

BINDURA UNIVERSITY OF SCIENCE EDUCATION

A FRAMEWORK FOR ENHANCING CUSTOMER TRUST THROUGH ETHICAL LEADERSHIP FOR FUNERAL ASSURANCE ORGANISATIONS IN ZIMBABWE

BY

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DECLARATION

I, BANDAH LILLIAN M Student Reg Number B243402B, do hereby declare that this dissertation is a result of my own investigation and research, except to the extent indicated in the acknowledgments, bibliography, references, and comments included in the body of the report, and that it has not been submitted in part or in full for any other degree to any other university.

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DEDICATION

I dedicate this dissertation, A Framework for Enhancing Customer Trust Through Ethical Leadership for Funeral Assurance Organisations in Zimbabwe, to the people whose love, encouragement, and unwavering belief in me made this achievement possible.

To my beloved daughters, Kudzai and Kupakwashe, and my son, Kudakwashe, thank you for being my source of strength, joy, and inspiration. Your patience, understanding, and unconditional love motivated me to persevere through every challenge and remain focused on achieving this goal. This accomplishment is as much yours as it is mine.

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With profound love and everlasting gratitude, I dedicate this work to the memory of my dearly departed husband, Tichaona Hamadziripi. Though you are no longer physically present, your love, guidance, and influence continue to be felt every day. I find comfort in believing that you watch over us from heaven as our guardian angel. Your strength, faith, and enduring love have remained a source of inspiration throughout this journey. I wish you were here to share in this achievement, but I carry your memory with me in every milestone I reach.

This dissertation stands as a tribute to your love, sacrifices, encouragement, and unwavering faith in me. I will forever cherish and honour each of you.

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The completion of this dissertation, A Framework for Enhancing Customer Trust Through Ethical Leadership for Funeral Assurance Organisations in Zimbabwe, marks a significant milestone in my academic and personal journey. This achievement would not have been possible without the support, guidance, encouragement, and contributions of many individuals and institutions.

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Abstract

The study aims to develop a framework for enhancing customer trust through ethical leadership of funeral assurance organisations in Zimbabwe. The study was guided by four objectives which include: to examine the effect of ethical leadership on customer trust; to identify the organisational factors that undermine customer trust; to explore the stakeholder perceptions of ethical leadership and to develop a framework for improving customer trust through ethical leadership in the funeral assurance organisations in Zimbabwe. A pragmatic philosophy and a mixed methods convergent case study design was employed. 8 managers and 15 customers were purposively selected for interviews and 82 of the 92 employee questionnaires completed were usable (89.1% response rate). Qualitative data were analysed thematically and quantitative data descriptively, and findings from all three instruments triangulated. Ethical leadership was found to have a positive but uneven impact on customer trust, where employees rated it moderately (mean = 3.17/5) and accountability as the lowest (mean = 2.98). Five organisational factors were identified which pose threats to trust: poor complaint handling, weak accountability systems, service delays, inconsistent treatment and poor policy communication (section mean = 4.30). The perceived ethical leadership differed between each group, with customer's perceived frontline conduct being the lowest, employee's perceived supervisory fairness being the second lowest and manager's perceived governance being the highest, indicating a perceptual gap between managers and employees (mean = 3.94). Strong support was found across all three groups for the need for a formal framework to enhance trust (mean = 4.48). A four-pillar approach was identified: ethical leadership development, transparency of communication, strong accountability structures and stakeholder engagement and empathy. The study finds that ethical leadership is a key but under-used resource in establishing trust in the customer, and that the conditions that undermine trust are not incidental, but structural. The study extends the ethical leadership–trust scholarship into the funeral assurance sector and a developing-country context, makes an empirical contribution by providing evidence from multiple stakeholders in Zimbabwe, and makes a contribution to practice through the development of the first context-specific trust-enhancement framework for the funeral assurance sector. It suggests that structured ethical leadership development should be encouraged, that there should be a complaints system dedicated to such complaints, that there should be empathy training for customer-facing staff and that the regulators should be focused on minimum transparency and accountability standards.

Keywords: Ethical leadership; Customer trust; Funeral assurance; Organisational accountability; Trust-enhancement framework.

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Abbreviations

Abbreviation	Meaning
CSR	Corporate Social Responsibility
EL	Ethical Leadership
ESG	Environmental, Social and Governance
IDC	Inter-Departmental Coordination
IPEC	Insurance and Pensions Commission
NCA	Necessary Condition Analysis
PLS-SEM	Partial Least Squares Structural Equation Modelling
SD	Standard Deviation
SPSS	Statistical Package for the Social Sciences
TOPSIS	Technique for Order of Preference by Similarity to Ideal Solution

CHAPTER ONE

INTRODUCTION

1.0 Introduction

Trust is a key element in insurance, as the policyholder is buying insurance for a future time when the service is needed. Funeral assurance intensifies this sense of need, as families need support, procedures explained, fair treatment and reliable service while they are grieving. This is an important sector-specific concern in Zimbabwe, as funeral assurance accounted for 69.36% of all revenue derived from life insurance in the first half of 2024, and funeral cover is one of the most prominent drivers of insurance uptake in the country (IPEC, 2024; FinScope Zimbabwe, 2022). As can be observed from these conditions, funeral assurance is not only of commercial importance, but it has also a social one, and the viability of the profession is dependent upon the customer's confidence in the conduct of the funeral operator. The study thus aims to develop a framework for enhancing customer trust through ethical leadership of funeral assurance organisations in Zimbabwe.

The research is driven by recent advances in the funeral assurance industry that reveal expansion and ongoing issues with customer confidence and experience. Mutero (2026) notes that the top funeral assurance companies added service centres, fleets and other related facilities to enhance customer experience, and Nyaradzo says that innovation and superb customer service is part and parcel of its organisational DNA, which means that the sector now has to look at service quality and customer confidence as part of competitive positioning (Nyaradzo Group, 2026). First Mutual Holdings also has process quality certification in its life assurance business, demonstrating commitment to service consistency and formal standards (First Mutual Holdings, 2020). Nevertheless, Mutero (2026) still mentions that service delays, lack of rural access, and policy terms are still some of the factors influencing client satisfaction. These developments indicate that the expansion of operations alone has not overcome the issue of trust and that the question needs to be asked as to whether or not there is an ethical leadership that can provide a more solid foundation for the enhancement of customer trust in funeral assurance organisations. This chapter,

therefore, covers the study background, statement of research problem, research objectives, research questions, research hypotheses, research justification, research significance, research scope, and chapter organisation.

1.1 Background of the study.

Insurance is a commitment of resources from policyholders in the present for protection whose value is only confirmed when the risk eventuates and the provider must be called upon to perform (Moon, 2025; Tjizumaue et al., 2024). Funeral assurance exacerbates that situation because the service promised is called into action when the family needs it most, in the midst of bereavement, when they are under emotional stress and need to be treated with respect, to be informed of the process, to receive timely assistance and to be assured that the funeral will be done in a timely and dependable manner (Dhobha, Madondo and Tinonetsana, 2025; Mutero, 2026). Customer trust in this instance therefore goes beyond buying a policy, as it also denotes trust that the organisation will communicate truthfully, act fairly, and respond reliably when families are at their most vulnerable (Smit, Sutton and Bezuidenhout, 2024; Moon, 2025).

The role of ethical leadership in this discourse is significant as the behaviour of leaders influences the moral environment in which workers interact with the public, understand their duties under policy, and provide services under stress (Crossley et al., 2024; Makumbe, 2025). Ethical leadership in service organisations plays a crucial role in shaping the extent to which transparency, fairness, accountability and customer consideration are viewed as enforceable standards or aspirational values (Sebhatu et al., 2024; Aunin et al., 2024). Customer trust in funeral assurance can thus be interpreted not only as a response to the service encounter but as a result of leadership practices that influence the clarity of communication, responsiveness, reliability of services and customer-centred behaviour in the organisation (Crossley et al., 2024; Smit, Sutton and Bezuidenhout, 2024).

As can be seen in the global insurance landscape, trust is not yet a solved operational issue but still a live strategic challenge (Moon, 2025; De Meyer-Heydenrycha, 2025). Customers of insurance are no longer just looking for a product, but also for a relationship that is characterised by the quality of the relationship, the clarity of the communication, and the experience of the service (Moon, 2025; Smit, Sutton and Bezuidenhout, 2024). Insurance is often seen as opaque,

inconsistent, and unresponsive at key moments of service, undermining confidence in the provider, even as the market grows (Smit, Sutton and Bezuidenhout, 2024; Tjizumaue et al., 2024).

This is supported by empirical evidence that trust-sensitive variables are still significant factors in insurance outcomes in different contexts (Alemu, 2023; Moon, 2025). Alemu (2023) and Moon (2025) revealed that responsiveness and dependability were significant factors that impacted customer satisfaction in Ethiopian life insurance and customer trust, satisfaction, and renewal intention in insurance markets, respectively. Tjizumaue et al., 2024, also showed that in long-term insurance the structural determinants of the service influence customer loyalty, and not simply product ownership, so the confidence in the conduct of the provider is still the determining factor in maintaining customer relationships. These findings substantiate the broader issue, as they demonstrate that the communication, response, and service expectations of insurers in practice remain a crucial factor in establishing trust.

The significance of this problem is heightened in the African context where funeral assurance carries a strong cultural obligation, financial protection for the household, and social expectations for dignified burial practices (Dhobha, Madondo and Tinonetsana, 2025). Across African societies, funeral policies are valued for their ability to relieve immediate financial and logistical burdens on families in the grieving process, but these are only valued when providers are perceived as accessible, reliable, and fair when services are needed (Dhobha, Madondo and Tinonetsana, 2025). African insurance discussions should therefore not only be limited to penetration and affordability but also to the public perception of transparency, responsiveness, and ethical conduct of the providers during times of high vulnerability of their customers (Alemu, 2023; Dhobha, Madondo and Tinonetsana, 2025).

Southern Africa offers a relevant regional context, as funeral insurance is one of the most socially embedded forms of insurance in the region (NMG Consulting, 2022; Dhobha, Madondo and Tinonetsana, 2025). The South African funeral insurance market is large and commercially important, according to NMG Consulting (2022), with new funeral insurance sales for the 12-month period ending June 2021, valued at R13.5 billion, as opposed to R3.9 billion for the underwritten life market. While it is a good indicator of the demand for the product in the region, it does not eradicate the trust issues as high product uptake does not necessarily mean that there is clear disclosure or customer treatment that is ethically driven, and customers' experience of service

is not consistent (NMG Consulting, 2022; Smit, Sutton and Bezuidenhout, 2024). Overall, the regional landscape indicates that despite the commercial potential of funeral assurance, it remains susceptible to loss of trust when service delivery and leadership fall short of customer expectations (Dhobha, Madondo and Tinonetsana, 2025; Crossley et al., 2024).

The situation is worse in Zimbabwe since funeral assurance is the most commonly encountered product in the life assurance industry (IPEC, 2024; FinScope Zimbabwe, 2022). Funeral assurance accounted for 69.36% of total life assurance revenue for the half year ending 30th June 2024 according to IPCR, while funeral cover was one of the key drivers of insurance uptake in Zimbabwe as reported by FinScope Zimbabwe (2022; IPEC, 2024). Although these figures illustrate that funeral assurance has significant commercial significance and social impact, they do not necessarily indicate that there is sufficient customer confidence in the sector (IPEC, 2024; FinScope Zimbabwe, 2022). Trust is a significant issue when policyholders experience interactions with providers, complaints are not dealt with, and policy terms and benefits are not explained at the right time (Smit, Sutton and Bezuidenhout, 2024; Moon, 2025).

The local industry context already reflects that this is the case in spite of the apparent expansion of operations (Mutero, 2026; IPEC, 2024). The top funeral assurance firms in Zimbabwe have invested in service centres, service fleets, mortuaries, digital platforms and related infrastructure, but service delays, lack of reach in rural areas, perceived inequities in service delivery, and ambiguous terms in policies continue to impact client satisfaction, according to Mutero (2026). IPEC (2024) also reported in the life assurance sector complaints of non-payment of benefits, unauthorised deductions, and poor service, all of which have a direct impact on customer trust in provider actions. The patterns indicate that the physical growth and process development have not been sufficient to solve the trust issue, as customers are still attuned to fairness, transparency, responsiveness and reliability in real-life service provision (Mutero, 2026; IPEC, 2024).

The problem is that the local academic pool is still too small to address that issue (Zishiri and Chindondondo, 2023; Mutero, 2026). Zishiri and Chindondondo (2023) investigated the linkage between CSR and customer loyalty in the funeral assurance industry in Zimbabwe, and Mutero (2026) explored service facilities and client satisfaction of the top funeral assurance providers in Zimbabwe. Although both studies shed light on key aspects of organisational performance, neither study puts ethical leadership at the heart of the trust problem and neither results in a context-

specific framework for improving customer trust through ethical leadership in funeral assurance organisations in Zimbabwe (Zishiri and Chindondondo, 2023; Mutero, 2026). This is a conceptual gap since ethical leadership has yet to be fully incorporated into understanding how communication clarity, responsiveness, service reliability and customer-centred conduct contributes to customer trust in this industry. There is also an empirical gap as previous studies in Zimbabwe have focused more on customer satisfaction, customer loyalty and service facilities rather than customer trust as the key organisational challenge. There is also methodological gap as the available studies do not yield a practical framework to guide the improvement of trust through ethical leadership in Zimbabwe's funeral assurance sector (Zishiri and Chindondondo, 2023; Mutero, 2026).

1.2 Statement of the Problem

In Zimbabwe, funeral assurance is still the most important product in the life assurance industry, accounting for 69.36% of total life assurance revenue during the half-year ended 30 June 2024 and funeral cover remains one of the biggest drivers of insurance uptake in the country (IPEC, 2024; FinScope Zimbabwe, 2022). Nevertheless, funeral assurance organisations are fragile with respect to customer trust. Mutero (2026) reveals that while service centres, fleets, mortuaries and digital platforms have increased, service delays, limited access to services in rural areas, perceived inequities in service delivery and unclear terms and conditions of the policy are still being experienced by clients. IPEC (2024) also mentions complaints in the life assurance sector for failure to pay benefits, unauthorised deductions and poor service. These conditions indicate that the real issue in Zimbabwe's funeral assurance industry is not lack of product or market growth but a lack of confidence in the conduct of the providers by customers. Funeral assurance is utilized during bereavement, a period when policyholders and beneficiaries are looking for transparency, fairness, promptness, understanding, and reliable execution, which are not always consistently met in reality (Mutero, 2026; IPEC, 2024).

There is a theoretical gap, because customer trust in insurance is often presented and explained from a service quality perspective, customer satisfaction perspective, loyalty perspective, a relationship marketing perspective or customer experience perspective and ethical leadership is not yet theorised as the main mechanism to improve customer trust in funeral assurance organisations (Moon, 2025; De Meyer-Heydenrycha, 2025; Crossley et al., 2024). The literature

on funeral assurance in Zimbabwe has focussed on service facilities, client satisfaction, corporate social responsibility and customer loyalty, but with no context-specific explanation of how ethical leadership promotes trust, through communication clarity, responsiveness, service reliability, and customer-centred behaviour (Mutero, 2026; Zishiri and Chindondondo, 2023). The literature is then lacking in a conceptual gap in the understanding of how ethical leadership can be leveraged to enhance customer trust in funeral assurance organisations. This study attempts to fill that gap by creating a model to enhance customer trust by means of ethical leadership in funeral assurance organisations in Zimbabwe.

1.3 Main Objective

To develop a framework for improving customer trust through ethical leadership in funeral assurance organisations in Zimbabwe.

1.3.1 Sub objectives

- To examine the effect of ethical leadership on customer trust in funeral assurance organisations in Zimbabwe.
- To identify the organisational factors that undermine customer trust in funeral assurance organisations in Zimbabwe.
- To explore stakeholder perceptions of ethical leadership in funeral assurance organisations in Zimbabwe.
- To develop a framework for improving customer trust through ethical leadership in funeral assurance organisations in Zimbabwe.

1.4 Main research question

How can customer trust be improved through ethical leadership in funeral assurance organisations in Zimbabwe?

1.4.1 Sub research questions

- What effect does ethical leadership have on customer trust in funeral assurance organisations in Zimbabwe?

- Which organisational factors undermine customer trust in funeral assurance organisations in Zimbabwe?
- How do stakeholders perceive ethical leadership in funeral assurance organisations in Zimbabwe?
- What framework can be developed to improve customer trust through ethical leadership in funeral assurance organisations in Zimbabwe?

1.5 Research Hypothesis

H1: Ethical leadership has a significant positive effect on customer trust in funeral assurance organisations in Zimbabwe.

1.6 Research Assumptions

This research is grounded on the following premises: Ethical leadership is a distinguishable organisational reality in funeral assurance organisations and can be recognised in the form of leadership behaviour, decision making, communication and accountability. Moreover, trust in funeral assurance organisations can be described through the lived experience, attitudes and judgements of stakeholders. Managers, employees and customers have adequate experience and knowledge of funeral assurance organisations to contribute valuable data of the relationship between ethical leadership and customer trust. Ethical leadership affects organisational practices, including clarity of communication, responsiveness, reliability of service and customer-focused behaviour, that are relevant to customer trust in funeral assurance organisations.

1.7 Purpose of the study

The aim of this research is to come up with a model that will improve customer trust in funeral assurance organisations in Zimbabwe using ethical leadership. The purpose is to gain insight into the effects of ethical leadership on customer trust, identify organisational factors that affect customer trust, and to gain insight into stakeholders' perceptions of the ethical leadership in funeral assurance organisations. The aim is to offer a structure which can be applied by the funeral assurance organisations to increase trust among their customers by having a leadership with ethical values.

1.8 Research Justification

The rationale for this study is the importance of funeral assurance in the life assurance industry in Zimbabwe and its direct connection to the bereaved households (IPEC, 2024; FinScope Zimbabwe, 2022). As of 30 June 2024, the total life assurance revenue was 69.36% from funeral assurance, which is considered an important revenue source for the company (IPEC, 2024). According to FinScope Zimbabwe (2022) funeral cover is also a key insurance product, which has high social visibility as a point of entry. However, despite this visibility, the level of customer trust is still fragile, with service delays, lack of transparency in policy terms, and service inequity continuing to impact service experience (Mutero, 2026). IPEC (2024) also notes concerns around unpaid benefits, unpaid deductions and poor-quality service, indicating ongoing concerns around provider conduct. The study is thus warranted as it seeks to solve a real-world issue of trust in a service that is essential during a time of bereavement, urgency and emotional fragility (Mutero, 2026; IPEC, 2024).

The study is also academically valid, as current insurance literature has attempted to explain trust from the service experience, expectations and the behaviour of the relation-building (Moon, 2025; De Meyer-Heydenrycha, 2025). Funeral assurance research in Zimbabwe has focused on funeral service facilities, client's satisfaction, corporate social responsibility and customer loyalty (Mutero, 2026; Zishiri and Chindondondo, 2023). Those studies shed light on the key sector challenges, but they don't offer a clear explanation for how ethical leadership can be leveraged to increase customer trust. They also do not put forth a framework for the enhancement of customer trust through ethical leadership in funeral assurance organisations in Zimbabwe in the context of the problem. (Mutero, 2026; Zishiri and Chindondondo, 2023). The study is thus warranted as it fills a conceptual gap and also a pertinent local framework gap. The practical trust problem is also related to the leadership explanation which existing Zimbabwean scholarship has not yet developed (Mutero, 2026; Zishiri and Chindondondo, 2023).

