

## EFFECT OF TRUST MANAGEMENT ON PERFORMANCE OF FAMILY BUSINESSES IN THE FEDERAL CAPITAL TERRITORY, ABUJA, NIGERIA



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### ABSTRACT

*This study examined the effect of trust management on the performance of family businesses in the Federal Capital Territory (FCT), Abuja. Recognized globally as a cornerstone of organizational sustainability and success, trust acts as a crucial enabler of operational efficiency. Consequently, this study investigated how the trust management (TM) constructs of competence, loyalty, and integrity affect the performance of family businesses in Abuja. Adopting a cross-sectional research design, the study utilized a survey method, administering structured 5-point Likert scale copies of questionnaire to a sample of 358 respondents from family businesses in the FCT. The results revealed a positive and significant effect of competence, loyalty, and integrity on the performance of family businesses. The study recommends that family business management adopt on-the-job training and job rotation to enhance employee competence, while simultaneously empowering employees to make decisions. Furthermore, the organization should implement rigorous recruitment processes to hire leaders with high integrity, and establish feedback mechanisms to monitor both superior and employee loyalty in the system. Finally, the study emphasizes that integrity should be understood as a core, rather than peripheral, component of sound business operations.*

**Keywords:** Competence, Family Business, Loyalty, Integrity, Sustainability, Trust Management

### Introduction

Trust is widely recognised globally as a crucial enabler of organisational development and success. It reflects an assured reliance on the character, competence, integrity, and reliability of a family member, friend, business associate, critical stakeholder, or even an institution, and represents a foundational confidence placed in another. Matthew (2022) opine that trust exists in family businesses based on social, economic and familial bonds that create situations where an individual will forego short-term personal gain in favour of long-term relationships. Trust within family businesses facilitates the development of long-term stability and goal achievement. Mugo et al. (2016) point out that trust between family members and management is an issue that must be addressed by the business family.

Trust issues are of concern because family members who own equity in the organisation vote in the Board of Directors. Trusting a fellow family member or a nonfamily member to operate the business in succession planning becomes an issue when confronted with the subjective consideration of trustworthiness. Trust is the perceived risk of allowing another to reduce the uncertainty in a situation (Nickel, 2019). Within organisational settings, trust has been demonstrated to be an important predictor of outcomes such as cooperative behaviour (Zalabak et al., 2016), citizenship behaviour (Van et al., 2014), commitment (Aryee et al., 2012), and employee loyalty (Costigan et al., 2018). Family businesses are, arguably, the backbone of the Nigerian economy, accounting for a significant proportion of the Gross Domestic Product (GDP) and employment. However, these business units often face unique challenges impacting profoundly on their overall performance and sustainability so that, as observed by Rothwell (2015), 95% of the family-owned businesses in Nigeria do not survive to the third generation of ownership. It is obvious that a significant proportion of these businesses fail within the first five years (Adekunle & Ojokwu, 2021). This high rate of failure necessitates a study such as this, to empirically investigate the role of trust management in achieving performance and continuity, especially against a backdrop of preponderance of conflict among family members (Adekunle & Ojokwu, 2021).

Of specific interest to the study is the Abuja geographical scope which has witnessed a high rate of family business failures in recent times. Ayoade et al. (2018), for example found that a disproportionate high rate of family business failure in Abuja than Lagos and Kano, the two other commercial hubs in the country. The essentiality of the study is further substantiated by the fact that this high rate of family business failure not only undermines the economic development of the FCT, Abuja but has far-reaching socioeconomic consequences as these forms of businesses are a critical source of employment and wealth creation among many Nigerians (Mokhber et al. 2017).

The study is structured in six main sections, the first of which is Introduction. The next section is Literature Review, and contains a both a conceptual review of literature, followed by reviews of pertinent empirical studies. The third section explains the theoretical framework of the study. This is followed by Methodology. The fourth and fifth sections are Results and Discussion and Conclusion and Recommendations, respectively.

The following hypotheses were raised to guide the research:

**HO<sub>1</sub>:** Competence has no significant effect on performance of family businesses in FCT, Abuja.

**HO<sub>2</sub>:** Loyalty has to significant effect on performance of family businesses in FCT, Abuja.

**HO<sub>3</sub>:** Integrity has no significant effect on performance of family businesses in FCT, Abuja.

## **Literature Review**

### **Family Business**

A family business is a commercial organisation in which decision making is influenced by multiple generations of a family, related by blood or marriage or adoption, who has both the ability to influence the vision of the business and the willingness to use this ability to pursue distinctive goals (Antonio & Kotler, 2020). Specifically, Hnilica and Machek (2018) note that family business is characterised by family ownership (a family owns a significant share of the capital); management (family holds the top

management positions at the firm) and/or board membership (family has significant control over the company through membership in the executive or supervisory board).

