

## Work Pressure and Ethical Work Behaviour of Insurance Sales Representatives in Lagos, Nigeria

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### Abstract

*This study aimed to explore the effect of work pressure on the ethical work behaviour of selected sales reps from the insurance industry in Lagos, Nigeria's commercial capital. This is against the backdrop that salesmen are given high and tasking targets with timelines that can induce pressure for resorting to unethical means to achieve them. We measured work pressure with three constructs (workload, work demand and time pressure), while ethical work behaviour was measured with transparency and utmost good faith. In total, 147 retail sales representatives selected randomly from three insurance firms in Lagos completed the survey. Multiple regression analyses were used to analyze the data. The paper found that work pressure had a significant effect on transparency among insurance salesmen in Lagos state, with workload exerting the least impact. On the other hand, workload, work demand and time pressure jointly explain significantly, utmost good faith among the sales representatives, although time pressure exhibited the least explanatory power. Testing these effects by a multiple regression approach on two important predicted variables significantly contributed to the literature on marketing ethics and the insurance industry in Nigeria.*

**Keywords:** Ethics, sales representative, pressure, targets, workload, work demand, insurance

**JEL:** M10

### 1. Introduction

Although, Nigeria is the third largest insurance market in Africa, insurance penetration ratio has remained at the low ebb of 0.68% and its volume of premiums per capital is only US\$10.8, one of the lowest in the world (KPMG, 2014). Generally, many Nigerians have apathy for insurance in Nigeria. This is evidenced by their low patronage resulting from lack of trust and confidence (Obasi, 2010). PWC (2015) survey report of the industry indicated that only about three million Nigerians out of 174 million are insurance policyholders.

Ethical work behaviour is not foreign to organisations in Nigeria as the concept is traceable to the activities of the colonialists whom the employees in Nigeria emulate (Adeyeye *et al*, 2015). A disturbing but unavoidable fact of organizational life is that employees sometimes engage in unethical work behaviour that may affect their organisations, their co-workers, or the general public. Unethical behaviour in the workplace can take different dimensions ranging from lying, cheating, stealing, sabotage, corruption, to hiding or destruction of official documents. From minor to severe forms,

Sunanda (2018) notes that everyone can behave unethically, hurting societies, organizations, colleagues, and even the self in the process.

Although, unethical work behaviour is common in many work places, it is prevalent in the insurance industry in Nigeria according to Odu and Akhigbe (2018). Unethical work behaviours in the industry most commonly take the form of misleading information. In this case, workers advertise products features which do not exist; make misleading claims to customers; omit important facts so about a product/service to distort reality. Others include exploiting, without making any explicit or implied claims, an existing false belief about the performance of a product/service; creating unrealistic expectations with deceptive marketing practices; raising prices temporarily to subsequently apply a pseudo promotion/discount; overpricing products and services (Agha *et al*, 2017).

There are many components of ethical work behaviour - the list can be endless. Turyakira (2018) identified five elements of ethical work behaviour which are accountability, trustworthiness, honesty, autonomy and privacy while Odu & Akhigbe (2018) identified another set of five dimensions; transparency, integrity, civility, utmost good faith and integrity., This present study considers two dimensions (transparency and utmost good faith) of ethical work behaviour and examines how they are affected by work pressure.

Transparency is a facet of moral character and connotes positive and virtuous attributes of honesty, truthfulness and straightforwardness, along with the absence of lying, cheating and theft (Turyakira, 2018). It is expected that every employee is free of deceit in order to enhance the performance of their organisation. Transparency is an important ethical work behaviour because the employee will be empowered to influence decisions of an organisation and the management has to show vital information concerning the organisation. Hence, such an employee must be transparent (Popoola & Chinomona, 2017).

Utmost good faith, that state of being perfect and virtuous - is the second dimension of ethical work behaviour considered by this study. Utmost good faith is a comprehensive thought linked to ethics (Odu & Akhigbe, 2018). Employees who value utmost good faith get results and steadily superior results. Similarly, an organisation that values ethics is likely to incorporate it into its operations and constantly stress core values. Hence, organizations exhibiting the utmost good faith often follow through with their decisions (Odu & Akhigbe, 2018). Moreover, utmost good faith is one of the most important principles and cornerstones of insurance.