1.9 Significance of the study

This is an important study for funeral assurance organisations because customer trust plays a role in the trustworthiness that policyholders experience in the service provider during sensitive service encounters. Funeral assurance organisations function during times of loss, when families are looking for timely services, respect and reliable service. Low levels of trust can have a negative

impact on customer loyalty, retention, and can exacerbate negative perceptions of company behavior in times of emotional stress. The study thus offers a foundation from which to comprehend the ways in which ethical leadership can enhance trust in regular funeral assurance activities. The results could assist managers to enhance the quality of communication, increase accountability and promote fairer treatment of customers throughout service processes. The framework can also be used to inform leadership behaviours that enhance responsiveness, service reliability and customer-centred behaviours. This is a practical significance as the funeral assurance providers must adopt approaches that build trust and are not solely focused on operational expansion. Enhanced ethical leadership can thus contribute to an organisation's internal practices meeting customers' expectations of fairness, empathy and transparency.

The study also has relevance to the life assurance industry in Zimbabwe since funeral assurance is the most prevalent product group (IPEC, 2024; FinScope Zimbabwe, 2022). A better understanding of trust formation could help sector players to enhance the credibility of their services in the market, where they have to obtain social visibility. Ethical leadership is important at sector level because the way leaders behave affects how organisations respond to complaints, how they communicate and what they do to meet obligations and fulfil commitments. The study could help to further enhance the professional standards and confidence in provider behaviour across the sector. Evidence of practices that enable leadership in customer protection and ethical service delivery can also be valuable to regulatory and policy actors. The results can be used in Zimbabwe's assurance context in relation to governance, complaints and expectations of service. This importance goes beyond individual companies as greater customer confidence can have a positive impact on the confidence in the life assurance system as a whole.

The study has academic value as it relates ethical leadership to customer trust in the context of a funeral assurance, which is not well developed in local literature. Previous research on funeral assurance in Zimbabwe has been more on service facilities, satisfaction, customer loyalty and corporate social responsibility rather than ethical leadership. This study thus contributes to the existing knowledge by placing ethical leadership at the heart of the explanation of how trust can be formed. That contribution is important because the issues of trust in funeral assurance are influenced by the way in which the organisation acts, as well as by what it achieves. The study also provides a context-specific framework that is not a generalised interpretation of service, but

one that emerges from Zimbabwe's funeral assurance industry. The framework can be utilized in the future to test, refine, or expand leadership-based trust explanations in related industries. The study is thus important in that it contributes both conceptually and practically to the scholarship in the local context.

1.10 Delimitations

The study is limited to the funeral assurance organisations in Zimbabwe. Customer trust is a key outcome used to delimit the study, while ethical leadership is a key explanatory variable. The study is also limited to the organisation stakeholders who have knowledge and experience in funeral assurance services namely the managers, employees and customers. Conceptually, the study is limited to the relationship between ethical leadership and customer trust and no other potential factors in the performance of organisations in the assurance industry. The study is temporally delimited to, Harare, Zimbabwe, and thus the results will be interpreted in terms of the institutional, economic and market context of the region. The investigation is also limited to the development of a framework to improve customer trust by ethical leadership and not to financial performance or general insurance.

1.11 Limitations of the study

One possible drawback is that some of the respondents might not be willing to provide details on the organisational issues, especially concerning leadership behaviour, service dissatisfaction, service failure and trust. There is a risk for organisational managers and staff that they may not be able to answer the question in an honest and open manner for fear of the consequences for their organisations and their own careers. Some customers may also be hesitant to express dissatisfaction with service experiences if they believe it will impact on their future association with these organisations. This may impact on the quality of some of the responses. This limitation may be overcome by focusing on issues of confidentiality, anonymity and voluntary participation in this study. Participants will be informed that the research is for academic purposes, that details of their personal and organisational information will not be passed on without their consent and that they are free to withdraw from the research at any point without penalty.

Secondly, the study might not be statistically generalisable since it will be restricted to a sample of funeral assurance organisations and other stakeholders in Zimbabwe. Therefore, the findings will reflect the experiences and perspectives of the organisations and customers selected and not

necessarily reflect the experiences and perspectives of all organisations and customers. This is a common drawback of context-specific research to be able to be rich in detail. This will be done by purposeful sampling of information-rich participants with knowledge and experience of leadership practice, service behaviour and customer experience from funeral assurance organisations. Also, the study will contain contextual information that will help the reader to determine if the results would be applicable to other situations.

The third limitation is that trust is subjectively and perceptually based; therefore, some differences in participant perceptions of similar practices at the organisations may be found. For one customer, it is a fair and responsive service while for another it is not. Similarly, managers can also perceive the organisational activities differently from what the customers perceive. This can make interpretation complex, and may restrict interpretation of simple conclusions. To facilitate this, the perspectives of more than one stakeholder group (managers, employees and/or customers) will be included to ensure that conclusions are not drawn from just one stakeholder group. A triangulated approach will enhance the trustworthiness of the study because comparisons can be made across the perspectives.

A further weakness is that of social desirability bias in regard to ethical leadership. Respondents can answer questions in a manner which makes leaders, organisations, or themselves appear more ethical than they actually are. This can be particularly common on items like fair treatment, honesty, accountability and treatment of customers where the respondents might feel pressure to give socially desirable answers. This is addressed by questioning in a non-evaluative and objective manner, and by having the participants concentrate on what is being done, rather than best practice organisational principles. We also believe that the promise of anonymity will help reduce the respondents' apprehension about giving socially desirable responses.

1.12 Dissertation outline

The dissertation consists of five chapters.

The introduction is in Chapter One. The background of the study, research problem statement, research aim, research objectives, research questions, research hypothesis, assumptions, purpose of the study, justification of the study, significance of the study, delimitation, limitations, overview of the dissertation and chapter summary are presented in this chapter.

Chapter Two is a review of the literature. This chapter examines the theoretical, conceptual and empirical literature on ethical leadership, and trust in funeral assurance organisations. It also points out the areas of deficiencies that warrant the research, and those that lead to the proposed model.

The methodology of the research is given in chapter three. The chapter includes a discussion of the philosophical background, research design, study population, sampling, data collection and data analysis, trustworthiness and ethics of the study.

The research findings are presented and discussed in Chapter Four. In this section, the data is presented in themes which have grown out of the data and findings are discussed in relation to the research aims and questions.

Chapter five discusses, concludes and recommends. This chapter explains the implications of the findings in the context of previous research, extends the model for improving customer trust through ethical leadership, makes conclusions and practice and research recommendations.

1.13 Chapter summary

This chapter presented the study and laid the foundation to examine customer trust in funeral assurance organisations in Zimbabwe. The chapter demonstrated that funeral assurance dominates the Zimbabwe life assurance industry, and that customer confidence is at stake if the behaviour of the organisations is viewed as opaque, non-responsive, unfair or untrustworthy. The chapter also suggested that ethical leadership is an appropriate foundation for dealing with the issue as the behaviour of a leader can impact the communication, accountability, responsiveness, and customer focus that affect trust. The statement of the research problem, research aim, objectives, research questions, hypothesis, assumptions, purpose, justification and significance, delimitation, limitations and dissertation structure are also presented in the chapter. Chapter two then moves to review the literature pertaining to ethical leadership, customer trust and the need to create a framework to enhance customer trust in funeral assurance organisations in Zimbabwe.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter examines the literature related to ethical leadership and customer trust in funeral assurance organisations. It starts with the theories underlying the study, followed by the conceptualisation of the core variables, development of the conceptual framework, review of the empirical literature based on the study objectives, identification of the research gaps and finally a chapter summary.

2.2 Theories Underpinning the Study

The study relies on theories which account for the institutionalisation of ethical conduct by leaders, for customer assessments of the organisational trustworthiness, and for the maintenance of provider-customer relationships over time. Ethical Leadership Theory describes the process by which leaders influence norms that foster honesty, accountability, fairness and transparency throughout organisational systems. The Integrative Model of Organisational Trust gives voice to ability, benevolence and integrity and these are essential to customer judgments in insurance contexts. Social Exchange Theory is used to explain the way that trust can increase or decrease in an ongoing relationship through repeated interaction, reciprocity and perceived fairness. Such theories offer a unified foundation for the analysis of customer trust in funeral assurance organisations, which combines service quality, moral behaviour and relational continuity in vulnerable and bereavement situations.

2.2.1 Ethical Leadership Theory

Ethical leadership is defined by Brown et al. (2005) as the modeling and encouraging of normatively appropriate behaviour through one's personal actions, communication and decisions. The concept of ethical leadership is a combination of moral personhood and moral management, which is to say that leaders are evaluated on their values and the way in which they enforce the values institutionally, according to Brown and Treviño (2006). Zhu (2025) agrees that social learning is still a key explanatory factor in recent ethical leadership scholarship as employees imitate behaviours that leaders demonstrate and reinforce. Serang et al (2024) also reveal that

ethical leadership is linked to employee engagement, knowledge sharing and commitment, thereby further substantiating the notion that ethics are not only an individual trait of the leader but also spread throughout the organisation. The theory is appropriate for service organisations where repeated staff-customer contact is a critical part of the credibility of the organisation – these formulations place ethical leadership within a system of modelling, reinforcement, communication and accountability.

Crossley et al. (2024) take ethical leadership beyond the employee level and demonstrate how ethical leadership can affect customer loyalty, mediated by employee ethical behaviour and early customer experience. Khan et al. (2024) also show that ethical leadership has a ripple effect on learning-related outcomes via supervisory relationships and supportive behavioural climates, suggesting that ethical leadership can create patterned organisational responses, as opposed to individual behaviours. Ethical leadership is also associated with psychological safety and conflict management and performance (Bano et al., 2024), meaning that an environment that is ethically led creates more stable and predictable interactions. Caldeira and Infante-Moro (2025) also suggests that this ethics in the organisations and in their leaders influence competitiveness, reputation and customer image, so that ethical leadership falls into the broader context of stakeholder confidence. These are particularly relevant in funeral assurance organisations where customers make assessments based on the quality of communication, empathy, procedural fairness and consistency of treatment, rather than on any abstract claims about organisational values.

Additionally, Brown and Treviño (2006) argue that ethical leadership is unique from neighbouring forms of leadership in that it intentionally places a focus on principled influence and moral control. Meng (2022) also demonstrates that ethical leadership leads to legitimacy and influence as stakeholders believe the leaders are credible when they see them as fair and honest. Cheteni et al. (2025) situate ethical leadership in the context of South African development discourses and highlight its relationship to responsibility, transparency and stakeholder-centred governance. At the customer level, Crossley et al. (2024) agree by connecting ethical leadership with the formation of trust outside of the organization. Hence, the ethical Leadership Theory is suitable for this study as it allows for understanding of how leadership behaviour becomes part of communication norms, service routines, responsiveness standards and accountability practices that customers will experience in funeral assurance organisations.

2.2.2 Integrative Model of Organisational Trust

Mayer et al. (1995) trust is defined as the willingness of one party to be vulnerable to the actions of another party on the basis of positive expectations about the actions of that party. Mayer et al. (1995) also claim that the trustworthiness is determined by three determinants: ability, benevolence and integrity. According to Schoorman et al. (2007), these three dimensions are still key and their application in organisational trust research remains unchanged. Kiwanuka et al. (2025) further corroborates the applicability of this framework to African insurance research by demonstrating that perceived benevolence, reliability, honesty and integrity dimensions of trust influence insurance inclusion. This is a useful model because it provides conceptual clarity about what customer trust is and distinguishes between competence, concern and principled behavior as the foundations of trust.

Jin and Jung (2025) demonstrate that the characteristics of insurers, such as salesperson attributes and firm-level features, have a greater impact on insurance trust than consumer trust orientation. De Meyer-Heydenrycha (2025) also shows the importance of the dimensions of customer expectations in the South African insurance sector: communication, service quality, convenience, commitment and customisation. Smit et al. (2024) also show that issues with communication during the claims process have a tangible impact on insurer trust, as the claims stage is when customers evaluate insurers' dependability and fairness most thoroughly. Kiwanuka et al. (2025) further reveal that the perceived trust is a mediator variable for insurance inclusion, thereby substantiating the fact that trust is not just a perception but a behaviour determinant variable in insurance relationships. These studies are consistent with Mayer et al. (1995) in that they demonstrate that customers assess insurers by their actions as well as by their product.

The model also appears particularly relevant to funeral assurance as bereaved customers judge providers based on their competence in fulfilment and on their humane concern and honesty in explaining and treating. According to Dhobha et al., (2025) funeral policies are still very relevant in the African societies as it helps to minimize the financial and social burden associated with funeral responsibilities. These situations in the sector are communicated to the customer as ability, benevolence and integrity in funeral assurance organisations. The Integrative Model of Organisational Trust is consequently apt, as it offers a direct link between ethical leadership, organizational conduct and customer trust.

2.2.3 Social Exchange Theory

According to Cropanzano and Mitchell (2005), Social Exchange Theory is an explanation of relationships based on reciprocity, obligations and the expectation of valued return over time. This logic is directly transferred to insurance and Moon (2025) demonstrates that relationship behaviours-including communication, common grounding, networking, inducement and approach-are significant factors in the trust, satisfaction and renewal intention. Kiwanuka et al., (2025) also show that perceived trust has an impact on insurance inclusion, which substantiates the point that the participation in insurance is relational as well as transactional. Customer satisfaction and purchase intention are also influenced by communication and commitment, as de Meyer-Heydenrycha (2025) also confirms that exchange continuity does not require only contractual presence. It is for this reason that Social Exchange Theory is relevant, as it provides an explanation as to how ongoing insurance relationships are maintained through repeated perceptions of fairness, value and responsiveness.

Cropanzano and Mitchell (2005) also state that exchange relations are reduced when treatment is seen as one-sided, unfair or unreliable. Smit et al. (2024) demonstrate how contextual misunderstanding, suboptimal interpersonal interaction and information flow can strain the communication between insurance claims and lead to a decrease in relationship stability. In their insurance model, Jin and Jung (2025) state that trust is the best predictor of the intention to renew and this demonstrates the behavioural implications of the breakdown of the relationship. These positions are well suited for funeral assurance as customers in this sector are very aware of delay, opacity and inconsistent treatment when the service commitments turn into reality.

Social Exchange Theory can further supplement the above theories by providing a temporal explanation of the trust formation process. The ethical leadership theory is based on how the leaders influence the norms of the service and the trust model is based on how the customers determine the trustworthiness of the leader through competence, concern and integrity. Social Exchange Theory provides an explanation for how those judgements are increased or decreased over time and through repeated exchanges, such as premium payment, enquiries, claims support and, ultimately, service delivery.

2.3 Conceptualisation of Ethical Leadership

Morin and Talbot (2026) define ethical leadership as exemplary, responsible, culturally sensitive, and fair, and Cheteni et al. (2025) as transparent, accountable and stakeholder-focused governance. Alhaidan (2025) demonstrate that ethical leadership is effective in influencing ethical conduct through the lens of organisational justice, and Edeh et al. (2025) link ethical leadership with managing emotional labour by prioritising employee rights and welfare. Taamneh et al. (2024) also connect ethical leadership to organisational citizenship and justice related climates, and recent studies on corporate integrity connect ethical leadership to corporate integrity, accountability and stakeholder trust. All these sources imply that the leadership of an organization should be an observable example of ethical behavior, where ethical behavior is made manifest in the organization through fairness, openness, accountability and ethical discretion.

Empathy is still a relevant trait of leadership as empathetic leaders influence how people are feeling supported, treated and a part of the organisation (Muss et al., 2026). As demonstrated by Heim et al. (2026), the literature on responsible leadership has revealed that over the years, leadership research has shifted its focus from leadership as a mere function of task completion to considering leadership in terms of stakeholder, values and consequences. Grobler and Grobler (2024) thus place ethical leadership together with perceived organisational justice as contributing to workplace perceptions of justice, and Kılıç et al. (2024) also link ethical leadership to justice perceptions, citizenship behaviour and satisfaction. Crossley et al. (2024) take this further by demonstrating that ethical leadership, beyond the workplace, can shape trust primacy and customer loyalty via the ethical nature of customer-facing behaviors. Ethical leadership in the current study, thus, can be interpreted as a form of leadership that is manifested in transparent communication, treatment with fairness, decision-making with accountability, empathetic attitudes to others, and the application of ethical standards in all the processes of service.

2.4 Customer Trust conceptualisation

Jin and Jung (2025) demonstrate that insurance trust is more influenced by insurer-side characteristics, particularly organisational and salesperson attributes, whereas Kiwanuka et al. (2025) find that benevolence, honesty, reliability and integrity are trust dimensions that impact on insurance inclusion. De Meyer-Heydenrycha (2025) relates customer response in insurance to communication, service quality, convenience, commitment and customisation and Gün et al.

(2025) reveal that trust plays an important role in perceived quality, satisfaction and repurchase intention in private insurance environment. In an increasingly digital insurance landscape, trust is also a precondition and a result of insurance relationships according to Weber et al. (2025). Trust is thus viewed in this study as a reasoned confidence judgement that is based on customer perception of provider honesty, competence, care, clarity and dependability in the various insurance transactions.

Communication at the claims stage is most critical to building trust in insurers, as customers evaluate fairness and reliability most strongly when obligations are triggered (Smit et al., 2024). As Moon (2025) shows, there are various communication, common-grounding, networking, and related behaviours which play a significant role in insurance relationships in terms of trust, satisfaction, and intention to renew. Gauldin et al. (2025) also found that communication quality, mediation and claims requirements modification impact positively or negatively trust and confidence between insurers and external stakeholders. This means that the customer's trust in funeral assurance organisations can be best thought of as the customer's confidence that the provider will communicate clearly, act fairly, respond dependably and honour obligations when circumstances of bereavement make the performance of the service urgent and emotionally significant.

2.5 Empirical Literature Review

2.5.1 Effect of ethical leadership on customer trust in funeral assurance organisations

Crossley et al. (2024) demonstrate that ethical leadership enhances trust primacy, and subsequently, customer loyalty. Aunin et al. (2024) also conclude that perceived ethical leadership has a positive effect on follower outcomes through relational and behavioural processes, and Serang et al. (2024) demonstrate that ethical leadership contributes to positive outcomes in the workplace such as work engagement, commitment, and knowledge sharing. Moreover, Triatmanto and Arifin (2026) prove that ethical leadership enhances ethical culture, and trust conditions the impact, and Bhatti et al. (2026) reveal that ethical leadership positively influences knowledge sharing via motivational and relational mechanisms. These studies have a similar stance that moral leadership is significant because it frames the behavior of trust in the organizational system and not necessarily because of its moral symbolism.

Brown et al. (2005) view ethical leadership as the modelling, communication and reinforcement of normatively appropriate behaviour, and Brown and Treviño (2006) say that ethical leadership is the melding of moral personhood with moral management. These formulations are older, but current scholarship more and more pushes them toward stakeholder-facing outcomes. Morin and Talbot (2026) describe ethical leadership as exemplarity, fairness, responsibility and culturally aware judgement, while Heim et al. (2026) define responsible leadership as stakeholder accountability, consequence awareness and effects on governance. Ethical leadership is also associated with transparent and accountable organizational cultures and sustainability (Tabaghdehi et al., 2026). The literature consequently views ethical leadership as an organisational phenomenon that impacts on customer trust through the conversion of leadership values into service practices, accountability mechanisms and visible codes of conduct.

