Practicum Psychologia 8, 205-225

http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

ORGANISATIONAL TRUST AND EMPLOYEE ADAPTATION TO CHANGE: MODERATING ROLE OF FEAR OF FAILURE AMONG BANK EMPLOYEES

Ikechukwu V. N. Ujoatuonu[1], Ike Ernest Onyishi[1], Cecilia O. Apex-Apeh[1], Nkechi A. Ezeasor[1], & Ogechukwu J. Okeke[1]
[1]Department of Psychology, University of Nigeria, Nsukka.
Corresponding author: Ikechukwu V. N. Ujoatuonu, Department of Psychology, University of Nigeria, Nsukka. Email: ikechukwu.ujoatuonu@unn.edu.ng

Abstract
This study investigated the moderating role of fear of failure on the relationship between organisational trust and employee adaptation to change in the Nigerian banking sector. Two hundred and seventy (270) bank employees (180 men and 90 women) participated in the study. Participants' age ranged from 18 - 55 years with a mean age of 36.5 years (SD = 5.68). Data was analyzed using moderated regression analysis. Results of the analysis showed that organisational trust did not significantly predict employee adaptation to change. Fear of failure significantly predicted employee adaptation to change. The relationship between organisational trust and employee adaptation to change was moderated by fear of failure such that fear of failure weakens the effect of organisational trust on positive employee adaptation to change. The findings showed that organizational trust and fear of failure which had predicted positive job behaviour in Western cultures are also critical in understanding Nigerian bank workers' adaptation to change. Workplace interventions that will help to curtail fear of failure and improve organisational trust to build employees who will positively adapt to organisational changes the banking sector are suggested. The paper makes an original contribution to research in the area of change management.
Keywords: *Bank employees. Employee adaptation to change. Fear of failure. Moderator. Organisational trust.*

Introduction

Globalization has made organizations to change more rapidly than ever, and employees must adapt within a shorter period while playing an important role integrating the change into their responsibilities (Niessen, Swarowsky, & Leiz, 2010; Seah & Hsieh, 2015). Change in organizations is driven by people's efforts which affect employees and

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

there is no organizational change without adaptation (Greve, 1999). The impact of employee adaptation to organizational change in changing work situations have been an important area of research among industrial/organizational psychologists (Greve, 1999; Woodman, Pasmore, & Shani, 2016). Employee adaptation is the process by which an individual changes his/her behaviours or attitudes in response to changes in the environment (Adenuga & Adams, 2007). Employees use a variety of positive and negative adaptation behaviors' to deal with emotions and stress that accompany changes. According to Banutu-Gomez and Banutu-Gomez (2016), technology, customer needs, the economy, growth opportunities and challenging the status quo are five factors as to why and how organisations can change. Of all these factors, the economy seems to be very critical in determining change processes.

The Nigerian banking sector is a role player in economic growth and development. Its operational efficiency is thus one of the yardsticks for measuring the nation's development. (Olufayo, 2011). However, the Nigerian banking industry has experienced a lot of changes in recent times including consolidation, mergers and acquisition, increase in capital base of Nigerian banks, public offer of shares which actually generates capital from members of the public through the Nigerian Stock Exchange (NSE), down-sizing, and adoption of other management strategies targeted at improved performance (Nzotta, 2004; Onyishi, 2012), by the Central Bank of Nigeria, and Nigerian Deposit Insurance Cooperation which have forced banks to adopt several surviving strategies (Egbuniwe, 2008). Such strategies include internal reforms such as expanding the marketing department to accommodate young, attractive and elegant ladies to canvass for money especially from money bags (Olufayo, 2011). In general, employees

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

in Nigerian banks must continually adapt to the changing workplace where they find themselves if they are to survive and thrive at work. The present study seeks to examine the contributions of organizational trust and fear of failure in employee adaptation to change, as well as the moderating effect of fear of failure on the association between organisational trust and employee adaptation to change.

Organizational trust refers to employees' positive attitude towards top management that indicates their willingness to be vulnerable to top management (Brown, MacLeod, Tata & Goddard, 2002). The widely quoted model of Mayer, Davis and Schoorman (1995); Lewicki, Tomlinson and Gillespie (2006), highlighted three factors of trustee trustworthiness - ability, benevolence and integrity – which are the building blocks of trust. The type of trust present in an organization is a critical determinant of employee adaptation to change (Curran, 2010). Positive trust allows the fullest and smoothest cooperation between employee and organization for the mutual benefit in attaining employee adaptation to change as well as personal goals and organizational goals (Gioia et al., 2000). Negative trust is destructive and a hindrance to goal attainment and employee adaptation to changes (Brown et al., 2002). Personal trust has been seen as a mechanism for promoting organizational trust (Brown et al., 2002). Organizational trust can be used with an entire organization during change for adaptation or in work-groups and functional units in several situations such as change in management, mergers and acquisitions, organisational alignment, and business process improvement (Gioia et al., 2000).

