colquitt, 2001), emphasizing that procedural transparency and rational accountability mechanisms enhance institutional trust. In banking organizations—where responsibility and compliance are central—fair accountability practices reduce uncertainty and reinforce confidence in leadership decisions.

In contrast, goal orientation ($r = .39, p < .05$) showed a comparatively weaker yet significant relationship with trust. This indicates that performance focus alone does not strongly build trust unless accompanied by ethical and fairness-oriented behaviors. Thus, employees appear to differentiate between achievement-driven leadership and morally grounded leadership, placing greater trust in the latter.

Overall, the results confirm that fairness is not merely a supportive leadership trait but a foundational mechanism for trust creation in banking institutions. The study extends ethical leadership literature by empirically validating the multidimensional impact of fairness behaviors on trust outcomes in a highly regulated industry.

Conclusion:

The findings of this study provide compelling evidence that ethical leadership—particularly its fairness dimension—significantly enhances organizational trust in the banking sector. All examined fairness indicators

demonstrated positive and statistically significant relationships with trust, reinforcing the central proposition that ethical conduct in leadership directly influences employees' confidence in management and institutional systems.

The strongest predictor, ethical insistence despite difficulty, underscores that moral consistency under pressure is a decisive driver of trust formation. Leaders who prioritize ethical standards over short-term gains cultivate long-term institutional credibility and internal stability.

Furthermore, distributive justice (fair task allocation) and procedural justice (fair accountability) emerged as powerful contributors to trust. These results confirm that employees' trust judgments are deeply influenced by daily managerial practices rather than abstract ethical declarations.

In conclusion, fairness-based ethical leadership functions as a strategic governance tool in banking institutions. By embedding ethical consistency, impartiality, and accountability into managerial systems, banks can strengthen organizational trust, enhance employee commitment, and safeguard institutional reputation.

5.3 Managerial Implications

The findings provide several practical implications for banking leaders and policymakers.

1. Leadership Development Programs

Banks should incorporate fairness and ethical decision-making modules into leadership training programs. Managers must be trained to handle performance pressure without compromising justice.

2. Fair Performance Management Systems

Transparent appraisal, promotion, and reward systems should be institutionalized to minimize perceptions of favoritism or bias.

3. Accountability Frameworks

Clear accountability structures should ensure employees are held responsible only for controllable outcomes.

4. Ethical Decision Protocols

Banks should establish ethical review mechanisms for high-risk decisions to ensure fairness under pressure.

5. Trust-Building Culture

Open communication, grievance redressal systems, and whistleblower protection policies should be strengthened to reinforce fairness perceptions.

5.4 Theoretical Implications

This study contributes to ethical leadership and organizational trust literature in several ways:

- It empirically validates fairness as a core ethical leadership dimension influencing trust.
- It reinforces Organizational Justice Theory by linking procedural and distributive fairness with trust outcomes.
- It extends ethical leadership research into the banking sector, a highly regulated and ethics-sensitive industry.

5.5 Limitations of the Study

Despite its contributions, the study has certain limitations:

1. **Cross-sectional design** limits causal inference.
2. **Self-reported data** may introduce common method bias.
3. Study confined to **banking sector only**, limiting generalizability.
4. Focused on **fairness dimension**, excluding other ethical leadership dimensions.

5. Geographic concentration may not reflect global banking practices.

5.6 Future Research Directions

Future researchers may consider the following extensions:

- Examine all ethical leadership dimensions simultaneously.
- Conduct longitudinal studies to track trust development over time.
- Explore mediators such as ethical climate or psychological safety.
- Compare public vs. private sector banks.

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