Insurance scholarship comes to a similar conclusion, but with more near-term customer-facing mechanisms than are typically detailed in the ethical leadership literature. As demonstrated by Moon (2025), communication, common grounding, networking, inducement and approach behaviours are factors that significantly impact customer trust, satisfaction and their intention to renew within insurance relationships. Jin and Jung (2025) also show that insurer-side characteristics have a greater effect on trust than customer-side predispositions, and De Meyer-Heydenrycha (2025) correlates customer responses in insurance with communication, quality of service, convenience, commitment and customisation. Smit et al. (2024) also demonstrate that communication issues at the claims stage have a negative effect on confidence, as fairness and dependability are assessed the most during the activation of service obligations. Weber et al. (2025) further note that trust in the digital insurance world is both a prerequisite for exchange and a result of insurer practices. These studies, when read together, demonstrate that the communicative quality, the procedural credibility and the interactional experience are organisational conditions which influence the customer's trust in insurance, and which can either be enhanced or diminished by ethical leadership.

A second strand of evidence points to the idea that leadership first needs to influence internal climate within the organisation before it can become customer relevant. Zhu (2025) reveals that ethical leadership can enhance broader organisational outcomes, partly by fostering organisational learning, and Aunin et al. (2024) reveal that follower reactions to ethical leadership can be shaped by autonomy needs. Bhatti et al., (2026) also demonstrate that harmonious passion and affective

commitment mediate the ethical leadership impact, while Triatmanto & Arifin (2026) report that ethical culture acts as a mediator in the impact of ethical leadership on commitment. Tabaghdehi et al. (2026) also state that ethical leadership is manifested through cultures of accountability and sustainability, and Crossley et al. (2024) extend this inner chain to the customer by means of trust primacy and loyalty. The message is that for ethical leadership to have an impact on customer trust, it has to influence employee behaviour, as well as the service discipline and accountability systems that customers will experience in practice.

There is an alternative but related line of research that suggests that the moral signalling is not enough to create customer trust, as customers also evaluate providers based on competence and service reliability. Jin and Jung (2025) demonstrate that insurer and salesperson characteristics have significant impacts on trust and renewal intention, and Moon (2025) indicates that relationship-building behaviours impact trust, not just through ethical symbolism, but also through the quality of the interaction. De Meyer-Heydenrycha (2025) adds communication and service quality to the mix of commitment when it comes to customer responses, and Weber et al. (2025) demonstrate that even with seemingly efficient claims, digital practices can cause disruption to trust. Similarly, Liu et al. (2025) propose that trust continues to be enmeshed with risk and satisfaction for the determination of behavioural intention. The results suggest that ethical leadership is most likely to lead to customer trust credibly when it enhances competence, clarity and dependable service performance, as customers seem to make a combined evaluation of ethics and performance, not separate evaluations.

That interpretation is further supported by evidence from neighboring sectors, which indicates that trust and quality of service are often co-experienced. Sharma et al. (2024) demonstrate service quality's tangible impact on use intentions within FinTech payment settings, while Reinartz et al. (2025) contend that the current paradigm of customer relationship management has evolved from satisfaction to engagement. Morin and Talbot (2026) highlight the importance of promoting positive moral climates as environments where leadership values are made visible in the organisation and Cheteni et al. (2025) align ethical leadership with trust-building and stakeholder engagement in development practice. Though these studies don't reduce ethics to service quality, they do indicate that customers often make both judgements based on one pragmatic assessment of whether the organisation can be trusted. That overlap is more pronounced in funeral assurance,

where the service promise is put to the test at the time of bereavement, and not at the time of ordinary consumption.

An extra dimension is added in the context of the funeral, as care expectations and business logics can tug in different directions. In practice, funeral directors have to deal with tensions between care logics and business logics, as Verhoeven et al. (2025) demonstrate, and David et al. (2025) demonstrate how the attitudes of mortuary workers are formed through training and psychosocial support conditions. Baker (2025) also demonstrates that funeral places are still tied up in the ongoing struggle of moral and social expectations. While the studies do not directly measure ethical leadership, they provide insight into the service context where customer trust grows and erodes. Leadership impacts on customer trust in funeral assurance will thus most likely be related to humane behaviour, clarity of procedure and reliable delivery under emotionally charged circumstances. This contextual dimension is not well-developed in the mainstream ethical leadership literature, which continues to focus on employee outcomes and more generic stakeholder contexts.

The empirical literature thus offers two general but similar viewpoints on the first objective. The effects of ethical leadership are found in climate, culture, learning and employee conduct as identified by Crossley et al., (2024), Aunin et al., (2024), Zhu (2025), Bhatti et al., (2026) and Triatmanto and Arifin (2026). Moon (2025), Jin and Jung (2025), De Meyer-Heydenrycha (2025), Weber et al. (2025) and Smit et al. (2024) identify that customer trust is based on communication quality, insurer characteristics, procedural credibility and interactional experience. The first gives an indication of how the ethical leadership is realised in the organisation and the second gives an indication of where customers are placing or removing their trust in the organisation. There is what has not yet been developed and that is the direct empirical correlation between ethical leadership and customer trust in funeral assurance organisations in particular African contexts where trust is tested during the bereavement interaction, claims support and service activation. The current study aims to fill this void by determining if ethical leadership influences customer trust in funeral assurance organisations in Zimbabwe through its constructs of clarity, fairness, responsiveness, accountability and fulfilment.

2.5.2 Organisational factors that affect the trust of funeral assurance organisations' customers

Jin and Jung (2025) demonstrate that trust erosion is mainly determined by insurer-side characteristics rather than customer-side predispositions, situating trust erosion directly in the organisational conditions. De Meyer-Heydenrycha (2025) also links customer reactions to communication, service quality, convenience, commitment and customisation when it comes to insurance in South Africa. Tjizumaue and Atiku (2024) also recognize customer protection, service quality and customer satisfaction as structural factors that influence the long-term loyalty of customers towards insurance policies. Moon (2025) also shows that communication, common grounding and networking play a significant role in the trust, satisfaction and renewal intention of insurance relationships. Saillen et al. (2026) also find communication quality, fairness, service performance and reputation to be constant trust drivers throughout the insurance evidence. These studies all point to a failure of trust not only in the customer, but also in weak organisational structures.

As demonstrated by Smit et al. (2024), communication issues are most detrimental when it comes to claims interactions: claims misunderstandings and suboptimal information sharing affect insurer credibility. Communication and convenience are also two main dimensions affecting satisfaction and purchase intention in insurance markets in the study by De Meyer-Heydenrycha (2025). In addition, Moon (2025) found that communication behaviour directly affects the insurance customers' trust, satisfaction and intention to renew. Weber et al. (2025) also claim that the experience of insurer practices, through interaction and data use, is a crucial factor for trust in digital insurance. Deferral of explanations, fragmenting and/or inconsistencies make the provider look procedure-ineffective and ethically questionable. In funeral assurance, that weakness is accentuated as customers look to you for advice when they are grieving, pressed for time and easily stressed.

A second strand of thinking in the literature on trust erosion is service quality. Tjizumaue and Atiku (2024) demonstrate that service quality and customer protection continue to be key factors in determining loyalty in the context of long-term insurance markets. Similarly, De Meyer-Heydenrycha (2025) considers service quality, in addition to commitment and convenience, as an influencing determinant for customer reactions. Jin and Jung (2025) also find that trust is correlated with firm and salesperson attributes, indicating that customers take cues from manifested service

performance and attribute reliability to the firm. According to Moon (2025), the relationship-building behaviours decrease uncertainty and enhance renewal intention, which again connects to dependable interactional performance. Trust is eroded when internal systems are slow to respond, inconsistent in execution, channels are unavailable and service issues are not addressed.

A third theme pertains to fairness and customer protection as separable pillars of trust, and not as secondary service characteristics. Tjizumaue and Atiku (2024) clearly state customer protection as one of the structural determinants that affects the loyalty of insurance relationships. Saillen et al. (2026) also consider fairness and reputation as factors that are consistently present in trust in insurance research. Jin and Jung (2025) also demonstrate that provider attributes that customers perceive as credible and reliable have a strong influence on trust. De Meyer-Heydenrycha (2025) throws in commitment and customisation, suggesting that the customer expects some attention beyond mere mechanical processing. Weak protection, unequal treatment and lack of accountability, in funeral assurance organisations, is thus likely to be interpreted as a failure of organisational good faith.

Another strand within the objective is complaint handling and post-problem interaction. As demonstrated by Smit et al. (2024), claims-stage communication challenges are a source of friction in the insurance relationship when obligations become more tangible and emotionally significant. Moon (2025) also demonstrates that trust is developed through ongoing relationship-building actions rather than through a single exchange. Weber et al. (2025) also propose that distrust may be exacerbated when behaviors of the insurer are challenging to understand in digital environments. De Meyer-Heydenrycha (2025) also links negative customer reactions with low level of service convenience and communication quality. Thus, trust loss seems to be cumulative; if it becomes difficult to get answers or to get the problems corrected, the loss of trust gradually becomes widespread.

The literature does not limit trust issues to individual operational issues as a number of factors are demonstrated to interact. Moon (2025) demonstrates that trust and renewal intention is not formed after one service at a time but rather is a process that occurs in repeated interactions. Similarly, De Meyer-Heydenrycha (2025) and Tjizumaue and Atiku (2024) reveal that communication, service quality, convenience, customer protection and customer satisfaction are interconnected and function together in determining customer response. Jin and Jung (2025) corroborates this by

showing that trust is based on firm-level and salesperson-level cues, not just one of them. This means that for the funeral assurance organisations, failure to communicate clearly, lack of responsiveness, low levels of accountability, low levels of service reliability, and lack of adequate protection will likely add up to a general perception of untrustworthiness. However, a gap is still evident as current insurance evidence rarely explores the way that these interacting weaknesses are understood in the context of bereavement sensitive condition in funeral assurance.

2.5.3 Perceptions of stakeholders about ethical leadership in funeral assurance organisations

the consequences for stakeholders, accountability and inclusion, as well as the intent of the leader, as demonstrated by Heim et al. (2026). Koen (2026) in turn theorises responsible leadership in terms of ethical responsibility, stakeholder inclusivity and sustainable organisational behaviour. As dimensions of ethical leadership being recognised in practice, Morin and Talbot (2026) identify exemplarity, fairness, transparency and contextual sensitivity. Similarly, Tabaghdehi et al. (2026) point to transparency, accountability and stakeholder engagement as being part of ethical leadership in sustainability-focused organizational contexts. Caldeira and Infante-Moro (2025) also connects ethical leadership to the integrity, accountability and trust of stakeholders in the organisation systems. Ethical leadership is thus not seen so much in the formal ethical statements but rather in tangible outcomes, in equity and fair relationships, in accountable organisational behaviour (Heim et al., 2026; Koen, 2026; Morin et al., 2025; Tabaghdehi et al., 2026; Caldeira, 2026).

Typically, employee thoughts about ethical leadership are expressed in terms of justice, trust, consistency in leadership, and credibility of day-to-day leadership. According to Grobler and Grobler (2024), there is a link between human resource practices and perceived organisational justice, and ethical leadership acts as a mediator. Serang et al. (2024) also demonstrate that ethical leadership influences work engagement, knowledge sharing and job performance through relational and behavioural contexts within organisations. Aunin et al. (2024) discover that the effects of ethical leadership are dependent on the level of autonomy required by employees, indicating that ethical leadership is not always interpreted the same way within the workplace. The results of the study conducted by Triatmanto and Arifin (2026) also reveal that the ethical culture as a mediator makes the effect of ethical leadership stronger, whereas the level of employee trust

conditions the effect of ethical leadership. Thus, employee perceptions of ethical leadership focus on fair treatment, clear expectations of behaviour, trust in supervisors, and believe that ethical standards are upheld throughout the organisation (Grobler and Grobler, 2024; Serang et al., 2024; Aunin et al., 2024; Triatmanto and Arifin, 2026).

The managerial perceptions of ethical leadership are described in a slightly different way, as the literature focuses more strongly on stewardship, legitimacy, governance quality, and consequences for long-term stakeholders. Heim et al. (2026) locate responsible leadership in governance quality and the impact of managerial decisions on stakeholders. Responsible leadership also implies taking into account ethical responsibility, stakeholder inclusivity and sustainable stewardship in managerial decision-making, as Koen (2026) also argues. Tabaghdehi et al. (2026) associate ethical leadership with responsibility, transparency and stakeholder engagement in processes that aim at the future. Caldeira and Infante-Moro (2025) also connects ethical leadership to corporate integrity and trust in stakeholders, further supporting the governance perspective of ethical leadership. Additionally, Cheteni et al. (2025) link ethical leadership to transparency, trust and stakeholder centred governance in development contexts. Thus, managerial perceptions of ethical leadership seem to highlight accountable governance, legitimacy of reputation and disciplined organizational conduct aligned with the expectations of stakeholders (Heim et al., 2026; Koen, 2026; Tabaghdehi et al., 2026; Caldeira, 2026; Cheteni et al., 2025).

The perceptions of customers about the ethics of the leadership are more indirect since customers rarely see the top leaders in person and instead draw inferences about the ethics of leadership from interactions with the service, the quality of communication, and the behavior of the employees. Crossley et al. (2024) demonstrate that ethical leadership has an impact on customer trust primacy via employee ethical behaviour and early customer experience. Similarly, Moon (2025) shows that communication, common grounding, and networking have a material impact on trust, satisfaction and renewal intention in insurance relationships. More specifically, Jin and Jung (2025) demonstrate that insurer characteristics have a greater impact on insurance trust than customer predispositions, and De Meyer-Heydenrycha (2025) establishes the connection between customer responses to communication, service quality, convenience, commitment and customisation. Haris et al. (2025) also demonstrate that service quality and company image have an impact on customer satisfaction and loyalty in the insurance context. Customers thus interpret the ethical aspects of fairness of treatment, clarity of explanation, responsiveness and the reliability with which promises

are kept (Crossley et al., 2024; Moon, 2025; Jin and Jung, 2025; De Meyer-Heydenrycha, 2025; Haris et al., 2025).

The funeral-service literature provides a contextual layer in that perceptions in death-related services are influenced by emotional sensitivity, workforce pressures, and tensions between care and operational demands. Leung et al. (2024) reveal that the funeral service industry in Hong Kong is still plagued by problems regarding industry perception, recruitment, retention and leadership management. David et al. (2025) also finds that training needs, psychosocial support gaps, and difficult working conditions impact the perceptions and attitudes of mortuary workers. Leadership in funeral-related work is thus understood in the context of funeral environments in which humane conduct, support, credibility and respectful practice are particularly relevant (Leung et al., 2024; David et al., 2025). Perceptions of ethical leadership within funeral assurance organisations are therefore likely to be heightened due to the emotional and moral nature of service provision in the context of death-related events (Leung et al., 2024; David et al., 2025).

The empirical literature thus indicates that ethical leadership is not seen as one thing by all stakeholder groups. Employees seem to define ethical leadership as justice, trust, support and consistency of the supervisor, managers as governance quality, accountability and legitimacy of the stakeholders, and customers as communication quality, fairness of treatment and dependable fulfilment (Grobler and Grobler, 2024; Serang et al., 2024; Heim et al., 2026; Koen, 2026; Crossley et al., 2024; Moon, 2025). There is still limited direct evidence of how these role sensitive perceptions converge and/or diverge in funeral assurance organisations, especially in African settings, where bereavement drives up expectations of services and vulnerability of trust (Leung et al., 2024; David et al., 2025). The present study aims to fill this void by exploring the perceptions of the managers, employees and customers of Zimbabwean funeral assurance organisations on ethical leadership in terms of trust, fairness, accountability and service experience.

2.5.4 Framework for enhancing customers' trust by ethical leadership

Ethics in leadership is now viewed as a multi-level process, not just an individual attribute of the leader, in a framework-oriented scholarship. Ethical leadership needs to be conceptualised in an integrative way that considers leader attributes, the organizational context, and reinforcing practices, as proposed by Salman et al. (2025). Heim et al. (2026) also examine responsible leadership in terms of motive, mode and mindset and then link this to antecedents, decisions and

stakeholder outcomes. Responsible leadership is also conceptualised by Koen (2026) as stakeholder inclusivity, ethical responsibility and sustainable stewardship and by Grobler (2024) in a construct of responsible leadership that is grounded in a South African context in terms of context-sensitive accountability and stakeholder orientation. Unlike the mere moral ideals, these studies demonstrate that effective leadership structures consist of interconnected elements, including processes and procedures, and defined outcomes (Salman et al., 2025; Heim et al., 2026; Koen, 2026; Grobler, 2024).

The second body of work demonstrates that ethics-related leadership is enhanced by trust-enhancing mechanisms that are embedded within organisational culture, justice and accountability mechanisms. Triatmanto and Arifin (2026) indicate that the ethical culture can be a channel for ethical leadership to commitment, and the role of employee trust can strengthen or weaken the channel. Likewise, Cabana et al. (2025) claim that ethics programmes are only effective when ethics culture is present at various levels within the organisation, including the team level. Roy et al. (2023) also demonstrate that ethical culture in organisations is not a symbolic overlay, but rather a system of shared norms, routines and reinforcement mechanisms. Alhaidan et al. (2024) also demonstrate that ethical leadership can impact behaviour through organisational justice. These studies indicate that for ethical leadership to positively impact customer trust, the ethical vision and expectations must be operationalised in the form of cultural, procedural, and justice-based arrangements, in addition to the behavior of the leader themselves (Triatmanto and Arifin, 2026; Cabana et al., 2025; Roy et al., 2023; Alhaidan et al., 2024).

Service scholarship reinforces this by demonstrating that processes need to be in place that are oriented towards the customer to ensure that organisational ethics is translated in service contexts. As Camilleri (2024) points out, there is a need for explicit ethics in service organizations as the complexity of technologies and operations can create a gap between the service provision and customer welfare. Roy et al. (2025) also demonstrate that the effectiveness of relationship marketing outcomes is increasingly reliant on the capabilities of the organisation with the ability to engage through continuous, responsive and personalised interactions. Reinartz et al. (2025) also state that today, CRM is no longer about just one-time transactional efficiency but about continuous engagement and iterative interaction, along with the co-creation of value with customers. Oppong and Adams (2025) then further build a model with trust and service quality as mediating mechanisms between communication and customer loyalty. All these studies suggest

that the framework for enhancing the trust in funeral assurance cannot end at leadership philosophy. It should also be able to link leadership conduct to communication quality, service discipline, responsiveness and complaint handling and relational continuity since it is through these that customers experience organisational ethics (Camilleri, 2024; Roy et al., 2025; Reinartz et al., 2025; Oppong and Adams, 2025).

Further guidance is given by insurance studies that indicate which operational variables are most likely to have trust consequences. Moon (2025) reveals that communication, common grounding, networking, inducement and approach are all important factors influencing customer trust, satisfaction and renewal intention within the context of insurance relationships. De Meyer-Heydenrycha (2025) also associates customer reactions with communication, service quality, convenience, commitment and customisation in the South African context of insurance. Jin and Jung (2025) reveal that insurer-side characteristics have a stronger impact on trust than customer predispositions, and Saillen et al. (2026) find that fairness, communication quality, service performance and reputation are recurring factors that influence insurance trust. Weber et al. (2025) also demonstrate that organisational practices experienced influences trust in digital insurance, not digitalisation per se. These studies suggest that a trust-improvement framework for funeral assurance should incorporate elements that facilitate clear communication, fair treatment, reliable service provision, and ease of access to support and organisational credibility, as insurance trust is formed through repeated organisational signals, not just ownership of the policy (Moon, 2025; De Meyer-Heydenrycha, 2025; Jin and Jung, 2025; Saillen et al., 2026; Weber et al., 2025).