Work pressure could have implications for ethical behaviour. It is commonplace that sales representatives are given performance or sales targets. These targets are usually described as high but achievable. To drive their achievement, sales representatives are then incentivized, although significant relationships exist between difficult targets or high and unethical behaviour of salespeople (Schwepker & Good (1999) when they foresee negative consequences for failing to achieve the targets. Ojikutu *et al*. (2013) noted that sales quotas are an aspect of marketing that has been empirically established to influence the ethical behaviours of marketers. Thus, when sales representatives are given high sales targets that are perceived to be difficult, there is a high tendency to engage in unethical behaviour to deliver such targets.

Insurance companies are faced with the issue of a shortage of workers occasioned by high turnover. Hence, the tempo of work among the available staff is high. As such salesmen are made to work for long hour, cope with high work activities beyond their strength, increased work demand, and reduced completion time for completing tasks. High demands on quality and speed can often be precursors to high work pressure. This according to Ugwo (2011) is exacerbated by reductions of the workforce. There is a fear that high work pressure will lead to greater unethical behaviour.

In discharging their responsibility, organizations and employees are expected to operate within the tenets of workplace ethics (Odu & Akhigbe, 2018). But in Nigeria, especially in the insurance industry, organizations demonstrate aggressive efforts to push their products and services to their prospects in order to gain market acceptance by persuading prospective customers to accept their offers.

Ethical conduct of employees and management in the Nigerian Insurance industry is affected by the performance goal (sales quota) set before them (Adeyeye et al., 2015).

More so, there is paucity of information on work pressure and ethical work behaviour in Nigeria as information on the subject matter in Nigeria is scanty and most times unrelated. Also, transparency and utmost good faith as dimensions of ethical work behaviour and dimensions of work pressure (word demand, time pressure and workload) were only identified in the literature, the effects of each of the components of work pressure on the components of ethical work behaviour have not been quantified. It is in light of this that this study is conducted to determine the effect of work pressure as measured by work demand, workload and time pressure on ethical work behaviour as measured by transparency and utmost good faith with particular reference to insurance salesmen in Lagos State, Nigeria.

Generally, work pressure to a large extent may encourage unethical and deviant behaviour in the workplace and the absence of which could promote a good working atmosphere which encourages ethical work behaviour. Hence, this study seeks to determine the effect of work pressure on the ethical work behaviour of sales representatives in the insurance industry in Nigeria.

## **Research Hypotheses**

H<sub>01</sub>: There is no significant effect of work demand on transparency among insurance salesmen in Lagos State.

H<sub>02</sub>: Utmost good faith is not significantly influenced by Work Pressure among insurance sales representatives in Lagos state.

## **2. Literature Review**

### **2.1 Work pressure**

Pressure employees experience at work is called Work pressure (Waribugo & Dan-Jumbo, 2017). It usually means that employees must accomplish certain amount of tasks within a specified timeframe. It is a subjective state of pressure connected with the execution of work tasks (Salajeghe & Farrokhiyan, 2015). Work pressure is conceived differently by individuals, hence it is described as cognitive and subjective phenomenon, producing the experience of felt pressure, which is associated with the ongoing and anticipated execution of tasks (Popoola & Chinomona, 2017)

Work pressure sources can both be internal and external. It is classified internal pressure when it is self-imposed by workers themselves (Salejegbe & Farrokhiyan, 2015). This can be a demand by employees themselves to work harder and achieve more. It can be a push by employees to become the best at something in their organization. The other type of pressure employees usually contend with is external work pressure. As the name suggests, this refers to the pressure that is placed on workers from the outside. An example is over-supervision by a manager or working under very demanding circumstances and conditions (Jatinder & Manjari, 2017). Four measures of work pressure have been identified in literature: time pressure, word demand, workload, and working hour duration. This study focuses on time pressure, word demand and work load. While feeling stressed and pressured is normal, Jatinder & Manjari (2017) note that being under chronic pressure is something that should be avoided and dealt with at all cost.

Work demand are physical, social, psychological and organizational characteristics of a job which require substantial physical and psychological efforts to complete usually at the expense of physical and/or psychological effort. Work demand represents the objective requirements posed by the tasks to be performed and the working conditions of workers in organisations (Ugwu, 2011). These demands are same for every jobholder. Examples of work demands include task speed/rate, complexity, uncertainty, difficulty responsibility. Word demand becomes excessive when the requirements of the job are beyond the capacity or skills of the workers. This could lead to counterproductive behaviour such as unethical work behaviour which may have overall effect on the organisation and co-workers.