An anchor theory in this work, which is the integrative model of trust (Mayer, Davis & Schooman, 1995) has been very influential in the development of trust research. The

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

model defined trust as a willingness to be vulnerable to another party, indicating that the extent to which a the one who trusts is willing to voluntarily take risks at the hands of the trustee (Schooman, Mayer & Davis, 1996a) is vital. Adaptation to change involves risk-taking. Individuals are more comfortable with the status quo. But where there is trust, employees may venture into the risk of the unknown for the organisation. Schooman, Mayer and Davis (1996b) found that veterinary doctors took bigger risks with those employees they trusted more. The impact of trust went beyond that explained by the ability, benevolence, and integrity of the trustee. Trust have also significantly predicted subsequent sales, profits, and employee turnover in the restaurants (Davis, Mayer & Schooman, 1995; Davis et al., 2000) and top-management cadre (Mayer & Davis, 1999). Based on these results, it was concluded that if trust could be developed and sustained, it would be a significant competitive advantage to the firm, and the framework, including ability, benevolence, and integrity, merited further consideration as an approach to building trust in management (Schoorman, Mayer & Davis, 2007). There are also some important studies conducted by Golin (2004) indicating a series of positive aspects for the organizations that are trusted. Golin states that trust is both a result and a process. It is something that you will gain in time and it is of major impact during difficult periods of change or crisis (Ranca & Nescu, 2013).

Rubel, Kee, Rimi and Yusoff (2016) empirically tested a model of high-involvement human resource management (HIHRM), organisational trust, and technology adaptation grounded on social exchange theory in the context of the private banking sector. Organisational trust was significantly related to technology adaptation. One study has revealed that trust is important for performance and the well-being being of the

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

members of an organization in time of crisis (Mishra, 1996). Milgrom (2005) reported that people who worked with organizations they do not trust will have low organizational adaptation, that is, if they still remain in the organization when there is organizational change or uncertainty.

In the new perspective of trust, building and promoting trust has been linked with almost all of the organizational phenomena such as leadership (Podsakoff, MacKenzie, Moorman & Fetter, 1990), organizational behaviour (Colquitt, Scott, & LePine, 2007), attitudinal organizational effects (Dirks & Ferrin, 2002), work engagement (Ugwu, Onyishi, & Rodríguez-Sánchez, 2014). However, there are some cases where organisational trust did not predict work outcomes such as willingness to help co-workers in Pakistan (Afsar & Saeed, 2003), organisational commitment of Finnish forest company and ICT company workers (Vanhala et al., 2016), and work engagement of Nigerian health workers (Mase & Tyokyaa, 2014). In cases of inconsistency in the direction research findings, it is usually possible that there are intervening variables that may moderate such associations. This current possibility appears to be the current direction of interest in recent literature (e.g., Wang, Yang, & Xue, 2017; Rice, Fieger, Rice, Martin, & Knox, 2017). Fear of failure is advanced in this work as the second independent variable and a possible moderator of such relationships in this study.

Fear of failure is a motive to avoid failure in evaluative situations based on anticipatory shame upon failure (Conroy, Willow & Metzler, 2002). It is referred to as an irrational emotion which hinders an employee to take risk and achieve his or her goals in an organization to increase performance (Conroy et al., 2002). Conroy et al. (2002) view fear of failure as the tendency to appraise threat to the achievement of personally meaningful goals when one fails in the performance. They suggest that failure is perceived as threatening, and feared, by individuals who associate it with aversive consequences. Fear of failure seems even more powerful in the context of the current financial and economic crisis during change, when the employers as well as the employees struggle to identify the rules, the models and the paths that might lead them to success. In such turbulent times, individuals cannot follow during the lifetime a precise set of models, rules and codes, as everything is affected by constant change. In these circumstances, the survival of organizations and individuals is conditioned by trust for rapid adaptation and their commitment to activate faster the past experience in order to perceive the new experience. Employees may also experience fear of failure when too many tasks are assigned in a given time period or when new job duties go beyond employees' current knowledge, skills, and abilities (Okafor, 2009).