Another stream of literature argues that the development of a framework must not be based on leadership alone, as stakeholder trust is often dependent on the way in which organisations communicate responsibility and manage stakeholder expectations. Walsh and Hanekom (2025) present a stakeholder-centric approach to communication that is based on responsible leadership; it suggests that communication that demonstrates ethics, accountability and sensitivity to society, enhances trust. Cheteni et al. (2025) also associates ethical leadership with stakeholder engagement and social responsibility and Caldeira and Infante-Moro (2025) associates ethical leadership with corporate image, reputation and long-term credibility of the organisation. In the insurance sector, Mandy (2025) also contends that governance, disclosure and communication alignment fosters stakeholder trust. Not all of these studies are about funeral assurance, but they all indicate that the development of a framework must be based on a stakeholder logic that makes

leadership values visible to employees, customers and the outside world through communication, behaviour and leadership. A framework which does not consider stakeholder interpretation may be coherent from within, but not convincing on the outside, particularly in trust-sensitive industries like assurance (Walsh and Hanekom, 2025; Cheteni et al., 2025; Caldeira, 2025; Mandy, 2025).

Organisational change studies also indicate that the frameworks of trust are most convincing when they define leadership behaviors that can be put into practice. Cheteni et al., (2025), on ethical leadership practices in managing organisational change, proposes a framework with the four elements of transparency, consultation, accountability and fair process in the context of change. Similarly, Salman et al. (2025) highlight the importance of incorporating pragmatic aspects in ethical leadership frameworks, instead of mere pledges. Heim et al. (2026) also indicate that there is a shift towards models that link motives and decisions to an observable outcome in the responsible-leadership scholarship. These approaches are useful because they help to take the "aspirational" out of framework development and into the "actionable. With these factors in mind, a trust-enhancement framework thus needs to be specific on how customers are treated and what leadership practices are actually being implemented in the processes, for example, truthful disclosure, complaint responsiveness, clear responsibility allocation, empathetic support and visible accountability in claims-related processes in funeral assurance organisations, as opposed to simply stating that the organisation is ethical (Salman et al., 2025; Heim et al., 2026; Ethical leadership practices in managing organisational change, 2025).

This specificity is especially pertinent in the context of the funeral, where the technical efficiency is not the only measure for death-related services. Verhoeven et al. (2025) demonstrate that funeral professionals operate between care logics and business logics and David et al. (2025) demonstrate that mortuary workers' attitudes are influenced by training, support and working conditions. Leung et al (2024) also find that challenges around leadership and recruitment, retention and industry perception are still key issues in the funeral service industry in Hong Kong. Moreover, ethical issues and issues of inclusiveness in the current practice of mourning are also identified by Mariyono et al. (2025). While none of these studies explicitly offer a funeral-assurance trust framework, they all indicate that any such framework needs to be sensitive to emotional vulnerability, service sensitivity, staff support and the moral interpretation of provider conduct. Thus, a generic insurance-trust model is unlikely to be enough, unless it is adapted to consider the specific pressures of funeral assurance, in which clarity, compassion, timeliness and fairness are

likely to be judged all at once (Verhoeven et al., 2025; David et al., 2025; Leung et al., 2024; Mariyono et al., 2025).

A clear gap remains in the literature at the level of framework integration. Although some studies on ethical leadership recognize the implications for stakeholders, they fail to go further beyond internal implications such as commitment, climate, justice or engagement (Triatmanto and Arifin, 2026; Aunin et al., 2024; Serang et al., 2024). However, insurance research reveals trust builders like communication, service quality, fairness and customer protection, but not often trust builders as a mechanism to knit them together (Moon, 2025; De Meyer-Heydenrycha, 2025; Jin and Jung, 2025; Saillen et al., 2026). While funeral-service studies shed light on emotional, cultural and operational sensitivities, they do not lead to a leadership-based trust framework for funeral assurance per se (Leung et al., 2024; David et al., 2025; Verhoeven et al., 2025; Mariyono et al., 2025). What is yet to be developed, therefore, is a context-specific framework that demonstrates how ethical leadership can influence the clarity, fairness, accountability, empathy, and reliability of services and stakeholder confidence in funeral assurance organisations in Zimbabwe (Triatmanto and Arifin, 2026; Moon, 2025; Verhoeven et al., 2025).

This current research seeks to fill that void by weaving together the best of the current literature into a leadership-to-trust model appropriate for funeral assurance. Ethical leadership literature gives the leadership mechanisms which are modelling, accountability, justice and culture building (Salman et al., 2025; Triatmanto and Arifin, 2026; Cabana et al., 2025). The service conditions pertaining to communication quality, fairness, service reliability, convenience and insurer credibility are from insurance trust literature (Moon, 2025; De Meyer-Heydenrycha, 2025; Jin and Jung, 2025; Saillen et al., 2026). Funeral-service scholarship provides the contextually sensitivities of bereavement, moral care, operational pressures and the need for humanities in support (Leung et al., 2024; David et al., 2025; Verhoeven et al., 2025; Mariyono et al., 2025). The framework envisioned by this study will thus not be a generic leadership model, but a contextually based framework for enhancing customer trust through ethical leadership in Zimbabwean funeral assurance organisations.

2.6 Research Gaps

The current body of literature has yet to yield a comprehensive explanation of the influence of ethical leadership on customer trust in the funeral assurance organisations. Although Crossley et

al. (2024) demonstrate that ethical leadership can impact trust primacy and customer loyalty, their study is not set in the context of funeral assurance and does not explore trust through the sector-specific contexts in which bereavement-related services are triggered. Moon (2025) shows that relationship-building behaviours have an impact on trust, satisfaction and renewal intention in insurance but the focus is on the behaviour of the agent and not on ethical leadership as an organisational condition. Jin and Jung (2025) also find that insurer-side factors have more influence on trust than customer predispositions, but here this model does not separate out ethical leadership and fails to describe how norms of service created by insurer leadership affects customer trust. Communication, convenience and service-related variables are important in insurance customer responses (De Meyer-Heydenrycha (2025)), but a leadership based account of how such conditions are ethically produced and maintained is not developed. The conceptual gap then, is the ongoing disconnect between ethical leadership scholarship and insurance-trust scholarship, when both genres endorse conduct, communication and accountability as key to the formation of trust.

Empirical literature is also restricted in its consideration of stakeholder experience and sector specificity. Crossley et al. (2024) provide a spillover connection between ethical leadership and customer outcomes via employee behaviour, but the evidence fails to include the potential for differing interpretations of ethical leadership by managers, employees and customers in one service setting. Although Moon (2025) and Jin and Jung (2025) both demonstrate that trust in insurance is developed through communicative and organisational cues, neither of these studies were centred on funeral assurance, where there is a connection to grief, urgency, and a heightened emotional vulnerability when it comes to trust in insurance. De Meyer-Heydenrycha (2025) discusses the short-term insurance environment in South Africa which is applicable for the comparison with the region but is different in terms of product meaning, claims sensitivity and the social pressures involved in fulfilling the claim. The empirical gap is not only the relative lack of funeral-assurance specific research, but also the lack of multi-stakeholder evidence that can demonstrate how ethical leadership is perceived, challenged and transformed into trust related outcomes in one context.

A practical and methodological gap is also apparent from the literature, as the existing studies do not end with a context-specific framework that can be used to enhance the trust of customers in funeral assurance organisations through ethical leadership. Crossley et al. (2024) offer a good explanatory model of ethical leadership, trust primacy and loyalty but fail to develop a trust-

enhancing framework for a bereavement-focused insurance service. Although Moon (2025) highlights some behaviours that are important for relationship-building for trust and renewal, the study is still explanatory and not framework-building. Jin and Jung (2025) identify the most important factors as far as the insurer is concerned but do not distil their findings into a leadership driven model for organisational change. De Meyer-Heydenrycha (2025) also provides valuable evidence regarding customer expectations and purchase intention, but fails to elaborate on the analysis into a structured framework for ethical leadership. The present study aims at filling these gaps through direct linkage of ethical leadership to customer trust in funeral assurance organisations and consideration of stakeholder perceptions and trust undermining organisational factors, as well as the development of a Zimbabwe specific framework to enhance customer trust through ethical leadership.

2.7 Conceptual Framework

The conceptual framework (as illustrated in figure 2.1) is a direct result of the study objectives, and places ethical leadership as the explanatory condition, and customer trust as the central outcome. Crossley et al. (2024) demonstrate that ethical leadership impacts customer trust primacy via employee conduct and early customer experience and Alhaidan (2025) and Grobler and Grobler (2024) demonstrate how ethical leadership relates to justice-oriented climates that shape how organisational behaviour is experienced. The conceptual framework depicts relationships between the key variables contributing to this study. Ethical leadership is the independent variable which consists of integrity and transparency, accountability and fairness, stakeholder orientation, regulatory compliance, and ethical decision making. The direct effect of these leadership qualities on the dependent variable of customer trust is posited, measured in terms of reliability and dependability, perceived competence, benevolence and care, and service integrity. Organisational factors like poor corporate governance, lack of policy transparency, weak regulatory oversight and claims settlement failures have the potential to either enhance or diminish the impact of ethical leadership on customer trust. Additionally, stakeholder perceptions (from customers, employees, management, IPEC and civil society organisations) moderate this relationship and influence the recognition and value of ethical leadership in funeral assurance organisations in Zimbabwe. Together, these variables can help shape a realistic approach to building customer trust, which includes the elements of policy and governance change, leadership development, engaging stakeholders, and monitoring and accountability.

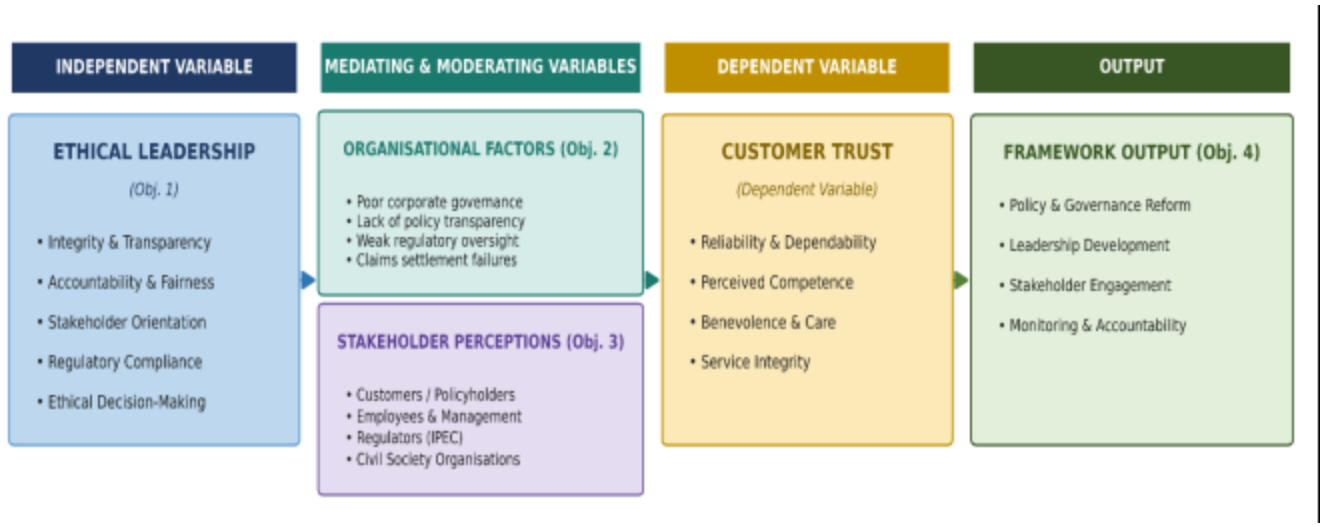

Figure 2.1: Conceptual framework for the relationship between ethical leadership and customer trust

Source: Researcher's construct

2.8 Chapter Summary

The literature examined in this chapter on ethical leadership and customer trust of the funeral assurance organisation revealed a close relationship between the two constructs, via the constructs of communication quality, fairness, accountability, service reliability and stakeholder experience. Ethical Leadership Theory was used to explain how leaders influence the behaviour of organisations, the Integrative Model of Organisational Trust was used to explain how customers assess the competence, benevolence and integrity of an organisation and Social Exchange Theory was used to explain how customers develop trust over a period of time through repeated interactions. The chapter also mapped the concepts of ethical leadership and customer trust, examined the literature in light of each objective, and demonstrated that the current literature is insufficient in integrating ethical leadership, stakeholder perceptions, trust undermining factors and framework development in the context of funeral assurance organisations. The review thus provided a clear conceptual, empirical and practical background for the present study and the need to create a Zimbabwe specific framework to enhance customer trust through ethical leadership.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the methodological and scientific approach that has been adopted in the study of the role of ethical leadership on customer trust in funeral assurance organisations in Zimbabwe. The chapter sets out the research paradigm, approach, research design, sampling, data collection instruments, data collection procedures, data analysis plan, ethical considerations, and measures taken to ensure truthfulness and trustworthiness in line with Saunders et al. (2023), Bell et al. (2022), and Creswell and Creswell (2023). The chapter is structured around the Saunders et al. (2023) research onion framework, which layers the methodological decision-making process in six stages: philosophy, approach, strategy, methodological choice, time horizon and techniques and procedures. The chapter begins with the outer layer of philosophy and then progresses to the inner layer of data collection and analysis, and each decision is based on what was actually done in this study.

3.2 Research Paradigm

3.2.1 Pragmatism

The research philosophy that was most appropriate for this study was pragmatism. Saunders et al. (2023) explain pragmatism as a philosophy that takes a practical and problem-oriented approach to knowledge, enabling the researcher to adopt any method that is suitable to the research questions, as opposed to just one epistemological stance. Creswell and Creswell (2023) further state that pragmatism is suitable when a research question concerns a problem that entails both patterns and contextual meanings, and when neither approach alone is sufficient to provide a comprehensive solution. Ethical leadership had to be understood both as a governance practice - the perspectives of those who manage - and as a lived service experience - the perceptions of those who are served. Customer trust also needed in-depth personal evidence (customer interviews) as well as broader patterned evidence (employee questionnaire). All of these requirements were satisfied by pragmatism in one philosophical system.

This study did not lend itself to a positivist philosophy. Positivism is based on the belief that reality is objectifiable, measurable and that deductive reasoning and quantitative approaches are used to test pre-existing hypotheses (Saunders et al., 2023). The employee questionnaire strand could have been supported by a positivist approach, but it would not have been appropriate to investigate the understanding and experiences of ethical leadership, which are phenomena that are subjective and context bound. A strictly positivistic approach would have resulted in the study being merely about statistical patterns and would have lacked the depth of the study problem. An interpretivist philosophy was equally inappropriate on its own. The interpretive approach assumes that the world is socially constructed and can only be understood by taking the subjective experience of the participants into account (Bell et al., 2022). While this philosophy would have been compatible with the qualitative interview strands, it would not have been able to deal with the structured employee questionnaire, or the descriptive analysis which was used to identify patterned organisational conditions. Syed et al. (2025) state that a study that focuses on either quantitative or qualitative evidence alone is likely to give an incomplete picture of the problem under study if the problem has measurable and experiential aspects. The study, therefore, adopted pragmatism as a philosophy that is between positivism and interpretivism and draws from both traditions to answer the research questions.

Pragmatism was also appropriate since the study was problem oriented and not theory oriented. According to Bell et al. (2022), the selection of the philosophy is not based on abstract theoretical preference but on the nature of the research problem. The main issue in this study was to find out the impact of ethical leadership on customer trust in the funeral assurance organisations in Zimbabwe and to be able to develop a practical framework. The problem-solving stance is directly related to what Creswell and Creswell (2023) describe as the core tenet of pragmatism – a dedication to what works in solving a real-world problem. Therefore, the study was based on pragmatic paradigm.

3.3 Research Approach

A mixed method research was adopted for the study. Creswell and Creswell (2023) define mixed methods research as an intentional blending of both qualitative and quantitative evidence in single research with the aim of providing a comprehensive understanding of the research problem. Saunders et al. (2023) also show that where one strand of the research can give breadth and another

strand can give depth, then the mixed methods can be used. In this research, both qualitative and quantitative strands yielded broad based evidence on the ethical leadership practices of managers, organisational weaknesses and the trust related service conditions from the employees.

The mixed methods strategy was appropriate since both the objectives needed a specific type of evidence. The first and third goals needed qualitative depth since they examined the way ethical leadership affects trust and the perception of ethical leadership in practice by the stakeholders. The second purpose required more in-depth evidence of recurring organisational determinants that erode trust. The fourth objective was the integrated evidence to support the framework development. Bell et al. (2022) and Creswell and Creswell (2023) advocate the concept of mixed methods according to which a study should include the elements of explanation, interpretation and application. The methodology in this study allowed the researchers to connect the dots between what managers think leadership should look like, what employees think leadership looks like, and what customers think leadership looks like when interacting with them in service.

This design was not qualitative exclusive, but qualitative led. Creswell and Creswell (2023) point out that in some mixed methods studies the qualitative strand is the one that provides the majority of the insights and the quantitative strand adds breadth to these insights. This priority ordering is appropriate for central research questions which are not statistical relationships, but instead explore meaning, experience and process. More in-depth interpretive information was gathered in key informant interviews with managers, and semi-structured interviews with customers. The findings were complemented by the questionnaire administered to employees, which provided insight into the experiences of ethical leadership, communication, accountability and trust undermining conditions within the participating funeral assurance organisations. This arrangement provided complementarity and not duplication of methods.

3.4 Research Design

3.4.1 Case Study

A mixed methods case study design was used in the study. As stated by Saunders et al. (2023) the case study design is suitable when a researcher is interested in a contemporary phenomenon in its natural setting, and Creswell and Creswell (2023) note that the case study design is also suitable when a researcher needs to consider the phenomenon in the context of its actors and organisational

processes. The current research problem aimed at the funeral assurance organisations in Zimbabwe as a sectoral case since ethical leadership and customer trust cannot be conceptualised outside of the communication patterns, complaint procedures, claims experience and governance arrangements within which they exist.

The design did not aim to isolate a single variable, but was aimed at studying the interaction between leadership behaviour, internal systems, employee conduct and customer experience in a sectoral context. As a result of their knowledge of governance, policy and service delivery, managers were strategic informants. The employee was seen as an active contributor to internal organisational activities and customers as the ones who hold the trust and their customer experience communicates what is felt in the act of leadership at the point of service. Saunders et al (2023) and Bell et al (2022) agree that when multiple types of participants contribute different perspectives to illuminate a single organisational problem, a case study approach can be used.

Convergent mixed method was also used in the case study because of the inclusion of both qualitative and quantitative data in the same overall phase of the study, and then merged in the interpretation phase. Convergent designs are appropriate when the researcher wishes to relate and merge different strands of evidence in the same problem, as suggested by Creswell and Creswell (2023). This was appropriate in this case since the managerial accounts, the results of the employee questionnaire and customer stories all needed to be combined to elaborate on how ethical leadership affects the level of customer trust and to assist the development of frameworks.

3.5 Population

The study population consisted of managers, employees and customers of selected funeral assurance organisations in Zimbabwe. Managers were added because they impact on leadership standards, accountability systems and policy decisions around trust. Employees were included as they are the ones who execute operational processes and are involved in the communication between the organisation and customers. Customers were included because they are the ultimate holders of trust and because their experiences give insight into how the ethical leadership is manifested in service delivery. As stated by Bell et al. (2022) and Saunders et al. (2023), the population should not be deviated from the research problem and in this study the problem was ethical leadership and customer trust in the funeral assurance sector.