The degree to which a work charges the resources of a job incumbent when carrying out work its tasks is known as workload (Salajeghe & Farrokhiyan, 2015). Like work pressure, it is also

subjective. Since it depends on individual factors, such as the worker's capacity, psycho-physiological state, and work strategy, there is no one-to-one correspondence between demands and workload. Two people with equal work demands can have higher or lower workload, depending on dynamic intra-individual factors. The distinction between work demands and work load is an important one. Higher workload may encourage workers to engage in questionable work behaviour like lying, cheating, stealing, absenteeism, corruption, and hiding or destruction of official documents.

Time pressure is a type of psychological work pressure that occurs when a person has less time available (real or perceived) than is necessary to complete a task or obtain a result (Ugwu, 2011). Time pressure is imposition of a deadline on workers to complete particular job activities in order to increase the rate of individual and group performance. Imposition of time limit may improve the speed and efficiency of workers but if not properly done it may lead to excessive strain on the workers which could lead to unethical work behaviour.

## **2.2 Ethical Work Behaviour**

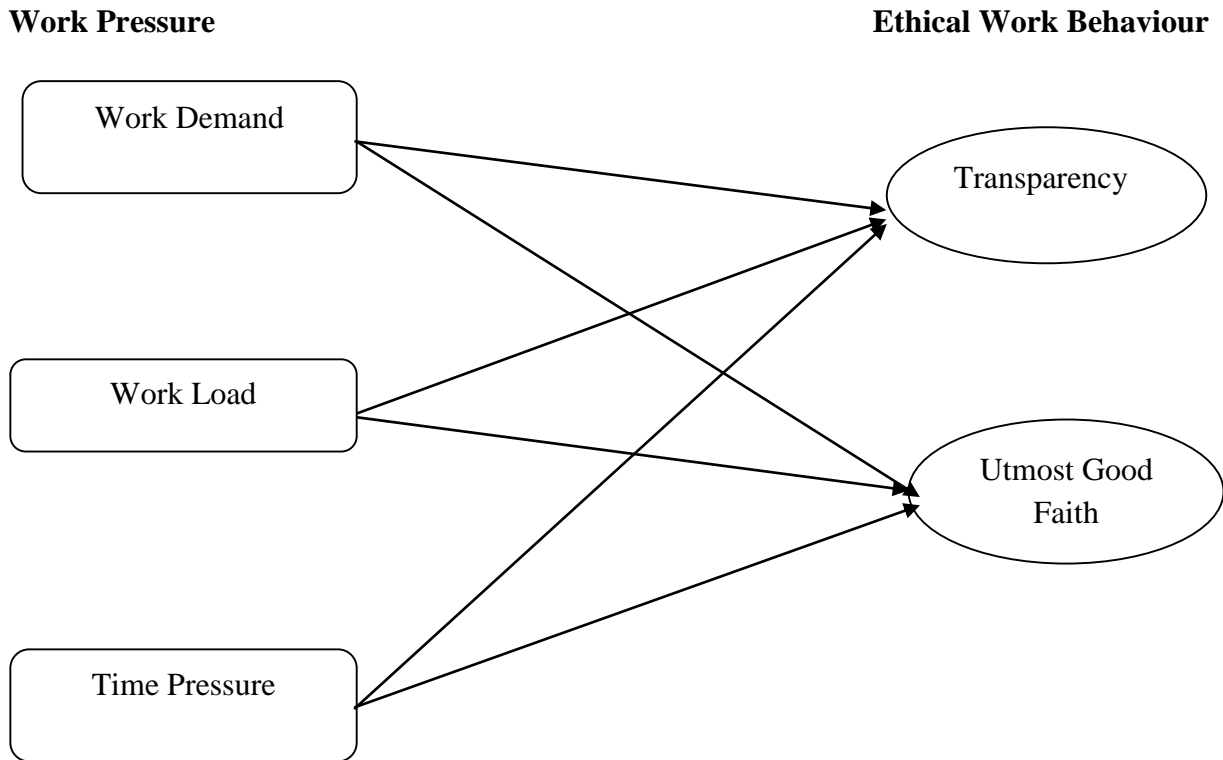
Ethical work behaviour refers to the moral principles or values that generally govern the conduct of workers in an organisation. Work ethics has been described as principles relating to morals, especially as they apply to human conduct in an organisational setting. It concerns what is morally right, acceptable and honourable in the eyes of the larger majority of organizational members, groups or society (Bernard & Oyende, 2015). Hassan (2018) contends that work ethics are concerned with workers' actions measured by ethical rules rather than economic or financial rules.