The importance of trust in family businesses cannot be gainsaid. Agyeman and Boateng (2023) highlight the fact that trust among family members could facilitate open communication, which was essential for innovation and strategic planning. Trust among family members is essential for unity and continuity, as well as mitigating power struggles during leadership transitions (Adebayo & Salami, 2022).

### **Trust Management**

Trust management refers to the deliberate decision by an individual or organisation to establish and sustain a strategic and proactive process for building, maintaining, and demonstrating trustworthiness to stakeholders. This often involves the use of structured mechanisms and platforms to ensure security, compliance, accountability, and transparency in the management of entrusted positions or property. Trust management therefore serves as a critical framework for wealth preservation, succession planning, and effective governance, ultimately fostering leadership quality and organisational continuity.

Trust is explained by Paliszkievicz, (2017) as the belief that another party will act in a way that is beneficial and not harmful to the trustee; implying that parties in a relationship will act reliably, and will behave or respond in a predictable and mutually acceptable manner. Two principal forms of trust are distinguished by Chowdhury (2015); *cognition-based* trust is based on individual thinking about and confidence in the other and based on ‘good reasons’ as evidence of trustworthiness. The second type, *affect-based* trust, is grounded in the emotional bonds between individuals involving mutual care and concern. Both are essential in building workplace coordination and meeting general organisational objectives.

Trust management, thus, provides a context in which trust is ensured and leveraged in the workplace towards goal achievement. It serves as a social and psychological control system that influences workplace stability. Alonaizi (2017) explains this in terms of establishing a framework for secure, confidential, and trustworthy transactions among trusted stakeholders. As pointed out by Wang et al. (2020), trust management achieves this by assessing competence, integrity, and reliability within business relationships to reduce uncertainty. This is especially crucial for management-employee relationships as it aims at sustaining mutual confidence between management and subordinates through consistent communication and accountability. This positions trust management as a mechanism that enhances employee engagement and corporate performance (Moghavvemi & Salleh, 2022) stemming from internal harmony and reduced opportunistic behaviour (Obeng et al., 2023).

In the absence of trust, employee cooperation diminishes, which have implications for performance outcomes (Karim & Nasir, 2022). As an ongoing process of monitoring, evaluating, and reinforcing reliability in business relationships (Ahmed & Mohammed, 2023), trust management incorporates strategic leadership practices that built credibility and consistency across all levels of management (Li et al., 2020).

### **Competence**

According to Hwang et al. (2020), competence is a core antecedent of trust, grounded in perceptions of ability, reliability, and experience. It refers to a measurable trust component manifested in an

individual's ability to deliver high-quality outcomes (Ryu & Kim, 2023). It indicates task mastery and performance consistency (Schilke et al., 2021). Palanski et al. (2025) highlights competence as observable behaviour demonstrating expertise and judgment under professional circumstances. Such competence, as pointed out by Claudia et al. (2020) comprise knowledge (theoretical or practical understanding of a subject), skills (proficiencies learned through the transfer of knowledge or experience), and abilities ([innate] qualities of being able to do something) to fulfil current needs as available.

### **Integrity**

In the context of family businesses, integrity encompasses ethical decision-making, transparency, accountability, and adherence to a set of core values. It also involves consistency in actions, communications, and the alignment of personal and business values among family members involved in the business. Bello and Hassan (2021) define integrity as adherence to moral and ethical principles in decision-making and behaviour within an organisation. They noted that integrity represents consistency between words, actions, and ethical values. This concept is central to trust management, as it determines the credibility and dependability of individuals in leadership and employee relations. As argued by Eze and Okafor (2022), integrity is an alignment between an individual's stated intentions and actual actions, highlighting it as a predictor of trustworthiness in managerial contexts. Integrity therefore functions as a moral compass that guides organisational culture and accountability practices.

Leaders who demonstrate integrity build stronger trust relationships, reducing internal conflicts and promoting cooperation (Mensah & Asante, 2023). It is therefore, an essential driver of institutional trust, influencing employee morale and the overall image of an organisation. Trust management frameworks often used integrity as a standard to evaluate leadership credibility and fairness in operations (Olatunji et al., 2020). When embedded in trust management, integrity can promote ethical communication, accountability, and credibility in organisational operations. Thus, organisations with a culture of integrity were more likely to maintain stakeholder confidence and sustainable performance outcomes (Ahmed & Othman, 2022).