3.5.1 Unit of Analysis

The unit of analysis was the collection of stakeholder perceptions and organisational practices in which ethical leadership and customer trust are manifested in funeral assurance organisations. This not only meant that the organisation was not treated merely as an abstract case but also that the individual was not treated as an isolated respondent. Rather, it looked at the relationship between leadership behaviours, employee behaviours, service processes and customer experiences. Bouncken et al. (2026) highlight the importance of precisely articulating the level of analysis in a mixed methods study, as cases, informants and phenomena can be at different organisational levels. The analytical focus in this study was at the intersection of stakeholder perception and organisational practice.

3.6 Sampling

The design of the sampling was carried out so that each group of the study participants can present evidence that is directly related to the purposes of the study. Since the study objective was information-rich responses and not statistical representation of the whole of the national sector, non-probability sampling was suitable to the qualitative strands, whereas the questionnaire was aimed at the available group of employees in the selected organisations. Both Saunders et al. (2023) and Bell et al. (2022) emphasize that the choice of sampling should be determined according to the objective of the research, the unit of analysis and nature of access available to the researcher.

3.6.1 Purposive Sampling

For the selection of managers and initial set of customers purposive sampling was used. According to Creswell and Creswell (2023), purposive sampling is suitable where the participants are selected due to their ability to be able to speak about the matter of investigation in a meaningful way. Bouncken et al. (2026) also suggest that intentional selection is fundamental in qualitative research since rich evidence requires the selection of individuals at the best position to shed light on the phenomenon.

Purposive sampling was employed in this study to identify the managers who were in the following positions; branch manager, operations manager, customer service manager, claims manager and senior administrator. These respondents were considered appropriate since they could comment

on Leadership behaviour, complaint handling, accountability, quality of communication and trust building behaviour. Purposive sampling was also used to identify customers/beneficiaries that had direct experience with the funeral assurance providers by purchasing a policy, inquiring, complaining, claiming or funeral support.

3.6.2 Snow Balling

Snowball sampling was another method of recruiting customers. Saunders et al. (2023) state that snowballing can be used if potential participants are not easily identifiable and can be approached through referrals from previous participants. In the current research, referrals were more helpful in accessing some customers and beneficiaries with relevant claims or experience relating to bereavement as compared to using formal lists.

The process has been used when the initial purposive selection process was already in progress. The relevant sectoral experienced customers were asked if they knew of any other customers who had recently engaged with funeral assurance providers in the same way. Referred participants that fulfilled the study criteria were included only. Snowballing thus increased the pool of customer interviews as well as maintaining the information requirement of the study.

3.6.3 Sample Frame

The sample frame was split into three categories of stakeholders which were selected depending on the funeral assurance organisations Zimbabwe has chosen. The first group comprised of managers who had decision making, operating or supervisory responsibilities. The second group was employees in the customer service, claims, administration, sales, operations and related functions. The third group comprised of the customers or beneficiaries who had engaged with the funeral assurance providers through purchase of a policy, an inquiry, a complaint, through claiming or providing support to a funeral service. Then the sample frame was prepared according to the actors which are closely related to leadership practice, organisational process and trust experience.

Table 3.1: Population description

Target group	Population focus	Instrument	Sampling technique	Planned size

Managers	Senior and middle managers in selected funeral assurance organisations	Key informant interviews	Purposive	8
Employees	Accessible employees in selected organisations	Questionnaire	Purposive survey of accessible population	92
Customers	Customers and beneficiaries with relevant service experience	Semi-structured interviews	Purposive and snowball	15

3.6.4 Sample Size Determination

The sample size was varied between qualitative and quantitative strands due to differing logic of participation for each of the three instruments. The number of employees in the selected organisations constituted the accessible employee population, which was used to determine the sample size for the employee questionnaire. According to Ahmed (2024), the size of the survey sample needs to be a balance between feasibility and adequate variation in responses. Based on the accessible employee population of 120 with level of precision of 5%, the study obtained a target sample of 92 questionnaires among employees using Yamane's formula of $n = N / (1 + N(e^2))$. This was deemed sufficient to allow some description of the number and was thought to be realistic given the conditions of access for the study.

Sample adequacy for the qualitative strands was determined by information power and saturation, and not by statistical formula. Bouncken et al. (2026) and Ahmed (2025) both agree that qualitative

sample adequacy is based on the richness, relevance and repetition of evidence, not numerical representativeness. The eight managers were chosen as they held strategic and supervisory roles in the participating funeral assurance organisations, such as branch managers, operations managers, customer service managers, claims managers as well as senior administration. This was deemed adequate as these roles encompassed the key governance, operational and service delivery functions pertinent to the study goals. In the context of qualitative research, key informant samples are "small" when participants are chosen for their privileged knowledge and not for numerical representation (Creswell and Creswell, 2023). The number of 15 customers was deemed large enough to achieve thematic saturation, in the context of the experiences of trust and service encounters in the funeral assurance sector. Saunders et al. (2023) suggest that in cases of a well-defined phenomenon in a single sector, the number of participants in the qualitative interview sample is likely to be no more than 20. The planned total sample was thus 115 persons, consisting of 8 managers, 92 employees and 15 customers.

3.7 Data Collection

Data collection was done in relation to the study objectives and the three instruments that were used in the study. Creswell and Creswell (2023) state that it is important for mixed methods data collection to be purposeful and that each instrument should serve a specific function. Key informant interviews were used for managers as they provided strategic and governance information, questionnaires were used for the employees as they could provide broader patterned evidence of what was going on inside and semi-structured interviews were used with customers, given that they had trust experiences that needed depth and sensitivity.

3.7.1 Key informant interview guide for managers

The key informant interview guide for managers was developed to elicit in-depth information on the practice of ethical leadership, accountability mechanisms, and service weaknesses and reform priorities that relate to trust. Saunders et al. (2023) state that key informant interviews are appropriate when the informants have privileged knowledge of policy, strategy and process. The manager interview guide was thus adapted to all four objectives, with a specific focus on the enactment of ethical leadership, issues of trust at organisational level and needed reforms to enhance customer trust.

3.7.2 Questionnaire for employees

A self-administered questionnaire was used for employees. According to Bell et al. (2022) and Saunders et al. (2023), questionnaires are suitable when the researcher is interested in obtaining standardised answers from a larger number of people. In the current study, the questionnaire included employee perceptions of ethical leadership, communication, fairness, accountability, service reliability, and conditions in the organisation which undermined trust. The employee questionnaire thus was used for the breadth aspect of the mixed method design and produced evidence for descriptive analysis.

3.7.3 Semi-structured interview guide for customers

Customers and beneficiaries were interviewed using a semi-structured interview guide. According to Creswell and Creswell (2023), semi-structured interviews are a type of interview that provides a structure to the questions asked, while also giving the respondent enough freedom to share their experiences. This instrument was specifically suitable as customer trust in funeral assurance is sensitive, relational and often influenced by claims, delay, fairness, and bereavement-related service encounters. The guide thus was directed towards experience of trust, perception of ethical leadership, organisational failures and recommended action for trust improvement.

3.7.4 Pilot testing of research instruments

A pilot test of the three instruments of the research was performed. Saunders et al. (2023) highlight the importance of piloting in instrument design as it helps to uncover ambiguities, to gauge the clarity of the questions and to estimate the time needed to complete the instrument. Bell et al. (2022) also state that a well-carried out pilot study minimises the chance of misinterpretation and increases the quality of data collection. Tate et al. (2023) also highlight another key, yet under-researched, aspect of instrument development, which is pilot testing, which can make researchers more prepared to deal with the technical and psychological requirements of fieldwork, as well as enhance the instruments' validity and reliability.

The small group of participants were not part of the sample of the study but they shared similar characteristics with the target population; this is called pilot test. In particular the key informant interview guide was tested with two managers from a funeral assurance organisation outside of the main sample. Ten employees in a similar service organisation were asked to complete the

employee questionnaire, and three people who had previously been involved with funeral service providers were asked to take part in the semi-structured interview guide for customers. The pilot group was intentionally small, in line with Saunders et al. (2023), who state that the idea of pilot testing is not to involve many people, but to have a group of people whose responses can identify any problems with the wording, sequence, and comprehensiveness of the questions.

The instruments were refined based on feedback from the pilot exercise prior to full administration. Some interview questions were re-worded for clarity, one question in the questionnaire was dropped as it was duplicated, and the estimated time for the customer interviews was increased after discovering that customers needed more time when responding to questions about their experience with services related to bereavement. The pilot also showed that the instruments were appropriate for the sector and the language used was easy to understand for the participants from the three groups. As noted by Tate et al. (2023), pilot feedback often resulted in rewording of items and changes in the order of instruments to minimize confusion and response set, which occurred in the present study. The instruments were revised and used for all subsequent data collection activities.

3.8 Data Collection Procedures

Data collection was only undertaken once ethical clearance and permission had been obtained. The researcher first located the chosen funeral assurance organisations and sought access to the organisations through relevant gatekeepers. Managers were then approached directly for key informant interviews, due to their strategic positions, after access was granted. Participating organisations then sent out questionnaires to the accessible workforce identified. The customer interviews were conducted by purposive contact and where needed, snowball referrals were used.

Interviews with manager and customers were carried out at times and in locations that were convenient for the participants and with regard to privacy and comfort. Interviews were audio-recorded when permission was given and detailed notes were taken when permission was not given. Employee questionnaires were sent out either by paper or by email as per organisational arrangements and instructions were clearly provided with an agreed return time. The researcher kept a field log throughout the process which documented access problems, response rates, patterns that emerged and modifications which were made to procedures.

3.9 Data Analysis

Data was analysed based on the mixed methods principle of analysing each strand appropriately before integration. Creswell and Creswell (2023) state that the integrity of the qualitative and quantitative data should be retained before they are integrated. The qualitative interview data in this study was analysed thematically through Nvivo, and the questionnaire data was analysed with descriptive statistics using SPSS v29. Integration was achieved by amalgamating the outcomes of managers, employees and customers to provide an account of how ethical leadership affects customer trust and the development of a practical framework.

3.9.1 Qualitative data analysis

Thematic analysis was used to analyse the interview data from managers and customers. As described by Ahmed (2025), thematic analysis is suitable to use when the researcher is interested in revealing patterned meanings in narrative data without losing out on the richness of the context. The researcher became familiar with the data after transcription, initial codes were generated, codes were aggregated into more general categories, themes were developed and the themes were checked against the data and further themes were sorted out according to the objective of the study. This process enabled the identification of some common themes associated with ethical leadership, customer trust, communication issues, fairness, accountability, service reliability and trust-enhancing changes.

3.9.2 Quantitative data analysis

Descriptive statistics were used to analyse the questionnaire data from the employees. Saunders et al., (2023) and Bell et al., (2022) state that descriptive statistics are suitable when a study aims to describe trends, tendencies and patterned perspectives, but not for complex causal modelling. For this study, the answers to the questionnaires were coded and entered into a statistical package for analysis. Frequencies, percentages, means and simple cross-tabulations were produced to illustrate the employees' perception of ethical leadership, conditions which undermined trust and potential areas for organisational improvement.

3.9.3 Integration of findings

The last phase was the integration of the qualitative and quantitative results. The findings of the employee questionnaires and customer narratives, along with the managerial accounts, were

analyzed in terms of convergence, complementarity and divergence. Patterns in the employee questionnaire of communication, accountability and service reliability were compared to managerial explanations and customer experiences, for example. This integration enabled us to transcend findings and create a framework based on the perception and lived service experience in the organisation.

3.10 Ethical Considerations

Ethical issues were of paramount importance during the study as the study involved human participants and covered experiences in the funeral assurance industry that are sensitive to issues of trust. Bell et al. (2022) and Saunders et al. (2023) highlight the need for informed participation, protection from harm, confidentiality, and respect for participant dignity in ethical research. These requirements were particularly relevant in the current study as customers/beneficiaries might be talking about bereavement related experiences, and employees/managers might be talking about sensitive organisational practices.

3.10.1 Informed Consent

Everyone participating was informed about the use of the study, the length of time the study would take, the types of questions to be asked, and the right to not participate or to withdraw at any time without penalty. An instrument was accompanied by a short ethical consent form. No participant was included prior to obtaining informed consent.

3.10.2 Confidentiality and Anonymity

Throughout this study confidentiality and anonymity were safeguarded. The names of people and institutions were not provided in the dissertation; instead, codes or pseudonyms were used. Audio files, questionnaires and notes were safely kept and only accessible to the researcher. This was essential as they might be expressing opinions on the shortcomings of leadership, the shortcomings of the organisation and the treatment of customers.

3.10.3 Avoidance of Harm (Non-Maleficence)

This study was conducted with minimal harm. No one was compelled to answer a question that they did not feel comfortable with, and customer interviews were handled sensitively as some answers may involve bereavement and/or may be distressing service experiences. The researcher

refrained from using judgemental language, respected emotional boundaries and ensured that participation did not put employees or customers at risk for retaliation or reputation.

3.11 Truthfulness and Trustworthiness

Truthfulness and trustworthiness were dealt with in both qualitative and quantitative evidence, as the study adopted mixed methods. The methodological quality of mixed methods research relies on the credibility of the qualitative strand, the quality of the quantitative instrument and the coherence of the integrated interpretation, according to Creswell and Creswell (2023) and Saunders et al. (2023). The researcher therefore paid attention to the qualitative rigour, clarity of the questionnaire, careful handling of the data and transparent interpretation in this study.

3.11.1 Truthfulness

Instruments were aligned; questions were carefully asked and responses of participants were faithfully recorded to enhance the truthfulness. The interview guide and questionnaire were directly designed from the study objectives, this was to ensure that the evidence generated was relevant to the study problem. Data obtained from interviews were either recorded or carefully jotted down and transcribed and verified with the record. The questionnaire was written in clear language, with appropriate language and flow for each sector. The instruments were examined prior to their complete administration to determine the clarity and relevance of the questions as much as possible. Creswell and Creswell (2023) and Bell et al. (2022) both highlight that honesty starts with the clear distinction between the aims, methods and analysis.

3.11.2 Trustworthiness

Credibility, dependability, confirmability and transferability were used to tackle trustworthiness in the qualitative strand. These criteria are still relevant in assessing qualitative rigour as outlined by Stahl and King (2020). Information-rich participants and triangulation between managers, employees and customers helped to enhance credibility. The methodology was clearly documented with the sampling, instruments and analysis, thus supporting dependability. The evidence of the interviews, coding notes and analytic decisions were kept together with the data, which enhanced the confirmability. Transferability was addressed in that enough sectoral description was included for readers to be able to make a determination about the transferability of the findings to similar funeral assurance settings.

The quantitative strand was strengthened in terms of quality with structured design of the questionnaire, consistent administration and descriptive statistical analysis suitable for the purpose of the study. According to Bell et al. (2022), questionnaires, in the field of applied business research, should be content relevant, clarity and consistency before the interpretation of the findings. The questionnaire items in this study were directly related to the study objectives and the key concepts of ethical leadership, customer trust and trust undermining organisational conditions. A standardised response format was used, which increased the consistency of responses, and the sections of the questionnaires were closely linked to the objectives of the study, which led to high content validity.

3.12 Chapter summary

The methodological and scientific approach which has been used in the study has been presented in this chapter. It revealed that this study was situated in a pragmatic paradigm and used a mixed methods approach with a convergent case study design. It provided an explanation of the sampling methods (purposive and snowball sampling), population, unit of analysis, sample frame, sample size determination, and final sample size, as well as justification of the sampling methods used, which included key informant interviews with managers, questionnaires with employees, and semi-structured interviews with customers. The chapter also provided a description of the procedures that were followed for the collection of data, the thematic analysis and descriptive analysis plan as well as the ethical and quality measures that were taken to protect the study. The results obtained by these means are presented and analysed in the next chapter.

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter provides, examines and interprets the findings gathered from the study. The chapter addresses the four research objectives: investigate the impact of ethical leadership on customer trust; determine the organisational factors that affect customer trust; examine the perceptions of stakeholders on ethical leadership and propose a framework for enhancing customer trust through ethical leadership in funeral assurance organisations in Zimbabwe. The data was collected from three groups: eight managers (key informant interviews), 82 employees (self-administered questionnaires) and 15 customers (semi-structured interviews). The chapter starts with the response rate, then a demographic profile of the respondents, and then the findings with respect to each objective. The findings are analysed and discussed in the light of the literature reviewed in Chapter Two.

4.2 Response Rate

A total of 92 questionnaires were distributed to employees. Of these, 82 were returned in usable form, giving a response rate of 89.1 per cent. According to Ahmed (2024), a response rate of 70 per cent or more is satisfactory for descriptive survey analysis. There was 100% participation from all eight managers and all fifteen customers. A high overall response rate of 91.3 per cent gives confidence in the representativeness of the data.

Table 4.1: Participant response rate

Participant Group	Targeted	Achieved	Not Returned	Response Rate (%)
Managers	8	8	0	100.0%
Employees	92	82	10	89.1%
Customers	15	15	0	100.0%
TOTAL	**115**	**105**	**10**	**91.3%**

4.3 Demographic Profile of Participants

4.3.1 Manager profile

The eight managers held senior and middle management roles such as branch manager, operations manager, customer service manager, claims manager and senior administrator. There were 3 females and 5 males. They were aged between 31 and 52 years, most of them were in the age group 36-45. All eight had a bachelor's degree or higher, three of which were postgraduate degrees. The lengths of time in the funeral assurance sector varied from 4 to 17 years, averaging about 9 years, providing assurance that those who participated as managers were in a position to offer strategic and operational input.

4.3.2 Employee profile

Of the 82 employee respondents, 47 (57.3%) were female and 35 (42.7%) were male. The dominant age group was 26–35 years (46.3%), followed by 36–45 years (35.4%). Holders of bachelors' degrees (34.1%) were the second largest qualification group, while those with a diploma (37.8%) were the largest. The most frequently mentioned functional area was customer service (28.0%). 61 respondents (74.4%) answered that they have a direct contact with the customer and thus confirmed their relevance with the study objectives.

Table 4.2: Employee demographic profile (n = 82)

Variable	Category	Frequency (%)
Gender	Male	35 (42.7%)
	Female	47 (57.3%)
Age group	18–25	9 (11.0%)
	26–35	38 (46.3%)
	36–45	29 (35.4%)
	46–55	6 (7.3%)
Highest qualification	Certificate or below	12 (14.6%)

	Diploma	31 (37.8%)
	Bachelor's degree	28 (34.1%)
	Postgraduate	11 (13.4%)
Role category	Customer service	23 (28.0%)
	Claims	18 (21.9%)
	Administration	16 (19.5%)
	Sales/Marketing	14 (17.1%)
	Operations/Other	11 (13.4%)
Direct customer contact	Yes	61 (74.4%)
	No	21 (25.6%)

4.3.3 Customer profile

Fifteen customers were involved (9 females and 6 males) ranging in age from 27 to 61 years. Twelve were current policyholders and three were claimants who were beneficiaries. Everyone had at least one direct service experience including policy purchases, enquiries, complaints or claims. Four of them had made a funeral claim in the last two years before being interviewed, so that there was lived service experience data.

4.4 Presentation of results

4.4.1 Effect of ethical leadership on customer trust

A five-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree) was used to rate five statements related to ethical leadership by employees. Table 4.3 & Figure 4.1 shows the results.