Irrespective of the demands and pressures upon every organization, by its existence it is bound to be ethical, for at least two reasons: one, because whatever the business does affects its stakeholders and two, because every moment of action has paths of ethical as well as unethical paths wherein the existence of the business is justified by ethical alternatives it responsibly chooses. In the wake of current corporate failures, the examination of ethical behaviour in business has come to the fore of corporate executives. How organizations adhere to ethical standards seriously determines the well-being of all the stakeholders and it also influences the rate of employee commitment to the organization (Obalola et al., 2012).

Employee ethical behaviour can help organisations to build customer loyalty, avoid legal problems and attract and retain talented employees. A loyal customer base can confer some competitive edge since serving an existing customer does not involve marketing costs like acquiring new ones. A company's reputation for ethical behaviour can also help create goodwill in the marketplace, which can bring in new customers through referrals (Ouma, 2017). On the contrary, a reputation for unethical dealings can affect a company's chances to acquire new customers, especially in this age of social networking when dissatisfied customers can easily disseminate information about the negative experience they had.

## Conceptual Framework

Figure 1: Conceptual Model for the Study



Source: Researchers' Conceptualisation (2023).

The model above shows the different variables in the study. The diagram shows the two major explanatory variables in the study and the dependent variable, ethical work behaviour. The independent variable (work pressure) is proxied by three constructs (work demand, workload and time pressure) while the ethical work behaviour is proxied by two variables (transparency and utmost good faith).

It is the assumption in this study that each of the proxies for work pressure (work demand, workload and time pressure) will have a negative impact on both transparency and utmost good faith used for the criterion variable. Thus, other things being equal, it is hoped that work pressure will increase unethical work behaviour among workers in insurance firms in Nigeria.

## 2.3 Theoretical Review

### 2.3.1 The Demand-Control (DC) Theory

Karasek (1979) was the proponent of the demand-control theory. The term demand refers to the requirements of a job, which may include the actual task to be performed, aspects of the environment in which the job is to be performed and job demands such as physical, social, and organizational elements of the work activity. Control refers to the degree to which the individual has the power to "act upon" the demands presented by the job, perhaps by making decisions, bringing skills or resources to bear on the task, or modifying some aspects of the task demand. This model comprises two dimensions: physical and psychological demands of work, and the worker's degree of control over these demands (Karasek, 1979).

Accordingly, Karasek (1979) argued that pressure results when high job demands meet with low opportunity to influence tasks and procedures, thereby resulting in poor employee health and low job satisfaction. Consequently, an employee could resort to unethical work means to restore equilibrium and achieve their timelines and performance. Heavy workloads, long working hours and hectic, routine tasks that have little inherent meaning, do not utilize workers' skills, and provide little

sense of control (Bonds, 2017). Thus, an increase in control is positively correlated with job satisfaction. This model has been very fruitful in predicting job stress and health impairment in occupational health psychology. Work overload predicts emotional exhaustion and depersonalization. However, a high degree of decision latitude predicted both emotional exhaustion and personal accomplishment.

### **2.3.2 The Theory of Corporate Illegality**

Illegitimate acts engaged in to benefit a corporate entity are known as corporate illegality (Hassan, 2018; Mc-Kendall & Wagner, 1997). It occurs when three variables are obtained at the same time: pressure, opportunity, and absence of control. For unethical behaviour to occur, according to the theory, these three factors must be present. One, there must be some tension prompting an organisation to commit illegality as a vehicle for achieving an end and ensuring economic gains. Two, in the presence of the first condition, circumstances which present the opportunity to break the law must exist. Finally, these, illegal actions will be more likely to come about if there are no effective control mechanisms in place to forestall such behaviour.