### **Loyalty**

Loyalty refers to the emotional attachment of employees to their organisation's values, vision, and leadership reflected in the degree of psychological ownership and long-term dedication to organisational goals (Rahman et al., 2021). Singh and Gupta (2020) emphasise that loyalty involves behavioural manifestations such as advocacy, retention, and positive organisational citizenship. Adetunji and Akinyemi (2021) add that loyalty represents a critical dimension of organisational trust that reflects dependability and faith in leadership. This reinforces the notion that loyalty enhances collaboration, reduced absenteeism, and stabilised workforce relationships through long-term engagement.

Abdullahi et al. (2024) posit that loyalty is sustained through reciprocal trust, where employees perceived fairness and recognition as central to their commitment. They noted that the erosion of loyalty often followed breaches of trust or inconsistent communication from management. Similarly, Kusi-Appiah and Mensah (2021) argue that loyalty is an essential pillar in trust management, shaping behavioural consistency and organisational alignment.

Loyal employees strive for organisational, rather than their own, individual interest, and exhibit behaviours of attachment and psychological belongingness towards the organisation. A loyal employee is willing to work in that organization, thinking or believing that to be the best option for them, and thus, tries their best for the success of the organisation (Murali & Seema, 2017).

### **Performance**

Performance is a reflection of the effectiveness of a business organisation in meeting its objectives. As highlighted by Johnson and Adeleke (2021), this is accomplished through effective management of resources, people, and strategies. Business performance is crucial for growth and survival, success and competitiveness (Eniola & Entebang, 2015).

### **Competence and Performance**

Adede and Kising'u (2024) adopted an explanatory research design in their multiple regression analysis of survey data among commercial bank managers in Mombasa County in Kenya. They found managerial competence to be positive and significant in determining performance. In a similar study conducted in Nigeria, Emmanuel et al. (2023) found a positive and significant influence of managerial competence on business performance among SMEs. Positive and statistically significant effect of managerial competence on performance is also confirmed by Orji et al. (2023) in their Abuja study. Other researchers such as Syamsuri (2022), Kim and Cho (2024), Shomoye-Olusi et al. (2024), and Peter (2023) have also pointed out positive and significant performance outcome of competence.

Conversely, authors such as Rumbekwan et al. (2025), in their Indonesian study, did not find a direct significant effect of competence on performance. This was the same finding arrived at by Similarly, Indradewa and Randi (2021) in their study conducted among employees in Indonesian government agencies.

### **Loyalty and Performance**

Olai (2024) found loyalty to be a positive and statistically significant predictor of business performance among plastic-manufacturing sector in the South-South region of Nigeria. In their study carried out among public sector employees in Lagos state, Wan Nasir et al. (2023) also found loyalty to be positive and significant in predicting organisational performance. In the same vein, Murali et al. (2017) found organisational performance to be positively determined by employee loyalty. Furthermore, Lee et al. (2020) and Wanga et al. (2019) found positive and significant effect of loyalty on the performance of family businesses.

### **Integrity and Performance**

Nyarko et al. (2024) in their Ghanaian study, found a positive and statistically significant effect of managerial integrity on the performance of SMEs in the Greater Accra Region. Similarly, Al Halbusi et al. (2022) found positive effect of leader integrity on the performance among service-sector firms in Malaysia. Ofori and Appiah (2023) found that firms with higher perceived integrity culture recorded stronger operational efficiency and brand reputation metrics. Al-Kahtani et al. (2023) also found that integrity policies were crucial in enhancing long-term firm performance among medium-sized firms in the United Arab Emirates. Studies such as Rezaei and Hafezi (2022), Kabuye et al. (2021) and Sjahrudin and Sudiro (2023) also found higher levels of managerial integrity contributed to improved performance outcomes.

## Theoretical Framework

### Stewardship Theory

Donaldson and Davis (1991, 1993) developed Stewardship Theory proposes that trust enhances the success of the family firm and encourages family members to rely on each other and work together to enhance business outcomes. The theory explains the reasons family businesses may outperform nonfamily businesses (Miller & Le Breton-Miller, 2006). For example, when there are reasonable levels of competence and integrity in the organization, there usually are emotional ties towards the business that lead to mutual participative actions that can reduce conflict, cause owners to protect the company and family members. Davis and Harveston (2001) stated that, a good steward in a family business is a decision-maker who is a caretaker of a family's assets, who desires to pass a healthier and stronger business to future generations. Stewardship promotes transparency and effectively builds a healthy relationship within the family and for the business. Stewardship theory is opposite agency theory wherein leaders are self-serving and opportunistic and not looking after owners (Eddleston & Kellermanns, 2007).