The appraisal tendency theory by Lerner and Keltner (2000) which is another anchor theory for this article states that each specific emotion triggers a "cognitive predisposition to appraise future events in line with the central-appraisal dimensions that triggered the emotion." They highlighted three central appraisal dimensions that trigger fear of failure: (1) uncertainty (the events are appraised as unpredictable and incomprehensible), (2) unpleasantness (the events are appraised as disagreeable) and (3) situational control (the individual feels that factors beyond his/her control shape the outcomes). Drawing on an appraisal-tendency framework (Lerner & Keltner, 2001), predicted and found that fearful people expressed pessimistic risk estimates and risk-averse choices in situations of naturally occurring and experimentally induced fear. Consistent with predictions, appraisals of certainty moderated the emotion effects in

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

risk situations. The researchers believe that organisational change is associated with some risks. These risks may be more problematic to handle in situations of fear of failure and the fear of failing may have a cushioning effect on associations between organisational trust and adaptation to change.

Fear of failure was one of the major reasons identified by Stark (2010) that make employees resistant to change. During periods of change, some employees may feel the need to cling to the past because it was a more secure, predictable time. If what they did in the past worked well for them, they may resist changing their behaviour out of fear that they will not achieve as much in the future. Employee motivation to face change is reported to be affected by fear of failing in new tasks or not being able to adapt change (Thurlow & Mills, 2009). Many researches have already proven that employee motivation and their performance are linked closely together (Taylor-Bianco & Schermerhorn, Jr, 2006, Orlikowski, 1996). In another study, Sidikova (2011) found that when motivation is low one can not perform well.

It is apparent that employee perceptions of the organisation may influence their adaptation to change. Although the relationship between organisational trust, fear of failure and adaptation to change was not examined in some of the studies reviewed, they do suggest that personal characteristics have the potential to lead to better employee adjustment outcomes. This study is one of the first attempts to empirically investigate the direct relationship among organizational trust, fear of failure and employee adaptation to change. Additionally, most previous studies on adaptation to change, with few exceptions in the Nigerian manufacturing sector (e.g., Dauda & Akingbade, 2011; Olukayode, 2014) and banking industry (Okafor, 2009; Okagbue &

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

Aliko, 2004), have been conducted in developed economies of North America and Europe. Even the existing studies in Nigeria have not examined micro-level psychological factors that may determine employee adaption in a time of change. This study was carried out in a Nigerian business environment (banking industry) where organizational behaviours have been scarcely investigated and comparing these findings with earlier studies may help further clarify the existing information on employee adaptation to change.

There was no available study on moderating role of fear of failure on relationship between organisational trust and adaptation to change. However, in line with the appraisal tendency framework and existing studies showing that fear of failure can be a moderator variable (e.g., Langens & Schmalt 2002 ; Mitchell & Shepherd, 2012; Schüler, Brandstätter & Baumann, 2013; South, Dana, White & Crowley, 2011), the moderation hypotheses will be explored. Baron and Kenny (1986) defined a moderator as a variable that affects the direction or strength of the relationship between an independent or predictor variable and a dependent or criterion variable. This study focuses on the moderating effect of fear of failure on organizational trust and employee adaptation to change in Nigerian banks.

Hypotheses

The hypotheses are as follows:

1. Organisational trust will positively predict employee adaptation to change.
2. Fear of failure will negatively predict employee adaptation to change.

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

3. The relationship between organizational trust and employee adaptation will be stronger for those who have low fear of failure compared to those who have high fear of failure.

Method

Participants/procedure: Participants in this study were 270 employees (180 men and 90 wmone; 160 single and 110 married employees) from 5 banks in Nsukka and Enugu urban areas, namely, Mainstreet Bank, Access Bank, Ecobank, Keystone Bank, and First City Monument Bank (FCMB). Participants were within the age range of 18 and 55 years with a mean age of 36.5 years (*SD* = 5.68). The instruments were self-administered for the respondents to complete them during their leisure time since all the participants were literate enough to understand the items in the questionnaires. Respondents were ensured of the confidentiality of their responses, and were asked to complete the questionnaire at their convenience and to return it in a sealed envelope to an appointed supervisor or manager. All the participants volunteered to participate in the study. A total of 300 copies of the questionnaires were administered, and 286 copies were completed and returned, but 270 were properly completed and scored for the data analysis.

Instruments

Employee Adaptation to change Scale (EACS)

Employee Adaptation to Change Scale is a 23-item questionnaire, developed by Judge, Pucik, Boudreau and Welbourne (2009). This instrument is designed to measure employee adaptation to change. Each item in this measure is rated on a five point Likert scale (5 = strongly agree; 4 = agree; 3 = neither agree nor disagree; 2 = disagree; 1 = strongly disagree). Examples of items in the scale are: I feel this change takes me backwards in the rank here, I am disturbed by not knowing what is going to happen with this change, etc. In a previous study, Jimoh (2016) reported a Cronbach's alpha of .76.