The theory was originally applied to corporate entities, it is argued that organisations do not self-act, but by their members. When organisational members are pressured by overemphasis on profits and high targets difficult to meet, they may be tempted to adopt unethical means to achieve them. In the presence of tension, where there are fewer documented formal written rules and regulations which specify how organisational members should go about performing the jobs and making decisions for the organisation, thereby allowing for room to exercise discretion, such circumstance provides an opportunity to act illegally/unethically (Hassan, 2018).

## **2.4 Empirical Review**

Muhammad et al. (2019) explored the relationships among ethical behaviour, affective commitment, work engagement and employees' creativity using confirmatory factor analysis (CFA) and structural equation modelling to analyse primary data obtained from 233 employees from the public sector in China. Results indicated positive relationships between ethical behaviour and work engagement just as ethical behavior correlated with employee creativity. Also, affective commitment moderately mediated the correlation between ethical behaviour and work engagement.

The study by Sunanda (2018) explored the effects of unethical behaviour on employee commitment and productivity in India. A descriptive survey research method was adopted for the study using 100 questionnaire responses from employees from different sectors in India. The data collected were analyzed through Structural Equation Modeling and supported by descriptive statistics. Results from the analysis indicated that ethics has a significant effect on organisational productivity.

It is also believed that ethical behaviour, particularly ethical leadership, may influence employment relations. This position was tested by Jatinder & Manjari (2017) from the lens of social support theory. Interestingly, the study confirmed that ethical leadership does significantly affect the ethical climate which, in turn, influences employees' perception of the industrial relations climate.

Similarly, Waribugo & Dan-Jumbo (2017) analysed the correlation between ethical culture and employee productivity in the Rivers State Civil Service, Nigeria. The Spearman's Rank Order Correlation Coefficient results indicated moderate correlations among the dimensions of ethical culture and employee productivity. Also, employee's intention to stay slightly moderated the relationship between ethical culture and employee productivity but this was not significant.

Like the study of Sunanda (2018), Adeyeye, et al. (2015) examined the effects of unethical behaviour on employee commitment and productivity in Lagos, with a descriptive survey design. Participants in the study were drawn from both private and public sectors. Structural Equation Modelling analysis supported by descriptive statistics suggests that a significant relationship exists between ethical standards and organisational productivity. Surprisingly, integrity cum discipline has a negative impact

on improved productivity levels of people. This can be a result of the abstract nature of these virtues as they could only be observed over time.

Roe & Zijlstra (2000) conducted their study on conceptual and theoretical appraisal of work pressure. The study developed a conceptual model, based on action regulation theory, state regulation theory, and stress theory to differentiate work pressure from related concepts. Adapting items from various past literature, the authors developed scales for work demands, workload, and work pressure and subjected them to an analysis of structural relationships together with scales for non-work factors. It is demonstrated that the concepts can be reliably measured and that their interrelationships conform to the conceptual model. A comparison of worker subgroups, based on cluster analysis, revealed that high levels of work pressure could result from different patterns of work demands. It is also shown that a high work load does not automatically lead to high work pressure, just as high work pressure does not necessarily produce stress.

### 3 Methods

This study employed a survey design. The design allowed the researcher to collect data for the study using population parameters and sample of the study. This design enabled the researchers to describe the relationship between work pressure and ethical work behaviour using the resulting data to explain and predict the given relationship between the study variables. The population of the study comprised 257 sales representatives retail marketers of the three selected insurance firms in Lagos.

**Table 1: Population of Study**

Company	Sales representatives
Anchor Insurance Company Limited	75
Guinea Insurance Plc	47
Hallmark	135
Total	257

Source: <https://www.lusha.com/company-search/insurance/105/nigeria/80/>

Using a simple random sampling technique, 150 insurance sales representatives were selected. The sample size determination relied on the Krejcie & Morgan (1970) sampling table. The study used primary data obtained from the administration of a structured questionnaire on research respondents. These data were used to verify the formulated hypotheses specified for the study. Time pressure was measured by three (3) items adapted from Malik (2015). Responses to the time pressure scale were provided on a four-point scale anchored on “very infrequently” (1) and “very frequently” (4). The workload scale contained six (6) items adapted from Miller (2001) while the work demand scale was adapted from Kubicek et al., (2015) with 5 items. The ethical behavior constructs were measured by self-deigned scales by the researchers with transparency having five items and utmost good faith with four items. We conducted a pilot study with 20 staff of a non-participating insurance firm using a split-halves to test the reliability of the self-designed scales. We obtained a correlation coefficient value of 0.87 indicating the scale was reliable. All scales were structured on a four-point Likert. The study used descriptive statistics to analyse the demographic variables of participants while Ordinary Least Square of Linear Regression Analysis was used to analyse the hypotheses raised for the study. The regression model for the study is given as:

$$EWB_i = f(WP) \tag{1}$$

Explicitly the model (1) is stated as:

$$EWB_i = \phi_0 + \phi_k(WD) + \phi_k(WL) + \phi_k(TP) \tag{2}$$

Equation [2] is stated in stochastic form as:

$$EWB_i = \phi_0 + \phi_k(WD) + \phi_k(WL) + \phi_k(TP) + e_i \tag{3}$$

Where *EWB* is Ethical work behaviour, *WD* is Work demand, *WL* is Workload, *TP* is Time Pressure,  $\phi_0$  is the constant,  $\phi_k$  is the slope/gradient,  $k = 1,2,3,4...n$ ,  $i$  are surveyed sales representative of the selected insurance companies and  $e$  is the error term.

#### 4. Results

The demographic distributions of the respondents are presented in Table 1. Males dominated the respondents with 62.6%. The age distribution shows that people within the age bracket of 31-40 representing almost half (49%) dominate sales representatives in the insurance industry according to our survey. The level of education is also relatively high as 69.62% have Bachelor Degrees in various disciplines of management.

**Table 2: Correlations**

Variable	Transparenc y	Utmost good faith	Work Demand	Workload	Time Pressure
Transparency	1				
Utmost good faith	.87	1			
Work Demand	.76	.91	1		
Workload	.41	.81	.38	1	
Time Pressure	.76	.67	.41	.48	1

\*\* p < 0.05

**Table 3: Descriptive Statistics of variables**

	Variable	Mean	Standard deviation
1	Transparency	2.84	1.65
2	Utmost Good faith	2.65	1.22
3	Work Demand	3.10	1.07
4	Workload	2.83	0.91
5	Time Pressure	3.64	0.42

Source: Field study, 2023

Table 3 presents the descriptive analysis of the variables. Indication from the sample is that the majority of the sampled sales representatives agreed to the presence of the three dimensions of pressure in their works across the insurance industry. Time pressure in particular seems to be the most intense of the pressures. The constructs of the dependent variable also show there are ethical work behavioural issues of transparency above that of utmost good faith.



**Hypotheses Test**

H<sub>01</sub>: Work Pressure does not significantly contribute to Transparency.

**Table 4 - Summary of Multiple Regressions Showing the Independent and Joint Influence of Independent Variables on Transparency**

Model 1	Variables	β	T	P	R <sup>2</sup>	F	P
Transparency	WD	.760	-7.665	<.000	.512	20.982	.000
	WL	.414	-2.984	<.005			
	TP	.768	-7.862	<.000			

Key: Work Demand =>WD; Workload =>WL; Time Pressure = > TP.

Table 4 presents the regression model summary of hypothesis one. The regression analysis results shown in the table give a coefficient of determination (R<sup>2</sup>) of 51.2%. This suggests the total variation in the dependent variable; (transparency) is explained by the explanatory variables (work demand, workload and time pressure). This shows that the three dimensions of work pressure jointly have a significant influence on transparency. The table further reveals the beta value of the explanatory power of the individual variable on the transparency of the sales representatives in the industry. A close look suggests that although all of them significantly influence transparency, workload has the least effect. This result suggests that while a unit increase in work demand and time pressure changes transparency by 76% each, only a 41 % change in transparency is likely to result from an increase in workload by a unit.

The table further shows that the relationship between transparency and the explanatory variables is highly significant. This claim was also emphasized by the high value of the F value of 20.982. The high size of the F-value implies greater evidence against the null hypothesis. This result showed that the F-value was high, hence the higher the evidence against our null hypothesis. The significance value for the regressed model was .000. This value was lower than the 0.05 significance level at which the model was analysed, hence the rejection of the null hypothesis. This study therefore found that work pressure had a significant effect on the transparency among insurance salesmen in Lagos state.

When sales representatives feel pressured by the demands of their jobs objectively or subjectively in terms of the complexities of the job and time rate, they may devise coping measures to deliver their job responsibilities which may have ethical implications. A common practice among salespeople is to hide important information about their products needed by prospective clients to make a buying decision. Our result agreed with the findings of Adeyeye et al. (2015) and Sunanda (2018) who concluded that excessive work demand is negatively related to transparency among workers.