Table 4.3: Employee perceptions of ethical leadership (n = 82)

Statement	Mean	SD	Interpretation
Leaders in the funeral assurance sector promote honesty in dealing with customers	3.24	1.08	Moderate agreement

Leaders encourage fairness in the treatment of customers and staff	3.41	1.02	Moderate agreement
Leadership in this sector promotes accountability when service problems occur	2.98	1.14	Low–moderate agreement
Leaders communicate ethical expectations clearly to employees	3.06	1.11	Moderate agreement
Employees are guided by ethical standards set by leadership	3.18	1.07	Moderate agreement
Section Mean	**3.17**	**1.08**	

The mean score for the overall section was 3.17 (SD 1.08), indicating moderate levels of agreement. The highest mean was for fairness in treatment (M = 3.41) and the lowest rating was for accountability (M = 2.98), which was the only item to be rated below 3.00, indicating that accountability was the least consistently perceived ethical leadership dimension.

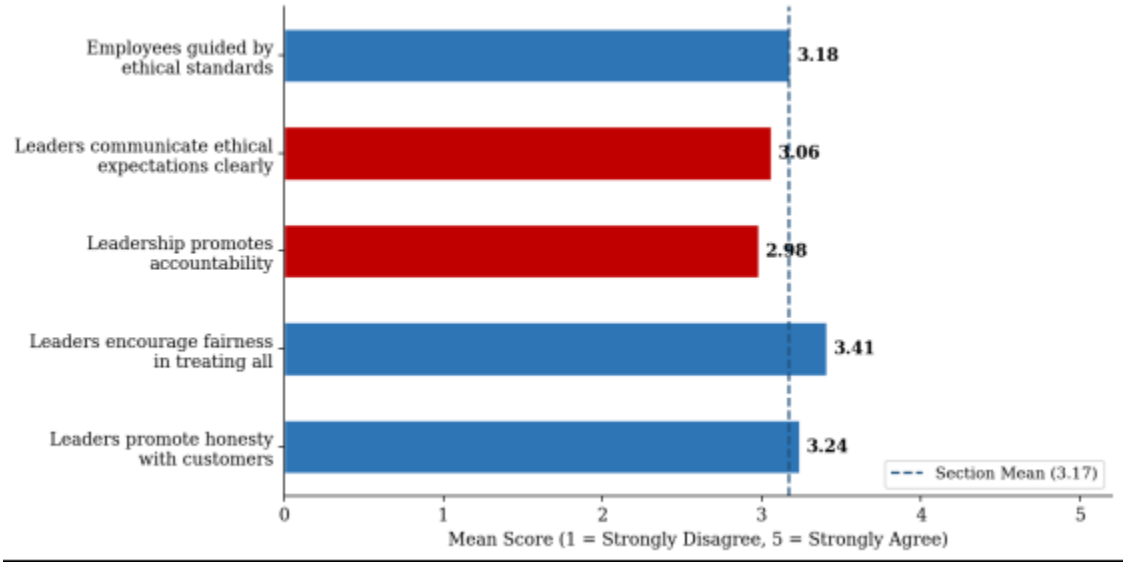

Figure 4.1: Employee perceptions of ethical leadership mean scores

Table 4.4 shows the themes and sub-themes that emerged from the qualitative data collected from managers and customers and number of customers who mentioned each theme. Three themes were found; twelve (12) of 15 customers and six (6) of eight managers agreed that transparent and honest communication is a key element in building trust. 7 managers and 9 customers agreed that

Accountability in leadership was endorsed. The most wide-spread confirmation was for ethical conduct as visible practice with all eight managers and 11 customers stating that observable ethical behaviour was the first step towards building trust

Table 4.4: Thematical table on Effect of ethical leadership on customer trust

Theme	Sub-theme	Managers (n = 8)	Customers (n = 15)
Theme 1: Transparency and honest communication	Honest communication builds trust	6/8	12/15
	Proactive disclosure of information	5/8	10/15
Theme 2: Accountability in leadership	Leaders taking responsibility for failures	7/8	9/15
	Consistent enforcement of ethical standards	6/8	8/15
Theme 3: Ethical conduct as visible practice	Modelling of ethical behaviour by senior leaders	8/8	11/15
	Fairness in staff–customer interaction	5/8	13/15

4.4.1.1 Manager interview findings

Ethical leadership was consistently cited as a key factor in gaining customer trust, by demonstrating transparency, accountability and setting an example. One manager stated:

> *"What we say doesn't matter, what we do during tough times is what customers see and begin to trust us." M2*

Another emphasised communication:

> *"Ethical leadership involves being open and honest with customers when things aren't going well – if we are open with a family and tell them the truth about a claim and what we are doing to resolve it, they will be more likely to trust us than if we give them excuses." M8*

4.4.1.2 Customer interview findings

Customers attributed trust to actual employee behaviour and communication rather than to written policy statements:

> *"Knowing whether a company cares about you can be determined by the way that employees respond to your inquiries. If they are forthcoming and straightforward, then you feel safe, if not, then you lose trust." (C1)*

> *"When my husband died I was contacted by the claims officer the next morning and walked through the claims process, that is what made me trust them, they did not leave me guessing." (C6)*

4.4.1.3 Interpretation and discussion

The results from all three instruments are in agreement and point to a similar direction, that ethical leadership currently has positive but still uneven impacts on customer trust of the funeral assurance organisations in Zimbabwe. The mean score of the employees on ethical leadership was observed to be moderate implying that the ethical norms are not fully visible and their manifestation is not consistent in practice particularly in the area of accountability. The managers highlighted the importance of leadership behaviour and how that influences customers' trust, via transparency, accountability and modelling. This relationship was validated by customers, who stated that trust is built or lost primarily on the basis of the quality of service interaction and communication.

The results support the findings of Crossley et al. (2024), who show that trust primacy and customer loyalty are strengthened by ethical behaviour of employees and early customer experience, which is due to ethical leadership. The logic of the manager is the same: When managers behave in a way that is honest and accountable, employees are more likely to behave in the same way with customers. Brown and Treviño (2006) similarly argue that ethical leadership combines moral personhood with moral management, and the manager and customer accounts in this study show that customers are sensitive to both dimensions. The employee questionnaire result on accountability (M = 2.98) is interesting because it indicates that leadership accountability is less consistently present than other ethics dimensions, consistent with the finding from Aunin et al. (2024) that the responses of employees to ethical leadership are dependent on the consistency of supervisory behaviour. The overall evidence suggests that ethical leadership positively influences customer trust, thus supporting the research hypothesis, but it also suggests that the impact is dependent on the extent to which ethical standards are made manifest in service practice.

The results also support the integrative model of organisational trust proposed by Mayer et al. (1995) that suggests competence, benevolence and integrity are the bases of trustworthiness. In this study, customers assessed providers across all three aspects – competence in claims handling, benevolence in showing care and empathy, and integrity in honest communication. Lack of any of these was seen as a lack of confidence in the provider. This also aligns with research by Smit et al. (2024) that reveals that communication failures during claims result in a loss of insurer credibility at the time when customers are most vulnerable.

These findings should, however, be taken with some caution to the Integrative Model of Organisational Trust itself. Mayer, Davis and Schoorman's (1995) model is based on the North American environment where the trustor-trustee relationship is usually long-term and contractual. The model's three antecedents of trustworthiness were found to be useful as descriptive categories in the Zimbabwean context of funeral assurance, but alone do not explain why betrayals of trust in this sector seem so hard to repair: several customers indicated that one bad claims experience was enough to make them stop using a provider, which is more akin to the one-shot nature of funeral assurance service encounters than to repeated interactions as assumed by the model. The model could thus be adapted to services such as funeral assurance, where the most important and most

critical time for the customer is also the initial and single claims interaction he/she will have with the service provider.

4.4.2 Organisational factors which reduce customer trust

Employees answered 6 questions regarding factors that undermine trust. The results are shown in Table 4.5 and in Figure 4.2.

Table 4.5: Employee perceptions of organisational trust-undermining factors (n = 82)

Statement	Mean	SD	Interpretation
Delays in service delivery weaken customer trust	4.32	0.81	Strong agreement
Unclear policy terms reduce customer confidence	4.21	0.87	Strong agreement
Poor complaint handling damages customer trust	4.45	0.76	Strong agreement
Weak communication between departments affects customer confidence	4.18	0.91	Strong agreement
Inconsistent treatment of customers undermines trust	4.29	0.84	Strong agreement
Weak accountability systems make customers lose confidence	4.37	0.79	Strong agreement
Section Mean	**4.30**	**0.83**	

The section mean of 4.30 (SD = 0.83) indicates good agreement on the six items. The highest mean was poor complaint handling (M = 4.45), weak accountability systems (M = 4.37) and service delivery delays (M = 4.32). There was the lowest mean for "Weak inter-departmental communication" (M = 4.18) but this still indicates strong agreement.

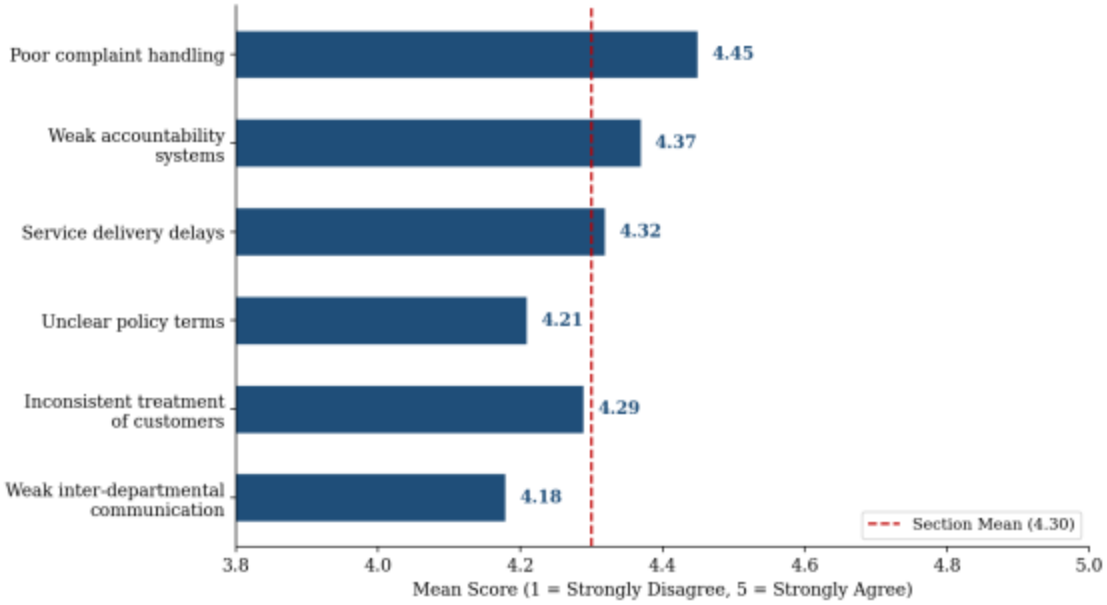

Figure 4.2: Organisational factors undermining customer trust mean scores (n = 82)

The five themes derived from qualitative data on factors undermining trust are presented in Table 4.6, along with the number of participants that confirmed the themes. Poor complaint handling was universally confirmed with all eight managers and 14 of 15 customers confirming this. 7 managers and 13 customers confirmed that there was unclear policy communication. Service delivery delays, inconsistent treatment and poor inter-departmental coordination (IDC) were the remaining structural issues that were identified across participant groups.

Table 4.6: Thematic table on Organisational factors undermining customer trust

Theme	Sub-theme	Managers (n = 8)	Customers (n = 15)
Theme 1: Delays and service failures	Delayed claims processing	8/8	14/15
	Slow response to enquiries	6/8	12/15

Theme	Sub-theme	Managers (n = 8)	Customers (n = 15)
Theme 2: Unclear policy communication	Hidden terms and exclusions not disclosed	7/8	13/15
	Inadequate disclosure at point of sale	7/8	11/15
Theme 3: Poor complaint handling	Unresolved complaints and absent follow-up	8/8	14/15
	Lack of accountability in resolving problems	6/8	13/15
Theme 4: Inconsistent treatment	Contradictory information from different staff	5/8	11/15
	Uneven application of policy to customers	5/8	9/15
Theme 5: Weak inter-departmental coordination	Poor coordination between claims, sales and service	7/8	8/15

4.4.2.1 Manager interview findings

The most detrimental trust-busters were delayed claims processing, confusing policy terms, and inadequate complaint handling, according to managers:

> *"A family who's just lost someone doesn't have the patience or the emotional strength to deal with paperwork and if we delay, if we ask for a document three times, or if we can't tell them when to expect a claim, we lose them forever." (M5)*

> *"Often customers don't read the policy when they sign, and the problem is that we don't always make it clear at the point of sale." (M4)*

4.4.2.2 Customer interview findings

Delays, hidden terms and inconsistent information were cited as major trust busters by customers:

> *"I told them what they had requested and then two weeks later they requested more documents and no one called me, so I had to call them each day and lost trust in the company. (C14)*

> *"When I took out the policy, the agent never mentioned waiting period and when my mother passed away three months later, they informed me that I was not covered yet, and I felt like I was deceived." (C3)*

4.4.2.3 Interpretation and discussion

There is good alignment across the three instruments, with five main factors identified as undermining customer trust in funeral assurance organisations: delay in service delivery, ambiguous policy terms, poor complaints management, weak inter-departmental communication and poor accountability systems. Agreement with these factors was very high (section mean = 4.30), with both the manager and customer interview data showing the same trends and providing experiential details.

The results align with those of Smit et al. (2024) who demonstrate that communication issues during the claims stage have a negative impact on insurer credibility, as fairness and dependability are tested most severely when service obligations are activated. The customer accounts in this study also show that trust is lost especially during bereavement, where the families have least emotional capacity to take in administration challenges. De Meyer-Heydenrycha (2025) also notes

that a lack of high-quality communication and low service reliability is key drivers of customer dissatisfaction in the insurance industry. Moon (2025) also demonstrates that the trust is not built from a single interactional experience, which is supported by the customer accounts in this study, as the participants described losing trust as being a process of multiple occurrences of poor interactional experiences.

The high mean for poor complaint handling (M = 4.45) is particularly significant as complaint handling is a direct measure of organisational accountability. Tjizumaue and Atiku (2024) demonstrate that customer protection and service quality are structural factors in insurance markets for long-term contracts, and the manager interviews conducted in this study suggest that complaint response systems are inadequate in the context of bereavement-related services. Similarly, Jin and Jung (2025) demonstrate that trust in insurers is more influenced by their organisational and salesperson attributes than by their customer predispositions, corroborating the finding that the factors that affect trust in this study are mostly internal to the organisation.

There is some caution required in using these near-uniform high means as a precise ranking of organisational weaknesses. All six items in this section were phrased negatively (e.g., 'X reduces trust') and may have been easier for respondents in a hierarchical Zimbabwean workplace culture to agree with than to disagree with, given the pilot testing of the instrument, in which the same weaknesses were expressed negatively by senior managers. The narrow standard deviations across items (range 0.76 to 0.91) reflect either actual consensus on the part of the managers and customers, or that there is little variation due to acquiescence bias; the qualitative interviews provide the strongest evidence in this section, as they allowed the managers and customers to describe specific incidents rather than to rate abstract statements, and the survey means are best read as confirming the direction of the employee concern, rather than the absolute magnitude of the concern.

4.4.3 Perceptions of ethics among stakeholders

Employees replied to four questions about perceptions of ethical leadership among the various stakeholders. The results are given in Table 4.7 and Figure 4.3.

Table 4.7: Employee perceptions of stakeholder views of ethical leadership (n = 82)

Statement	Mean	SD	Interpretation
Employees in this sector can easily recognise whether leadership is ethical or not	3.87	0.93	Agreement
Customers judge funeral assurance providers largely through employee conduct	4.12	0.88	Strong agreement
Managers and employees do not always view ethical leadership in the same way	3.94	0.97	Agreement
Customers are highly sensitive to fairness and clarity when assessing providers	4.28	0.82	Strong agreement
Section Mean	**4.05**	**0.90**	

The section mean was 4.05 (SD = 0.90) representing good agreement. Customer sensitivity to fairness and clarity (M = 4.28) had the highest mean. The perceptual differences between managers and employees (M = 3.94) validated the existence of an internal perceptual gap with implications for service consistency.

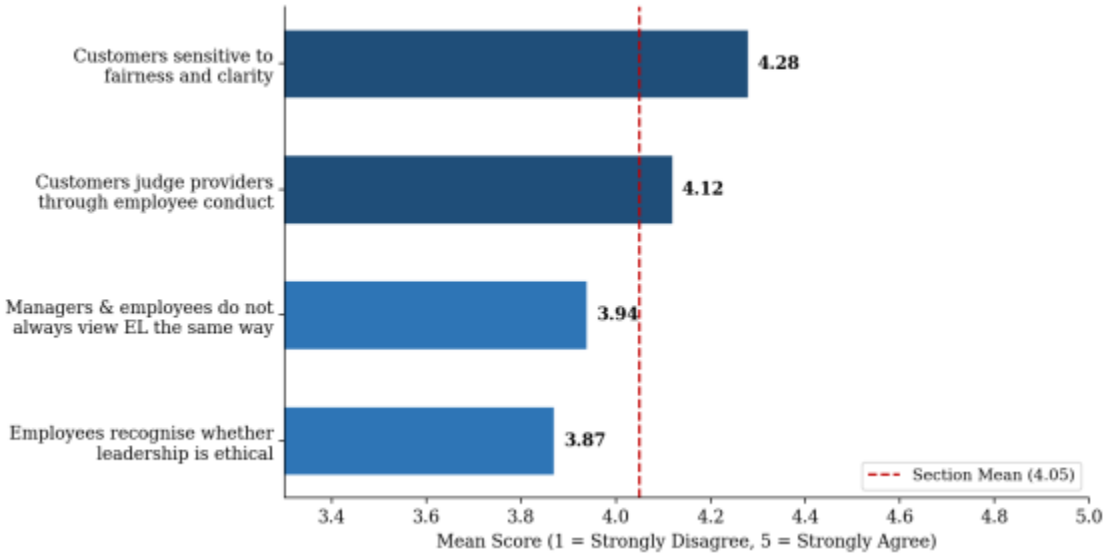

Figure 4.3: Stakeholder perceptions of ethical leadership mean scores

Table 4.8 shows the three themes that emerged from the qualitative data of stakeholder perceptions of ethical leadership.

Table 4.8: Thematic table on Stakeholder perceptions of ethical leadership

Theme	Sub-theme	Managers (n = 8)	Customers (n = 15)
Theme 1: Perceptions differ across stakeholder groups	Managers interpret EL through governance and reputation	7/8	N/A
	Employees interpret it through supervisory fairness	6/8	N/A
	Customers infer EL from staff conduct and communication	N/A	14/15
Theme 2: Consistency as a marker of ethical leadership	Consistent staff behaviour signals strong leadership	6/8	12/15
	Perceptual gap between management and employees	7/8	N/A

Theme	Sub-theme	Managers (n = 8)	Customers (n = 15)
Theme 3: Fairness and responsiveness as ethical signals	Fairness as the primary customer ethical criterion	6/8	13/15
	Leadership visibility and responsiveness	5/8	10/15

4.4.3.1 Manager interview findings

Managers defined moral leadership as a function of governance, accountability and long-term reputation, more than just personal moral qualities:

> *"Ethical leadership to me is not about the individual manager trying to be honest, it's about the systems, the procedures, the consequences."(M4)*

> *"I believe our employees consider ethical leadership the way their boss treats them daily but at management we are considering regulatory compliance, reputation and long-term retention of customers, and sometimes those are not the same thing." (M1)*

4.4.3.2 Customer interview findings

Customers rated ethical leadership in terms of only visible behaviours during the service encounter:

> *"If I can't see the people who run the company, I know whether the company has good values or not by the way the person at the counter or on the phone treats me." (C7)*

> *"If I get varying answers from the different staff, I think to myself, 'Nobody is in charge. If a company is well run, they should ensure everyone is aware of the same information and handle customers in a similar fashion. (C9)*

4.4.3.2 Interpretation and discussion

The results show that there are discrepancies in the perceptions of stakeholders regarding ethical leadership but there is a commonality in the areas of fairness, consistency and clear communication. For employees, ethical leadership is often seen in the consistency of managers, and in the day-to-day fairness of their supervisors, for managers, through governance mechanisms and through the long-term credibility of the organization, and for customers, through the quality and honesty of service interactions. The differences support the argument of Grobler and Grobler (2024) that ethical leadership is perceived differently by people within and outside the organisation, and that perceptions of ethical leadership significantly influence the justice and consistency of supervisors.