Organizational Trust Index (OTI)

The 29-item OTI was initially developed by Shockley-Zalabak, Ellis and Cessaria (1999). It addresses four dimensions of trust built from Mishra's (1996) model for organisational trustn namely, competence, openness, concern, and reliability, but Shockley- Zalabak et al. (1999) added the fifth dimension – identification-- as the last of the five faces of organisational trust. The OTI was designed in a 5-point Likert response format ranging from Very little = 1 point, little = 2, some = 3, great = 4, and very great = 5. Sample items include: I receive adequate information regarding how well I am doing in my job, I feel connected with my organisation, etc. Cronbach's alpha for the 29-item OTI was .95, indicating that the instrument is stable over time and internally consistent (Shockley-Zalabak et al., 1999). Reliability coefficient values for the five subscales, each of which measure one dimension of trust, ranged from .85 to .90. According to the developers, the five dimensions of organizational trust did not differ by geographic culture or type of industry. In Ugwu et al.'s (2014) study, OTI had a good reliability and validity with Cronbach α of .89 and a test-retest reliability of .82 after three weeks interval in the Nigerian banking sector (see, Ugwu, Onyishi & Rodríguez-Sánchez, 2014). A Cronbach alpha of .94 for OTI was also obtained among bank workers in Nigeria by Onugwu (2012).

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

Performance Failure Appraisal Inventory (PFAI)

PFAI was developed by Conroy et al. (2002) to measure the strength of individual belief in aversive consequences of failure. The instrument measures ideas such as fear of experiencing shame and embarrassments, devaluing one's self-estimate, having an uncertain future, losing important other interest, and upsetting important others. It is scored on a five-point likert rating format (1= do not believe at all, 2 = do not believe 50% of the time, 3 = believe 50% percent of the time, 4 = believe 75% of the time, and 5 = believe 100% of the time), so that low score means low perception of fear of failure and high score indicate high perception of fear of failure. In the Nigerian business environment, Balogun, Ojedokun and Macaulay (2012) obtained an alpha coefficient of .79 and split half reliability coefficient of .76 for the PFAI.

Design/Statistics

This design of the study was predictive correlational design. Pearson's correlations were conducted but the hypotheses were tested using moderated regression analysis. As suggested by Aiken and West (1991), the control variables (age and marital status) were entered. Next, came the predictor (organizational trust), followed by fear of failure. Finally, the product terms for the interaction of organizational trust and fear of failure was introduced.

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

Results

Table 1: Pearson's correlations of employee adaptation to change with the demographic variables, organisational trust and fear of failure.

	Variables	1	2	3	4	5
1	Employee adaption	-				
2	Age	.05	-			
3	Marital status	.01	.46**	-		
6	Organizational trust	.13*	.07	-.01	-	
7	Fear of failure	-.22**	-.03	-.04	-.11	-

Note: *p<.05, **p<.001

The correlation in Table 1 showed that age and marital status were not significantly related to employee adaptation. There was a significantly positive relationship between organisational trust and employee adaptation to change (r = .13, p<.05). Fear of failure had a significantly negative relationship with employee adaptation to change (r = -.22, p<.001).s

Table 2: Hierarchical multiple regression for the direct and interaction effects of organisational trust and fear of failure on employee adaptation to change

Predictors	***SE***	***B***	***t***	**Sig**
Organizational trust	.10	.10	1.74	.083
Fear of failure	.09	-.21	-3.54	.000
Organisational trust X Fear of failure	.00	-.43	-2.73	.007

Table 2 showed that organisational trust did not predict employee adaptation to change. Fear of failure negatively and significantly predicted employee adaptation (β = -.21, t = -3.54, p<.001). There was a significant interaction effect of fear of failure and

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

organizational trust on employee adaptation (β = -.43, t = -2.73, p<.01). All the predictor variables in the study and their interaction accounted for 12% of variance in employee adaptation, which was found to be significant: R =.12, F change (4, 263) = 9.08, p<.001. The slope in figure 2 showed that the relationship between organizational trust and employee adaptation to change was stronger when fear of failure was low than when fear was high.