This study found it necessary to adopt the Stewardship theory because stewardship in family company minimizes opportunism of controlling agents. Stewardship theory proposes that the risk of opportunism is minimized because agents of the company are pro-organization and act in good faith towards the owners. Governance, therefore, empowers the top management group who will then align with the owners' values and goals and therefore commit to stewardship (Cruz, Gomez-Mejia and Becerra, 2010). Eddleston, Chrisman, Steir and Chua (2010) stated that stewardship theory appears to be a suitable perspective in viewing the family as a resource because it depicts organizational members as collectivists, pro-organizational and trustworthy. The family becomes a necessary resource as members learn to take care of each other with positive regard.

### Methodology

An explanatory research design was adopted for the study as informed by its causal orientation of examining the direct effects of each component of trust management, on business performance.

The study population comprised all 2,100 registered family business in Abuja, as determined by SMEDAN (2017). However, the use of a representative sample was necessitated given this large number. Yamane's (1967) formula for determining sample size from a finite population was, thus, applied to obtain the recommended sample size for the study, viz,

$$n = \frac{N}{1 + N(e)^2} \dots\dots\dots(1)$$

Where:        n        -        Sample size  
                   N        -        Population size (2,100)  
                   e        -        Significance level (5% or 0.05)

Substituting relevant values in (1) gives,

$$\begin{aligned} n &= \frac{2,100}{1 + 2,100(0.05)^2} \\ &= \frac{2,100}{1 + 2,100(0.0025)} \end{aligned}$$

$$\begin{aligned}
 &= \frac{2,100}{1 + 5.25} \\
 &= \frac{2,100}{6.25} \\
 n &= 336
 \end{aligned}$$

This number was, however, increased by 10% to 370, in order compensate for non-response, as recommended by Yozgatligil (2018). Snowball sampling technique was used in the selection of survey respondents for the study. This was determined to be the most suitable sampling technique to locate family-owned businesses in Abuja.

The study relied solely on the use of primary data, obtained through the administration of a closed-ended questionnaire, with construct scales measured on the 5-point Likert scale format. Questionnaires were administered to survey participants using the drop-off/pick-up method with the help of three research assistants.

To ensure that the formulated questionnaire was valid as a measurement instrument, it was adjusted in light of feedback obtained in the aftermath of a pilot study. Retrieved information from the field, including concerns and comments from respondents were incorporated in the questionnaire to improve its effectiveness. Additionally, the instrument was given to researchers who had carried out studies in pertinent areas to offer valuable input towards its improvement. Furthermore, the research instrument was given to the dissertation supervisor for vetting. Ultimately, the research instrument was improved in terms of accuracy of measurement scale and appropriateness of language.

The study adopted internal consistency measure of reliability for the instrument. The internal consistency involved the calculation of a test known as Cronbach alpha test of reliability. The result obtained for all variable scales are summarized in Table 1.

**Table 1**

*Reliability Test Result for Pretest*

Variable Scale	Alpha Coefficient
Competence	0.761
Loyalty	0.863
Integrity	0.752

*Note.* SPSS Output.

The study also adopted the threshold of Sekaran (2010) which suggests a value of 0.60 as the lower limit of reliability. i.e., alpha values that are at least 0.6 represent reliable variable scales. As can be seen in the information provided in table 1, all variable scales meet these criteria. The questionnaire, as the study instrument, can therefore, be said to be effective in measuring what it was intended to measure.

Data analysis was carried out with the use of Ordinary Least Squares (OLS) multiple regression statistical technique in determining the causal relationship between trust management and performance

of family businesses in Abuja. Accordingly, the model of the study established family business performance as a function of competence, loyalty and integrity, as components of trust management [see (2)].

$$PFB = \beta_0 + \beta_1 CPT_i + \beta_2 LYT_i + \beta_3 ITG_i \dots\dots\dots(2)$$

Where: PFB<sub>i</sub> - Performance of Family Business  
 CPT<sub>i</sub> - Competence  
 LYT<sub>i</sub> - Loyalty  
 ITG<sub>i</sub> - Integrity  
 β<sub>0</sub> - Intercept  
 β<sub>1</sub> – β<sub>3</sub> - Regression Parameters (all expected to be > 0).