The results indicate that employees are strongly in agreement that customer perception of providers is influenced by employee behaviour (M = 4.12), a finding that aligns with Crossley et al. (2024), which shows that ethical leadership is not necessarily visible to customers, but rather through the behaviour of employees providing service. Serang et al. (2024) also demonstrate that ethical leadership influences employee engagement, commitment, and organisational behaviours, which, in turn, influence the customer's perception of service quality and fairness. The finding that an employee recognition gap exists between the perception of what is ethical by managers and by employees (M = 3.94) is especially notable because it suggests that the ethical criteria used to communicate and enforce ethical values may be inconsistent from the top to the bottom of the organisation.

The customer accounts are in line with those of Heim et al. (2026) who indicate that responsible leadership is no longer only perceived internally based on intentions but also externally based on the observable consequences for the stakeholders and with those of Morin and Talbot (2026) who consider exemplarity, fairness and transparency as visible dimensions of ethical leadership. In the context of funeral assurance, which is very much a 'behavioural' service, because customers rarely see senior leaders, the importance of the observable behaviour of employees becomes particularly significant in creating trust.

There is one methodological point that needs to be taken into account with regard to this apparent convergence around notions of fairness and communication: managers and employees were exposed to the ethical leadership concept by means of the structured, Likert-anchored items and subsequent interviews, while customers were asked open-ended questions without the same predefined dimensions. The three groups were thus not answering directly comparable questions, and any perceptual gap highlighted in this paper should be understood as a function of the salience of the instruments used, as well as actual differences in the experience of the stakeholders. A future replication of this study with a single instrument of similar design for all three groups could give a more confident measurement of the perceptual gap than was achieved in the convergent but methodologically divergent design used here.

4.4.4 Framework for improving customer trust through ethical leadership

Employees responded to five statements on framework development priorities. Results are in Table 4.9 and Figure 4.4.

Table 4.9: Employee views on framework development priorities (n = 82)

Statement	Mean	SD	Interpretation
Strengthening transparency would improve customer trust in the sector	4.52	0.71	Strong agreement
Better accountability systems would improve customer trust	4.44	0.77	Strong agreement
Faster and clearer communication would strengthen customer confidence	4.61	0.66	Strong agreement
Ethical leadership training would improve service delivery	4.38	0.82	Strong agreement
A formal trust-enhancement framework would benefit funeral assurance organisations	4.47	0.75	Strong agreement
Section Mean	**4.48**	**0.74**	

The section mean of 4.48 (SD = 0.74) is the highest across all four questionnaire sections, indicating near-universal employee endorsement of all framework priorities. Faster and clearer

communication received the highest mean (M = 4.61), followed by transparency (M = 4.52) and a formal framework (M = 4.47).

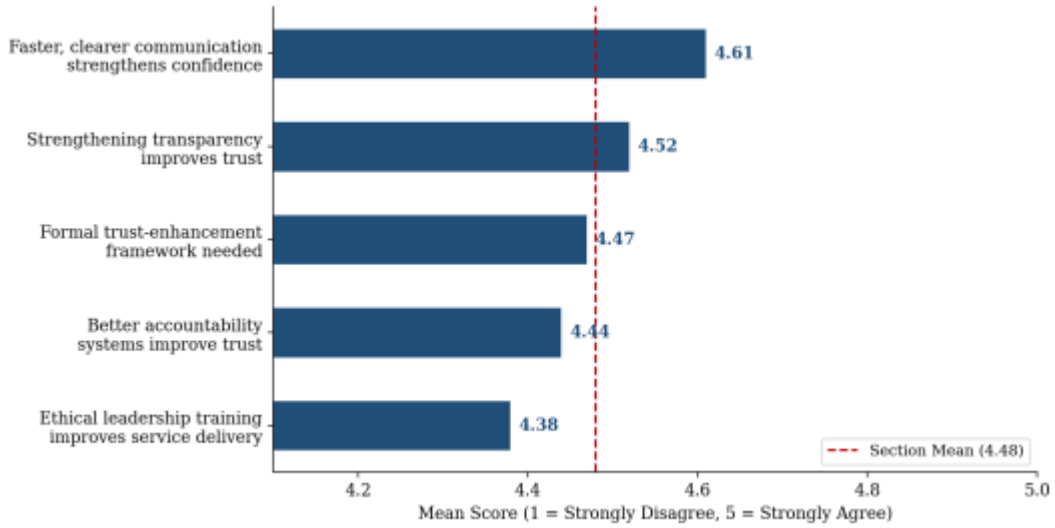

Figure 4.8: Framework development priorities mean scores (n = 82)

The four themes emerging from qualitative data on framework development priorities are shown in Table 4.10.

Table 4.10: Thematic table on Framework development priorities

Theme	Sub-theme	Managers (n = 8)	Customers (n = 15)
Theme 1: Transparent communication	Clear and full disclosure at point of sale	8/8	15/15
	Proactive claim updates and progress communication	7/8	12/15

Theme	Sub-theme	Managers (n = 8)	Customers (n = 15)
Theme 2: Robust accountability systems	Dedicated complaints function with clear timelines	8/8	13/15
	Leadership responsibility for service failures	7/8	11/15
Theme 3: Ethical leadership development	Leadership training at all management levels	7/8	N/A
	Embedding ethics into performance management	6/8	N/A
Theme 4: Empathy and stakeholder engagement	Empathy as the most visible sign of provider care	5/8	14/15
	Bereavement-sensitive service design	6/8	13/15

4.4.4.2 Manager interview findings

Managers focused on the following: clear communication, a complaints system and training on ethics:

"There's a need to be clearer in communications at the point of sale. Customers need to be aware of what they are buying, waiting periods, how claims work and who to call when they go wrong." (M1)

"There should be a complaints function that has authority to fix problems within a set time frame. If a customer brings up a problem, and nothing is done, then that is a failure of accountability.(M3)

"But leaders cannot model what they have not been taught to value: training for managers at all levels to ensure fair leadership and respect for customers would embed these values as a daily practice rather than merely policy statements. (M7)

4.4.4.3 Customer interview findings

Customers requested transparency, accountability, empathy training, and prompt handling of complaints:

"Let us know up front what to expect, if there are waiting periods, limitations or exclusions, tell us in advance so we don't have any surprises while we are grieving. (C6)

"I want to know who did what if something is wrong with my claim, not a reference number but a real person that will give me a real answer. (C14)

4.4.4.5 Interpretation and discussion

The results of all three instruments are fairly similar and are the foundation for the development of the framework, making it coherent and convergent. According to Triatmanto and Arifin (2026), ethical leadership is manifested in the culture of ethics and the commitment of the organisation, so that any development can be done by embedding ethical expectations in the daily life of the organisation and not only in the form of a policy statement. The customer focus on empathy is in line with Verhoeven, Berns and Hoondert (2025) who demonstrate how the business logics and the care logics of funeral professionals need to be continually balanced. The employees' high level of agreement on communication (M = 4.61) is consistent with the results of Smit, Sutton and Bezuidenhout (2024) who indicate that the phases of a service that are most sensitive to trust are complaint handling and communication.

These results should be interpreted with a certain amount of caution, however. Some of this agreement between the three data sources may be a result of how the survey and interview instruments were framed, both of which directly asked for transparency and accountability, and both of which asked for ethical training and empathy; and thus, to some extent, this agreement was

not a finding, but a design element. The very high section mean for framework priorities (4.48 out of 5, with a relatively low standard deviation of 0.74) suggests that there is either strong genuine consensus or there is a social-desirability bias where employees agree with items they know will be beneficial to their organisation without necessarily having had experience of them. Being able to differentiate these two explanations would have required methods beyond the scope of the instruments used in this study, such as forced choice ranking of framework priorities or anonymous free-text response, but this is a limitation of the framework-development evidence and not a challenge to the overall direction of the framework.

4.5 Quantitative Depth: Cross-Construct comparison and Analytical limitations

In Sections 4.4.1 to 4.4.4, descriptive analysis is based on the section means and standard deviations for four constructs measured on a Likert scale including ethical leadership impact, organisational factors undermining trust, stakeholder perceptions of ethical leadership and framework development priorities. These 4-section means are read together and have analytical value as a pattern, beyond the value of the individual parts. The organisational-factors construct had the highest level of agreement (M = 4.30), with the stakeholder-perceptions construct (M = 4.05) also scoring high, but there was a notable drop in the mean score for the ethical-leadership-impact (M = 3.17) and framework-priorities (M = 4.48) constructs. This ordering indicates that employees are more likely to agree that there is something that damages trust and that there is something that would improve trust in theory than that ethical leadership is consistently being practised as they rated accountability (M = 2.98) as the weakest rated ethical leadership dimension specifically.

Future research based on this study with the same instruments, preferably the same raw data, should test directly whether or not there is a correlation between the demographic variables (functional area, tenure, direct customer contact and age group) and the perceived ethical leadership and framework priorities using correlation and multiple regression as suggested in Section 5.7. This analysis would give the opportunity to test formally the pattern described here in which ethical leadership is more perceived as a value than as a practice.

4.6 Summary of Findings

This chapter presented findings from key informant interviews with managers, a self-administered questionnaire with 82 employees, and semi-structured interviews with fifteen customers. Findings were interpreted and discussed with reference to the empirical literature reviewed in Chapter Two. The next chapter presents the summary of the study, conclusions, recommendations, contribution to knowledge, and areas for future research.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the study, the summary of major findings, conclusions drawn from the findings, the contribution of the study to knowledge, recommendations for practice and policy, the proposed framework, and areas for future research. The chapter is organized to address the research objectives sequentially, with conclusions and recommendations closely linked to the evidence gathered and detailed in Chapter Four.

5.2 Summary of the study

5.2.1 The background of the study.

Customer trust is a key element to the sustainability of funeral assurance organisations because the service is provided in the context of bereavement, an emotionally charged and immediate need situation. Funeral assurance is the single most important product in the life assurance sector in Zimbabwe accounting for 69.36 per cent of life assurance revenue in the half year ending 30th June 2024 (IPEC, 2024). However, the market's overall footprint is undermined by ongoing issues with service delays, policy terms and conditions, complaints and customer service, and differential treatment, highlighting that trust is an ongoing challenge for the sector. The study was motivated by the need to investigate the possibility of a systematic foundation for enhancing customer trust

in funeral assurance organisations in Zimbabwe through ethical leadership and to create a framework that can be adopted to guide the improvement.

5.2.2 Problem statement

The study sought to solve the issue that although the funeral assurance business in Zimbabwe is very good, the business has been plagued by weak communication of services, complaint management, accountability and fairness of treatment which leaves the customers' trust at risk. The role of ethical leadership as the key mechanism to deal with these trust undermining conditions has been under-researched in the Zimbabwean context and there is no context-specific framework to guide improvement in this sector.

5.2.3 Research objectives

The objectives of the study were: to assess the impact of ethical leadership on customer trust; to establish the organisational factors that affect customer trust; to investigate the stakeholders' perceptions of ethical leadership; and to draw a framework of how to enhance customer trust through ethical leadership in Zimbabwe's funeral assurance organisations.

5.2.4 Methodology

The study was guided by the pragmatism research philosophy and a mixed methods convergent case study design. Eight managers and 15 customers were selected for key informant interviews and semi-structured interviews, respectively, using purposive and snowball sampling. A self-administered questionnaire was used to target an accessible population of 92 employees which yielded 82 usable responses (response rate 89.1%). Qualitative data were analysed thematically and quantitative data were analysed using descriptive statistics. The three instruments were triangulated to develop a rich account of ethical leadership and customer trust in funeral assurance organisations in Zimbabwe.

5.3 Summary of the major findings.

5.3.1 Impact of an ethical leader on customer trust

Ethical leadership was identified to have an uneven positive impact on the customer trust of funeral assurance organisations in Zimbabwe. The overall level of perceived ethical leadership (section mean = 3.17) was at a moderate level, with accountability being the lowest of the five dimensions

of ethical leadership examined (M = 2.98). Interviews with managers identified clear communication, role modelling, and follow-through as the most important aspects of leadership that relate to customer trust. This was corroborated by customer interviews, in which customers repeatedly identified trust as developing from the way the staff interacted, were honest and responsive. The findings suggest that the impact of ethical leadership on customer trust is dependent on the level of consistency with which ethical standards are applied throughout service processes, while supporting the research hypothesis that ethical leadership significantly and positively influences customer trust.

5.3.2 Organisational aspects that hinder customer trust

Five main types of organisational factors that undermine trust were identified. Poor complaint handling was the highest mean score (M = 4.45) which indicated high employee agreement that poor complaint handling is the worst organisational factor. The presence of weak accountability systems (M = 4.37), service delivery delays (M = 4.32), inconsistent treatment of customers (M = 4.29), and unclear policy terms (M = 4.21) were also strongly endorsed. The structural sources of service inconsistency identified were inter-departmental communication weaknesses (M = 4.18). All five categories were validated with manager interview data and customer complaint data, with special attention being given to the cumulative impact of a series of failures in one interaction, for example, delayed claims and unclear communication and poor complaint response. The results show that low level of trust in the funeral assurance is more of an organisational issue, based on system weaknesses than on the predispositions of customers.

5.3.3 Stakeholder perceptions of ethical leadership.

A difference between the three groups in terms of perceptions of ethical leadership was found. Ethical leadership was mainly defined by line managers' behaviour in terms of fairness, consistency, and honesty in their communication. Ethical leadership was defined by managers in terms of governance structures, accountability to regulators, and reputation management for the long term. Ethical leadership was felt indirectly by customers based on the behavior of customer-facing employees, the integrity of communications, the integrity of claims handling and its responsiveness to problems. A significant perceptual difference was found between managers and employees (M = 3.94, "Managers and employees don't always see ethical leadership in the same way") indicating that ethical leadership is not yet felt consistently throughout the organisation.

Customers were very strongly in agreement that perceptions of providers are based primarily on the way that staff treat them (M = 4.12) and that they are very sensitive to fairness and clarity in all interactions (M = 4.28).

5.3.4 Framework development

The employees, management and customers all supported the creation of a formal trust-enhancing system. Employees' highest priority framework elements were faster and clearer communication (M = 4.61), strengthening transparency (M = 4.52), formal trust-enhancement framework (M = 4.47), better accountability systems (M = 4.44), and ethical leadership training (M = 4.38). Manager interviews focused on clear disclosure at the time of purchase, clear processes for complaints and ethical leadership development for all level managers. Customer interviews highlighted need to be empathetic, communicate honestly & proactively, demonstrate accountability, and design services with respect to bereavement. These converging findings were then used to create a four-pillar framework, which includes: ethical leadership development, transparent and clear communication, strong accountability systems and stakeholder engagement and empathy.

5.3.5 Critical reflection on theory assumptions

Before drawing conclusions, it is important to critically consider the theoretical assumptions made in this study, rather than accepting the results as a simple confirmation of the Integrative Model of Organisational Trust (Mayer, Davis and Schoorman, 1995) and Social Exchange Theory (Cropanzano and Mitchell, 2005). Both theories presume that trust is a thing that can be built up over time with repeated exchanges and that it can be restored after being broken. The customer accounts in this study complicate that assumption: Several customers mentioned that one unresolved claim would be enough to sever ties with a provider, or one reason for them not disclosing at the point of sale would be enough to break the trust. This indicates that in bereavement-triggered services, where the customer's initial meaningful contact with the claims process is likely to be the only contact, the accumulation and reciprocity assumptions inherent in both theories may not apply as they did in the repeated-purchasing contexts in which they were developed and tested. The four-pillar framework proposed later in this chapter thus views trust-building and trust-recovery as needing different organisational mechanisms, and not assumes that what works to build trust over time will work after one high-stakes failure.

One other limitation is related to the direction of interpretation of the qualitative and quantitative data. In chapter four, when the employee survey means and customer or manager quotations were in the same direction, this was considered convergent validation. Another possible interpretation of the results is that the items on the employee questionnaire were worded in a similar fashion as the interview guides used with the managers and customers, and thus, the items may have prompted the employees to respond to the questions in a socially desirable manner rather than reflecting their true feelings. This is an inherent risk in the convergent parallel mixed-methods design adopted in this study and the results should be interpreted as showing the direction and general strength of the relationships studied, not as a triangulated study that obviates the need for further and more rigorously controlled testing.

5.4 Conclusions

5.4.1 Conclusion on Impact of an ethical leader on customer trust

The study suggests that ethical leadership does have a significant positive influence on customer trust in funeral assurance organisations in Zimbabwe, provided that it is practiced across the organisation consistently and in-depth. If leaders demonstrate honesty, hold staff to account and communicate openly, staff will be more inclined to do the same with customers and customers will be more inclined to perceive the organisation as honest. But low levels of accountability perceptions among employees suggest that ethical leadership has not yet been institutionalized as a consistent operating norm throughout the sector. The study thus recommends that the use of ethical leadership is a necessary but under exploited resource to enhance customer trust in Zimbabwe's funeral assurance industry.

5.4.2 Conclusion on Organisational aspects that hinder customer trust

The study finds that five interrelated organisational conditions namely poor complaints handling, poor accountability, delays in service delivery, inconsistent treatment and poor communication of policies are systematically eroding the trust of customers in funeral assurance organisations in Zimbabwe. These factors combine to create an erosion of customer confidence which is most acute when customers are using the service at the time of bereavement. The study suggests that these trust undermining factors do not just arise from operational problems, but are indicators of

underlying issues in organisational governance and internal communication and leadership accountability. They need structural, not just procedural responses.

5.4.3 Conclusion on Stakeholder perceptions of ethical leadership

The study concludes that there are perceptual differences between managers, employees and customers in funeral assurance organisations, which results in a perceptual gap that poses a challenge for consistent service delivery. Managers focus on governance and reputation; employees focus on supervisory fairness and consistency of behavior; and customers draw conclusions about managers' ethics from their observable behavior and how they communicate with customers. The study concludes that this perceptual gap is crucial in establishing a coherent and customer-oriented ethical climate and that this needs to be done consciously, through explicit aligning of ethical expectations at various levels within the organisation and not just through a top-down declaration of values.

5.4.4 Conclusion on Framework development

The study recommends the establishment of a formal framework tailored to the context of Zimbabwe's funeral assurance sector to enhance customer trust via ethical leadership and that this framework should incorporate practical service conditions that shape and undermine trust. The framework positions ethical leadership as the central organising mechanism through which four interlocking pillars operate: ethical leadership development, transparent and clear communication, robust accountability systems, and stakeholder engagement and empathy. Each pillar feeds directly into ethical leadership practice, which in turn produces the ultimate outcome of improved customer trust. Figure 5.1 presents the diagrammatic model of this framework.