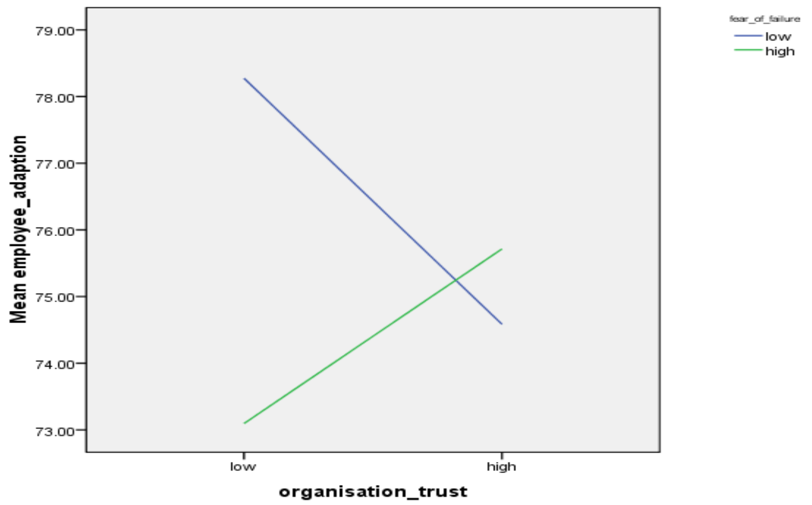

Figure 2: Slope of moderating role of fear of failure on relationship between organisational trust and employee adaptation to change

Discussion

This study investigated the moderating effect of fear of failure on the relationship between organizational trust and employee adaptation to change among Nigerian bank employees. The first hypothesis which stated that organizational trust will significantly predict employee adaptation to change was not supported by the finding of this study. The results of the study showed that organizational trust was not a significant predictor of employee adaptation. This implies that the level at which the participants trust their organization did not positively or negatively affect their adaptation to change in the

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

banking sector. This finding is surprising and contradicts the findings of other researchers (e.g., Milgrom, 2005). However, there are some studies where organisational trust did not predict work outcomes (e.g., Afsar & Saeed, 2003; Mase & Tyokyaa, 2014; Vanhala et al., 2016). Such a finding in a previous study in Nigeria by Maze and Tyokyaa (2014) have been understood to be attributable to the dynamic nature of human behaviour. Human beings have the tendency to betray trust. Consequently, when organisations create environment of trust, it may rather pave way for some workers to make less effort to adapt to change because organization is friendly to them while some other workers may wish to reciprocate by being eager to adapt.

Nevertheless, due to the significant relationship between organisational trust and employee adaptation to change in the correlation, one possible explanation of this finding is that it is possible that the inclusion of the control variables in the intial step of the regression analysis may have diminished the impact of trust on adaptation to change in organisation. A more plausible explanation is that trust in organisations does not directly influence employees' adaptation to change but does so indirectly by interacting with other variables. Indeed, this appears to be the case, in this study, as whether or not employees may adapt positively to change may may depend on the nature of the modifying/combined/interactive influence with other variables.

The second hypothesis which stated that fear of failure will significantly predict employee adaptation to change was supported by the present finding in this study. The results showed that fear of failure was a significant negative predictor of employee adaptation to change. This implies that higher level of fear of failure by employees is linked to lower adaptation to change. The result of this finding is consistent with the

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

findings of other researchers (e.g., Lerner & Keltner, 2001; Thau, Aquino & Wittek, 2007). Thus, the degree to which employees are afraid of failure in their organizations does interfere with their adaptation to changes in the organization.

Finally, the third hypothesis which stated fear of failure will moderate the relationship between organisational trust and adaptation to change was supported by the finding of this study. Thus, those that have high organisational trust but low fear of failure had more positive adaptation to change than those whose organisational trust is high but they have high fear of failure. In consistency with the appraisal tendency theory (Lerner & Keltner, 2000), and other indirectly related empirical studies, fear of failure may be considered a potent factor that may make the difference in impact of organisational trust in adaptation to change. This is the most important finding in this study.

Implications of the Findings

The present findings have implications for employee adaptation during organizational change. Organizations undergoing restructuring and mergers need to realize the importance of making employees develop some level of trust in their organizations by being part of the decision making process to make adaptation during organizational change easier. When employees have organizational trust in both the distribution of resources, the supportive treatment they are given by their supervisors, and being consulted in decision making process during organizational change, they will be willing to give extra dose of their time, efforts and commitment which will aid adaptation and enhance performance.