Furthermore, this result agreed with the submission of Moore & Moore (2014), Salajegbe & Farrokhyan (2015) and Jatinder & Manjari (2017) who all maintained that workload had a negative relationship with workers’ transparency. However, the finding refuted the conclusion of Agha et al. (2017) who maintained that work demand had an insignificant effect on the transparency of workers.

**H<sub>02</sub>**: Utmost good faith is not significantly influenced by Work Pressure

**Table 5 – Results from Multiple Regression Analysis to Identify the Predictors of Utmost Good Faith**

Model 2	Variables	β	T	P	R <sup>2</sup>	F	P
Utmost good faith	WD	.716	-3.967	.002	.499	14.382	.000
	WL	.719	-2.943	.000			
	TP	.598	-1.162	.001			

Key: Work Demand =>WD; Workload =>WL; Time Pressure = > TP.

In Table 5, we present the multiple regression model summary of hypothesis two. The analysis shown in the table gives a coefficient of determination (R<sup>2</sup>) of 49.9% suggesting that the total variation in utmost good faith of insurance salesmen in Lagos is explained by the combination of their work demand, workload and time pressure. This shows that the three dimensions of work pressure jointly have a significant influence on utmost good faith. The table further reveals the beta value of the explanatory power of the individual variable on the transparency of the sales representatives in the industry. A close look reveals that although all of them do significantly influence transparency, however unlike in the first hypothesis, time pressure has the least effect. This result suggests that while a unit increase in work demand and time pressure changes transparency by 71% each, approximately 60% (59.8%) change in transparency is likely to result from an increase of time pressure by a unit. The table further shows that the relationship between utmost good faith and the explanatory variables is highly significant. This claim was also emphasized by the F value of 14.382 and the p-value of less than 0.05. This study therefore found that work pressure has a significant effect on the utmost good faith among insurance salesmen in Lagos state.

Sunanda (2018) and Adeyeye et al. (2015) concluded that excessive work demand is negatively related to utmost good faith among workers. Our result however is at variance with that of Agha et al. (2017) who maintained that work demand had an insignificant effect on the utmost good faith of workers. Similarly, this result agreed with the submission of Salajegbe & Farrokhyan (2015) and Jatinder & Manjari (2017) to the effect that workload had a significant relationship with workers' utmost good faith.

## 5. Conclusion and Recommendations

Based on the findings of the study, it was concluded that work pressure had a significant effect on transparency among insurance salesmen in Lagos. An increase in work demand along any of the three dimensions used in this study would lead to a decrease in the transparency among insurance salesmen in Lagos State in performing their jobs. Meanwhile, when the work demand reduces, the transparency of salesmen would improve. Results also revealed that workload had a significant negative effect on transparency among insurance salesmen in Lagos State. This implied that workload had an inverse effect on the transparency of salesmen which means that an increase in workload would lead to a reduction in the transparency among salesmen. But a reduction in the workload would improve the transparency among salesmen. In fact, performance of sales representatives, and by extension the company, can be curvilinear over time as clients buying into insurance policies based on incomplete and untrue information from the sales representative will later develop.

Moreover, this study concluded that time pressure was a potent but negative determinant of transparency among insurance salesmen in Lagos. This implied that an increase in the time pressure of salesmen would reduce the transparency among insurance salesmen in Lagos State. Likewise, when the time pressure reduces, the transparency among insurance salesmen would improve. Also, work demand had significant negative effect on utmost good faith among insurance salesmen in Lagos. This implied that an increase in work demand would lead to a decrease in the utmost good faith among insurance salesmen in Lagos State. Meanwhile, when the work demand reduces, the utmost good faith of salesmen would improve.

It is therefore recommended that insurance companies in Lagos should give targets that are reasonable and achievable by an average hardworking sales representative even when such targets are tasking. This can help improve the ethical behaviour of the sales representatives and encourage them to be transparent and abide by the principle of utmost good faith which in itself is a *sin qua non* in insurance. Insurance companies should ensure that salesmen are given adequate time to achieve their target as this would improve their level of transparency in relating with their employer (insurer) and their clients, present and prospective (insured).

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