## Results and Discussion

From the 370 questionnaire copies administered, 358 were retrieved, determined to be usable, and retained for further analysis. Table 2 provides descriptive statistics for all the variables in study. The average competence (CPT) recorded was 4.17 while the maximum and minimum value stood at 5 and 1 respectively. Also, the skewness value which stood at -1.480 indicates that the variable is normally distributed since it is less than 1.

**Table 2**

*Descriptive Statistics for the Study Variables*

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
						Statistic	Std. Error	Statistic	Std. Error
CPT	358	1	5	4.17	1.020	-1.480	0.135	1.824	0.270
LYT	358	1	5	3.66	1.167	-0.622	0.135	-0.593	0.270
ITG	358	1	5	3.85	1.127	-0.884	0.135	-0.019	0.270
TM	358	1	5	3.58	1.169	-0.396	0.135	-0.898	0.270

*Note.* SPSS Output.

Also, loyalty (LYT) recorded a minimum and maximum of 1 and 5 respectively, while the mean value stood at 3.66. With a skewness value of -0.622, the variable also indicated normal distribution. Integrity (ITG) also recorded minimum and maximum values of 1 and 5 respectively. The average value recorded for it was 3.85 and the skewness value recorded was -0.884 which indicates the variable is normally distributed. Trust management (TM) also recorded a minimum and maximum values of 1 and 5 respectively. The average value recorded for it was 3.58 and the skewness value recorded was -396 which indicates the variable is normally distributed.



Estimated regression coefficients are contained in Table 3. As can be seen, all values were determined to be positively signed as per a priori expectation. Low  $p$  values indicate that all estimated values were statistically significant. Thus, all null hypotheses were not accepted.

**Table 3**

*Estimated Regression Coefficients for Study Model*

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	HO Decision
	B	Std. Error	Beta			
(Constant)	0.749	0.237		3.164	0.002	
CPT	0.103	0.059	0.090	1.741	0.013	Not Accepted
LYT	0.545	0.053	0.543	10.322	0.000	Not Accepted
ITG	0.106	0.049	0.103	2.187	0.029	Not Accepted

*Note.* SPSS Output.

The model summary, presented in Table 4, indicates a reasonably strong explanatory and predictive capacity of the regression model. The correlation coefficient ( $R = 0.646$ ) showed a substantial positive relationship between the combined independent variables and the dependent variable. This suggested that the predictors, taken together, were strongly associated with variations in the outcome variable. The Adjusted R Square (0.411), which corrects for model complexity and sample size, was only slightly lower than the R Square value, implying that the model was not overfitted and that the included predictors contributed meaningfully to explaining the dependent variable. The 0.411 value indicated that 41% of variations in Family Business Performance is attributable to changes in Trust management components.

**Table 4**

*Model Summary for Estimated Variable Relationships.*

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.646	0.417	0.411	0.897

*Note.* SPSS Output.

The  $f$ -statistics stood at 76.512 and also the probability of the  $f$ -statistics was found to be significant at 5% level of significance ( $p\ 0.000 < 0.05$ ) which therefore, indicates that the model is fit to measure the association between the variables under study (Table 5).

**Table 5***Result for Analysis of Variance (ANOVA)*

	<b>Sum of Squares</b>	<b>Df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
Regression	184.738	3	61.579	76.512	0.000
Residual	258.352	354	0.805		
Total	443.089	357			

*Note.* SPSS Output.**Conclusion and Recommendations**

The study was focused on measuring the trust management on the performance of family businesses in the FCT. Results obtained indicated that all components of trust management were found to be positive and significant determinants of performance in family businesses in Abuja. Firstly, competence was found to be a positive and significant predictor of family business performance, indicating that the level of employee competence is crucial in sustaining the business for a long period of time. Additionally, the positive effect of loyalty on family business performance highlights the fact that employee devotion to the business is crucial in driving the business forward. Furthermore, findings from the study also revealed a positive and significant effect of integrity on family business performance in the study area, implying that having integrity is a virtue among employees that is essential for businesses to function effectively and efficiently.

Based on the findings of the study, it is therefore, recommended that training methods of on-the-job training and job rotation should be adopted to develop employees and equip them with needed competence to perform excellently in whatever position they find themselves. Additionally, employees should be empowered and motivated to foster organisational loyalty. They should be allowed to make decisions while performing their task. Additionally, the organisation should structure a good recruitment process to select competent leaders or superiors with integrity. They should also create a feedback process on monitoring and checkmating both the superior and employee loyalty.

Furthermore, conscious effort should be directed towards the institution of ethical conduct among employees in the businesses. Integrity should be properly encouraged, understood and imbibed as the core ingredient of sound business practice.

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