The current study also suggests that by developing strategies to make employees no to fear failure, the adaptation of employees during organizational change can be enhanced which will in turn help the employees to actualize organizational and personal goals that gave rise to organizational development. The type of trust that exists during organizational change may be important, but its effect may be enhanced or hampered by the prevailing atmosphere of fear of failure by the workers. Low fear of failure in employees helps in enhancing their ability to adapt, balance work, uncertainties and family responsibilities during organizational change. Together with fear of failure, organisational trust becomes a major determinant in employee adaptation to organizational change, productivity, performance and goal attainment.

Limitations of the Study and suggestions for further study

The study has made some contributions to knowledge, but it is not without some limitations. First the cross-sectional survey design limits the possibility of causal explanations. It is only through longitudinal studies that causality can be established. Such studies are needed in the light of studies showing that feelings of trust in managers/the organisation are affected when organisations downsize (Curran, 2010). Second, all the participants in the current study were sampled from the banking sector and the sample size was not very large. This may have hindered the variability in organizational trust. In future, more organisations and participants need to be sampled. Further research should involving a broader range of workers is needed. This study represents only a preliminary step in exploring adaptation to change in the Nigerian context. The limitations notwithstanding, this study should be seen as one of the first attempts to empirically examine the moderating role of fear of failure on the relationship between organisational trust and employee adaptation to change. This is an

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

important area of study for both researchers and practitioners, as more and more employees are struggling with adaptation to change in their workplace.

Conclusion

Fear of failure was shown to moderate the relationship between organisational trust and employee adaptation to change. From the result and findings the researcher has attempted to provide explanation to the adaptation to organisational change phenomenon especially within the Nigerian context. It was proposed that for employees to effectively adapt to change in their organisation, low level of fear of failure and high level of organisational trust is needed. Furthermore, fostering employee adaptation to change through trust and preventing fear of failure is a highly viable organizational goal because of their impact on important organizational outcomes. It is, therefore, understood that by developing a climate of high trust within the organization, and by providing an environment that fosters low fear of failure; organizational leaders can increase adaptation to change, which will lead to other positive organisational outcomes.

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

References

Adenuga, A. O., & Adams, Y. J. (2007). The granger causality analysis of some financial and real sectors variables: The case of Nigeria. *Journal of Banking, 2*(1), 31-56.

Afsar, B., & Saeed, B. B. (2003). *Subordinate's trust in the supervisor and its impact on organizational effectiveness.* Lisbon: School of Business and Economics, Technical University of Lisbon.

Aiken, L. S., & West, S. G. (1991). *Multiple regression: Testing and interpreting interactions* Newbury Park, CA: Sage.

Balogun, S. K, Ojedokun, O., & Macaulay, O. I. (2012). Psychological factors predicting risk-taking propensity of poultry farmers. *Agrosearch, 12*(1), 1-19.

Banutu-Gomez, M. B., & Banutu-Gomez, S. M. T. (2016). Organizational change and development. *European Scientific Journal, 12*(22), 56-67.

Baron, R. M., & Kenny, D. A. (1986). The moderator-mediator variable distinction in social psychological research: Conceptual, strategic and statistical considerations. *Journal of Personality and Social Psychology, 51(6),* 1173-1182.

Brown, G. P., MacLeod, A. K., Tata, P., & Goddard, L. (2002). Employee optimism and worry and the simulation of future outcomes during organizational change. *Anxiety, Stress & Coping: An International Journal, 15*, 1–17.

Colquitt, J. A., Scott, B. A., & LePine, J. A. (2007). Trust, trustworthiness, and trust propensity: A meta-analytic test of their unique relationships with risk taking and job performance. *Journal of Applied Psychology, 92*(4), 909-927.

Conroy, D. E., Willow, J. P., & Metzler, J. N. (2002). Multidimensional fear of failure measurement: The Performance Failure Appraisal Inventory. *Journal of Applied Sport Psychology, 14*, 76-90.

Curran, P. M. (2010). *Justice and trust when organisations downsize*. PhD thesis. Faculty of Management and Law, School of Management, University of Surrey.

Dauda, Y. A., & Akingbade, W. A. (2011). Technological change and employee performance in selected manufacturing industry in Lagos state of Nigeria. *Australian Journal of Business and Management Research*, 1(5), 32-43.

Davis, J. H., Schoorman, F. D., Mayer, R. C., & Tan, H. H. (2000). The trusted general manager and business unit performance: Empirical evidence of a competitive advantage. *Strategic Management Journal, 21,* 563–576.

Dirks, K., & Ferrin, D. (2002). Trust in leadership: Meta-analytic findings and implications for research and practice. *Journal of Applied Psychology, 87*(4), 611–628.

Egbuniwe, W. (2008). Merger and acquisition in bank distress resolution. *Nigerian Journal of Banking and Financial Issues, 1*(1), 23-35.

Gioia, D. A., Majken, S., & Corley, K. G. (2000). Organizational identity, image, and adaptive instability. *The Academy of Management Review*, *25(1),* 63–81.

Greve, H. R. (1999). The effect of core change on performance: Inertia and regression toward the mean. *Administrative Science Quarterly*, *44(3*), 590–614.

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

Golin, A. (2004). *Trust or consequences: Build trust today or lose your market tomorrow*. New York: AMACOM.

Jimoh, A. M. (2016). Influence of organizational change and stress on employee psychological well-being on private organizations in south-west Nigeria. *African Journal for the Psychological Study of Social Issues, 19*(1), 28-36.

Judge, A. G., Pucik, E. I., Boudreau R. K., & Welbourne, E. H. (2009). Employee Adaptation to Change Scale. Organizational and employee adaptation. *Group and Organizational Studies*, 37, 134-148.

Langens, T. A., & Schmalt, H. (2002). Emotional consequences of optimism, organizational trust and positive daydreaming: The moderating role of fear of failure. *Personality and Social Psychology Bulletin, 28,* 1725–1735.

Lerner, J. S., & Keltner, D. (2000). Beyond valence: Toward a model of emotion-specific influences on judgment and choice. *Cognition and Emotion, 14,* 473-493.

Lerner, J. S. & Keltner, D. (2001). Fear, anger and risk. *Journal of Personality and Social Psychology*, *81(1),* 146-159.

Lewicki, R. J., Tomlinson, E. C., & Gillespie, N. (2006). Models of interpersonal trust development: Theoretical approaches, empirical evidence, and future directions. *Journal of Management, 32*, 991-1022.

Mase, J. A., & Tyokyaa, T. L. (2014). Resilience and organizational trust as correlates of work engagement among health workers in Makurdi metropolis. *European Journal of Business and Management, 6*(39), 86-93.

Mayer, R. C., & Davis, J. H. (1999). The effect of the performance appraisal system on trust for management: A field quasi-experiment. *Journal of Applied Psychology, 84,* 123–136.

Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An integrative model of organizational trust. *Academy of Management Review, 20*, 709–734.

Mishra, A. K. (1996). Organizational responses to crisis: The centrality of trust. In R. M. Kramer and T. R. Tyler (Eds.), *Trust in organizations: Frontiers of theory and research,* (pp. 261-287). Thousand Oaks, CA: Sage.

Milgrom, P. (2005). Trust and fear of failure as social realities in employee adaptation and social forces. *International Journal of Behavioral Development*, *99*(4), 967-985.

Mitchell, J. R., & Shepherd, D. A. (2012). Afraid of opportunity: The effects of fear of failure on entrepreneurial action. *Frontiers of Entrepreneurship Research*, *31*(6), 1-9.

Niessen, C., Swarowsky, C., & Leiz, M. (2010). Age and adaptation to changes in the workplace. *Journal of Managerial Psychology, 25*(4), 356-383.

Nzotta, U. A. (2004). *Bank capitalization in Nigeria: An empirical definition of a new millennium role.* Lagos: University of Lagos, Nigeria.

Okafor, E. E. (2009). Post-consolidation challenges and strategies for managing employees' resistance to change in the banking sector in Nigeria. *Journal of Social Sciences, 19*(2), 129-139.

Okagbue, S. N., & Aliko, T. B. (2004). The structure of employee adaptation to change and banking Sector reforms in Nigeria. *International Legal News, 1*(2), 54-63.

Olukayode, L. (2014). Workplace restructuring in Nigerian manufacturing industries: Some unanticipated consequences and employee adaptation strategies. *IOSR Journal of Business and Management, 16*(10), 37-44

Olufayo, O. (2011). The Nigerian bank consolidation exercise and the plight of female employees. *British Journal of Arts and Social Sciences, 3*(2), 229-241.

Onugwu, N. C. (2012). *Psychological ownership and organizational trust as predictors of organizational citizenship behaviour among bank workers.* MSc degree thesis. University of Nigeria, Nsukka.

Onyishi, I. E. (2012). Abusive supervision and prosocial organizational behavior: A study of workers in the banking industry in Nigeria. *African Symposium, 12*(2), 96-103.

Orlikowski, J. W. (1996). Improvising organizational transformation over time: A situated change perspective. *Information Systems Research, 7*(1), 63-92.

Ploitis, J. D. (2003). The connection between trust and knowledge management: What are its implications for team performance. *Journal of Knowledge Management, 7*(5), 55 – 66.

Podsakoff, P. M., MacKenzie, S. B., Moorman, R. H., & Fetter, R. (1990). Transformational leader behaviors and their effects on followers' trust in leader, satisfaction, and organizational citizenship behaviors. *The Leadership Quarterly, 1*(2), 107–142.

Ranca, C. A., & Nescu, E. I. (2013). Assessment of organizational trust: Preliminary data for Romanian adaptation of the Organizational Trust Inventory - Short Form. *Procedia - Social and Behavioral Sciences, 78,* 436 – 440.

Rice, B., Fieger, P., Rice, J., Martin, N., & Knox, K. (2017). The impact of employees' values on role engagement: Assessing the moderating effects of distributive justice. *Leadership & Organization Development Journal, 38*(8), 1095-1109.

Rubel, M. R. B., Kee, D. M. H., Rimi, N. N., & Yusoff, Y. M. (2016). Adapting technology: effect of high-involvement HRM and organisational trust. *Behaviour and Information Technology.* First online ahead of print. doi: 10.1080/0144929X.2016.1222552

Schoorman, F. D., Mayer, R. C., & Davis, J. H. (1996a). Organizational trust: Philosophical perspectives and conceptual definitions. *Academy of Management Review, 21*, 337–340.

Schoorman, F. D., Mayer R. C., & Davis, J. H. (1996b). *Empowerment in veterinary clinics: The role of trust in delegation.* Presented in a symposium on trust at the 11th Annual Conference, Society for Industrial and Organizational Psychology (SIOP), San Diego.

Schoorman, F., Mayer, & Davis, (2007). An integrative model of organizational trust: Past, present, and future. *Academy of Management Review, 32*(2), 344-354.

Schüler, J., Brandstätter, V., & Baumann, N. (2013). Failure cue priming and impaired cognitive performance-analyses of avoidance motivation as a mediator and fear of failure as a moderator. *European Journal of Social Psychology, 43*(5), 335-343.

Practicum Psychologia 8, 205-225
©The Author(s) 2018
http://journals.aphriapub.com/index.php.pp
ISSN: 2006-6640

Seah, M., & Hsieh, M. H. (2015). Impact of leader adaptability on organizational change and adaptation: The case of Savecom Communication. *Journal of Asia Business Studies, 9*(3), 213-231, doi.: 10.1108/JABS-05-2012-0023

Sidikova, M. (2011). *The impact of change on employees" motivation*. BSc thesis. Turku University of Applied Sciences, Salo, Finland.

Soludo, C. (2008, April 12). Nigerian banking environment. *The Guardian Newspaper,* p 10.

South, M., Dana, J., White, S. E., & Crowley, M. J. (2011). Failure is not an option: Risk-taking is moderated by anxiety and also by cognitive ability in children and adolescents diagnosed with an autism spectrum disorder. *Journal of Autism and Developmental Disorders, 41*(1), 55-65. doi: 10.1007/s10803-010-1021-z.

Stark, P. B. (2010). *Why employees resist change.* Retrieved on 28/01/17 from https://www.peterstark.com/why-employees-resist-change/#

Taylor-Bianco, A., & Schermerhorn, J., Jr. (2006). Self-regulation, strategic leadership and paradox in organizational change. *Journal of Organizational Change Management, 19*(4), 457-470.

Thau, S., Aquino, K., & Wittek, R. (2007). An extension of uncertainty management theory to the self: The relationship between justice, social comparison orientation, and antisocial work behaviors. *Journal of Applied Psychology, 92*(27), 840–847.

Thurlow, A., & Mills, J. H. (2009). Change, talk and sense making. *Journal of Organizational Change Management, 22*(5), 457-579.

Ugwu, F. O., Onyishi, I. E., & Rodríguez-Sánchez, A. M. (2014). Linking organizational trust with employee engagement: The role of psychological empowerment. *Personnel Review, 43(3),* 377-400.

Vanhala, M., Heilmann, P., & Salminen, H. (2016). Organizational trust dimensions as antecedents of organizational commitment. *Knowledge and Process Management, 23*(1), 46–61.

Wang, J., Yang, J., & Xue, Y. (2017). Subjective well-being, knowledge sharing and individual innovation behavior: The moderating role of absorptive capacity. *Leadership & Organization Development Journal, 38*(8), 1110-1127. doi.: 10.1108/LODJ-10-2015-0235

Woodman, R., Pasmore, W., & Shani, A. B. (Eds.). (2016). *Research in organizational change and development*, *Vol 24*. NY: Emerald Publishers.