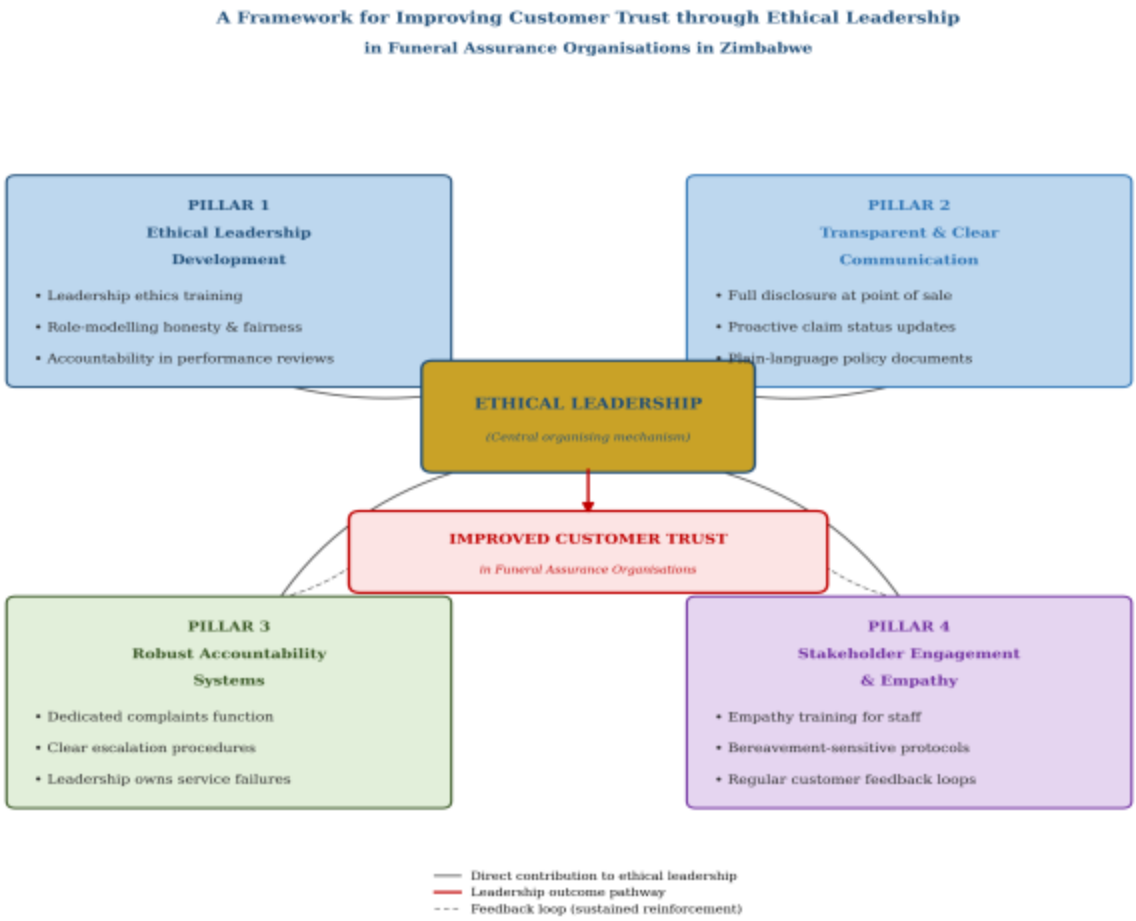

Figure 5.1: proposed framework for improving customer trust through ethical leadership in funeral assurance organisations in Zimbabwe

As can be seen in the model in Figure 5.1, the four pillars do not work in isolation, but as direct contributors to ethical leadership, which is located in the centre of the model and is the mechanism by which the practice of the organisation is translated into customer trust. Pillar 1 (Ethical Leadership Development) expands the internal capacity and moral standard that gives legitimacy to the other three pillars. Pillar 2 (Transparent and Clear Communication) and Pillar 3 (Robust Accountability Systems) make ethical leadership into actual organisational practice at the point of sale and service recovery respectively. Pillar 4 (Stakeholder Engagement and Empathy) is the relational and emotional side of trust which is especially relevant in funeral assurance, where customers are called upon when they are in their times of bereavement.

The solid grey arrows represent the direct contribution that each pillar has for the practice of ethical leadership, and the bold red arrow represents the pathway to the outcome that ethical leadership

has for improving customer trust. The dashed feedback arrows from the customer trust outcome to Pillars 3 and 4 show that trust, once established, can support accountability and stakeholder engagement practice over time and will not be a one-way process. This feedback mechanism is in line with the finding of Triatmanto and Arifin (2026), that ethical leadership and organisational commitment reinforce each other once an ethical culture is established, and Mayer et al. (1995), whose integrative trust model assumes that trust is a continuously updated judgement based on accumulated experience and not the result of a single intervention.

5.5 Contribution to Knowledge

This study contributes to literature in three ways. The study first makes a contribution to the literature, as it shows that ethical leadership is a valid explanatory variable for customer trust in funeral assurance organisations, and that it can be studied in a sector that has not been extensively explored in this light, and in a developing country context. The study reveals that the linkage between ethical leadership and customer trust is through the mechanisms of communication quality, accountability, fairness and empathy, which are consistent with the Integrative Model of Organisational Trust (Mayer et al., 1995) and Social Exchange Theory (Cropanzano and Mitchell, 2005).

Secondly, the study also contributes an empirical study in terms of presenting evidence on ethical leadership and trust in customers in the funeral assurance sector in Zimbabwe from multi-stakeholder perspectives. Past research in this field in Zimbabwe has focused on service facilities, satisfaction, and corporate social responsibility, with the central explanatory mechanism being absent (ethical leadership). This convergent mixed methods approach to the study captures evidence from the manager, employee and customer at the same time, adding to the empirical literature in ways a single source study cannot.

Thirdly the study contributes practically by developing the first context specific framework for enhancing customer trust in Zimbabwe's funeral assurance sector through ethical leadership. The framework brings together the findings from all three groups of stakeholders and the supporting literature to yield a prioritised list of actions that are specific to the Zimbabwean funeral assurance industry. The framework can be used to inform management practice, regulatory policy and as a basis for future research in this and other sectors.

The study's 'practical' contribution is also directly linked to the Zimbabwean Heritage-Based Education 5.0 philosophy (Ministry of Higher and Tertiary Education, Science and Technology Development, 2019). The four-pillar framework, the policy recommendations aimed at IPEC and the proposed accredited training curriculum represent tangible, industrialisable goods that are Zimbabwean data and Zimbabwean regulatory and cultural context, but not adapted from leadership or trust models developed elsewhere. Explicit positioning is done in this study because the theories underpinning the study (The Integrative Model of Organisational Trust, Social Exchange Theory and Ethical Leadership Theory) are from other countries, but the empirical findings, framework and recommendations are localised and problem-solving as required in Education 5.0.

5.6 Recommendations

5.6.1 Recommendations for management

- Funeral assurance organisations should invest in a structured programme for ethical leadership development of managers at all levels, focusing on accountability, transparent communication and customer centric behaviour. These programmes should go beyond awareness training, and include the development of skills to deal with complaints fairly, articulate the policy terms clearly and conduct themselves in an ethical manner in a consistent way throughout the organisation.
- Organisations should have clear complaint handling processes and functions, including a timeframe for complaints to be resolved and a complaints escalation mechanism as well as a service standard for complaints which is public facing. Complaint resolution should not be regarded as an inconvenience for the administration, rather as a measure of organisational accountability, and managers should be accountable for the outcomes of complaints in their scope of work.
- Empathy and bereavement-sensitivity training for customer-facing staff to equip them to deal with emotionally sensitive service interactions sensitively, clearly and professionally. This training should be part of the induction for new employees and updated each year for all employees.
- Organisations should check policy documents and pre-sale communications to ensure that all customers are aware of the terms, waiting period, exclusions and claims procedure of

the policy in a way that is accessible and understandable. A standardised policy explanation checklist should be employed at the point of sale to minimise the potential for misunderstanding and post-sale disputes.

5.6.2 Recommendations for policy and regulation

- The Insurance and Pensions Commission (IPEC) should consider the imposition of mandatory transparency requirements on funeral assurance providers, which would include minimum levels of disclosure at the point of sale in terms of waiting periods, the nature of benefits, exclusions and claims procedures. These standards must be measurable and review compliance periodically.
- There should be minimum standards of response in the funeral assurance sector, including maximum timelines for resolving complaints and written feedback to complainants, that should be set by regulators. At the sector level, complaint data should be gathered and made public for comparison between providers and to provide incentives for improvement.
- IPEC needs to look at the possibility of introducing ethical leadership governance requirements in the supervisory framework for funeral assurance organisations, including requirements for leadership accountability, staff training and customer protection policies. This would integrate ethical leadership as the regulatory norm, not a voluntary practice.

5.6.3 Recommendations for training and professional development

- There is a need for professional associations in the Zimbabwean life assurance industry to come up with ethical leadership training programmes for managers of the funeral assurance industry and have them accredited. These programmes should be based on the actual service situations of funeral assurance, and case-based learning should be based on a situation in bereavement services.
- The insulation institutions of higher learning in Zimbabwe that provide insurance, business management and leadership programmes should be included in their syllabuses where the application of ethical leadership is applicable especially within the service sector in the context of vulnerable populations where customers are to be protected.

5.7 Areas for future research

Based on the findings and limitations of this study, the following areas are suggested for future research.

- Future research should explore the effects of ethical leadership interventions on customer trust in funeral assurance organisations, employing longitudinal designs that allow for the examination of changes in employee behaviour, customer complaints, and customer trust over time.
- Further testing and validation of the framework developed in this study should be done in a larger sample of funeral assurance organisations in Zimbabwe to determine generalisability, and to identify areas that need further refinement.
- The perceptual gap between managers and employees regarding what is ethical leadership needs further research and studies to look at the specific supervisory and organisational factors that increase or decrease this gap over time.

5.8 Chapter Summary

The summary of the study, major findings, conclusions, contribution to knowledge, recommendations for management, policy, and training, and areas for future research were presented in this chapter. The study revealed that ethical leadership impact on customer trust in funeral assurance organisations in Zimbabwe is positive but varied, poor complaints handling, poor accountability, service delays, poor communication, and inconsistent treatment have a negative effect on the trust, and stakeholder groups perceive ethical leadership differently but complementarily. The study was able to establish a four-pillar framework for enhancing customer trust through ethical leadership, namely: ethical leadership development, transparent and clear communication, robust accountability systems, and stakeholder engagement and empathy. This finding and the suggested framework fill the gap in the literature pertaining to ethical leadership and customer trust in Zimbabwe's funeral assurance industry in practical, empirical and theoretical perspectives.

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Appendix A: Key Informant Interview Guide for Managers

This research instrument forms part of a study titled 'Enhancing Customer Trust through Ethical Leadership in Funeral Assurance Organisations in Zimbabwe', conducted by L. Bandah in partial fulfilment of the requirements for the Master of Business Leadership (MBL) degree at the Graduate School of Business, under the supervision of Prof Mwenje. The study examines how ethical leadership influences customer trust in funeral assurance organisations in Zimbabwe, with a view to identifying the organisational factors that undermine that trust and developing a practical framework for improving it. You have been selected to participate because of your experience and insight as a manager within this sector. Your honest and candid responses will make a valuable contribution to this research. All information you provide will be treated with strict confidentiality and used solely for academic purposes; your identity will not be disclosed in the research report. Participation is entirely voluntary, and you may decline to answer any question or withdraw from the study at any time without penalty. The instrument should take between 20 and 30 minutes to complete. Thank you for your time and cooperation

Section A: Demographic / Professional Profile

1. Gender
2. Age range
3. Highest qualification
4. Current position
5. Functional area or department
6. Years in the funeral assurance sector
7. Years in the current organisation
8. Years in a managerial role

Section B: Ethical leadership and customer trust

1. In your view, how does ethical leadership affect customer trust?
2. Which leadership practices are most important in strengthening customer confidence?
3. How do transparency, fairness and accountability at management level influence customer trust?
4. Can you describe situations where leadership conduct strengthened or weakened customer trust?

Section C: Organisational factors undermining trust

5. What organisational factors most frequently undermine customer trust in funeral assurance organisations?

6. How do unclear policy terms, delayed claims handling or weak communication affect trust?

7. Which organisational failures are most damaging during bereavement-related service delivery?

Section D: Stakeholder perceptions

8. How do managers in the sector generally understand ethical leadership?

9. How do employees respond to leadership decisions involving fairness and responsibility?

10. How do customers usually interpret leadership quality in funeral assurance organisations?

11. In your view, how do the perceptions of managers, employees and customers differ?

Section E: Framework development

12. What organisational systems are necessary to support ethical leadership in practice?

13. What reforms should be prioritised first in the sector?

14. What recommendations would you make for a practical trust-enhancement framework?

Appendix B: Employee Questionnaire

This research instrument forms part of a study titled 'Enhancing Customer Trust through Ethical Leadership in Funeral Assurance Organisations in Zimbabwe', conducted by L. Bandah in partial fulfilment of the requirements for the Master of Business Leadership (MBL) degree at the Graduate School of Business, under the supervision of Dr Mwenje. The study examines how ethical leadership influences customer trust in funeral assurance organisations in Zimbabwe, with a view to identifying the organisational factors that undermine that trust and developing a practical framework for improving it. You have been selected to participate because of your experience and insight as an employee within this sector. Your honest and candid responses will make a valuable contribution to this research. All information you provide will be treated with strict confidentiality and used solely for academic purposes; your identity will not be disclosed in the research report. Participation is entirely voluntary, and you may decline to answer any question or withdraw from the study at any time without penalty. The instrument should take between 20 and 30 minutes to complete. Thank you for your time and cooperation

Section A: Demographic Information

Please tick the appropriate response.

1. **Gender**
   - ☐ Male
   - ☐ Female
   - ☐ Prefer not to say
2. **Age range**
   - ☐ 18–25
   - ☐ 26–35
   - ☐ 36–45
   - ☐ 46–55
   - ☐ 56 and above
3. **Highest qualification**
   - ☐ Secondary education
   - ☐ Certificate
   - ☐ Diploma
   - ☐ Bachelor’s degree
   - ☐ Postgraduate qualification
4. **Current role category**
   - ☐ Customer service
   - ☐ Claims
   - ☐ Administration
   - ☐ Sales/marketing

☐ Operations
☐ Other _____

5. **Years in current organisation**
   ☐ Less than 1 year
   ☐ 1–3 years
   ☐ 4–6 years
   ☐ 7–10 years
   ☐ More than 10 years
6. **Years in the funeral assurance sector**
   ☐ Less than 1 year
   ☐ 1–3 years
   ☐ 4–6 years
   ☐ 7–10 years
   ☐ More than 10 years
7. **Do you interact directly with customers?**
   ☐ Yes
   ☐ No

Section B: Ethical leadership

Please indicate your level of agreement.
1 = Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly agree

1. Leaders in the funeral assurance sector promote honesty in dealing with customers.
   ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
2. Leaders encourage fairness in the treatment of customers and staff.
   ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
3. Leadership in this sector promotes accountability when service problems occur.
   ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
4. Leaders communicate ethical expectations clearly to employees.
   ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
5. Employees are guided by ethical standards set by leadership.
   ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Section C: Organisational factors that undermine customer trust

6. Delays in service delivery weaken customer trust.
   ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
7. Unclear policy terms reduce customer confidence.
   ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
8. Poor complaint handling damages customer trust.
   ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

9. Weak communication between departments affects customer confidence.
   ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
10. Inconsistent treatment of customers undermines trust.
    ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
11. Weak accountability systems make customers lose confidence in providers.
    ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Section D: Stakeholder perceptions

12. Employees in this sector can easily recognise whether leadership is ethical or not.
    ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
13. Customers judge funeral assurance providers largely through employee conduct.
    ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
14. Managers and employees do not always view ethical leadership in the same way.
    ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
15. Customers are highly sensitive to fairness and clarity when assessing providers.
    ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Section E: Framework development

16. Strengthening transparency would improve customer trust in the sector.
    ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
17. Better accountability systems would improve customer trust.
    ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
18. Faster and clearer communication would strengthen customer confidence.
    ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
19. Ethical leadership training would improve service delivery.
    ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
20. A formal trust-enhancement framework would benefit funeral assurance organisations.
    ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Appendix C: Semi-Structured Interview Guide for Customers

This research instrument forms part of a study titled 'Enhancing Customer Trust through Ethical Leadership in Funeral Assurance Organisations in Zimbabwe', conducted by L. Bandah in partial fulfilment of the requirements for the Master of Business Leadership (MBL) degree at the Graduate School of Business, under the supervision of Prof Mwenje. The study examines how ethical leadership influences customer trust in funeral assurance organisations in Zimbabwe, with a view to identifying the organisational factors that undermine that trust and developing a practical framework for improving it. You have been selected to participate because of your experience and insight as a customer within this sector. Your honest and candid responses will make a valuable contribution to this research. All information you provide will be treated with strict confidentiality and used solely for academic purposes; your identity will not be disclosed in the research report. Participation is entirely voluntary, and you may decline to answer any question or withdraw from the study at any time without penalty. The instrument should take between 20 and 30 minutes to complete. Thank you for your time and cooperation.

Section A: Demographic / Participant Profile

1. Gender
2. Age range
3. Current customer / former customer / beneficiary
4. Length of relationship with a funeral assurance provider
5. Have you ever made a claim or used funeral support services?
6. Nature of interaction with provider: policy purchase / enquiry / complaint / claim / funeral support

Section B: Ethical leadership and customer trust

1. What makes you trust or distrust a funeral assurance provider?
2. How do the actions of staff shape your view of leadership in the organisation?
3. Have you experienced service that made you believe the provider was ethically led? Please explain.

Section C: Organisational factors undermining trust

4. What problems have caused you to lose confidence in a funeral assurance provider?

5. How do delays, hidden terms or unclear procedures affect trust?

6. How does poor complaint handling influence your confidence?

7. Have you ever felt unfairly treated by a provider? Please explain.

8. Which service failures are most damaging in funeral assurance?

9. What makes customers feel vulnerable or insecure in dealing with providers?

Section D: Stakeholder perceptions

10. How do you recognise whether a funeral assurance provider is ethically led?

11. What behaviours from staff or management make you think leadership is fair and responsible?

12. What behaviours make you think leadership is weak or unethical?

13. Do you think customers, employees and managers see ethical leadership in the same way? Why or why not?

Section E: Framework development

14. What should funeral assurance providers do to improve customer trust?

15. Which leadership qualities should be strengthened most?

16. What would make you feel more secure and respected as a customer?

17. What recommendations would you make for a framework to improve trust in the sector?

Appendix D: Clearance letter

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GRADUATE SCHOOL OF BUSINESS

Where Great Minds Meet

19 March 2026

TO WHOM IT MAY CONCERN

REF: REQUEST TO CARRY OUT RESEARCH: LILLIAN M BANDAH B243402B: MASTER OF BUSINESS LEADERSHIP, (MBL), PART 2.2 STUDENT

This letter serves to confirm that **Lillian M Bandah Reg No. [B243402B]** is a Master of Business Leadership student in the Graduate School of Business at Bindura University of Science Education.

The student is in the final stage of study, which requires her to carry out a research. Her dissertation is titled ***"A FRAMEWORK FOR ENHANCING CUSTOMER TRUST THROUGH ETHICAL LEADERSHIP FOR FUNERAL ASSURANCE ORGANISATIONS IN ZIMBABWE."***

We would be grateful if you could give her any assistance she may require.

For more details, please do not hesitate to contact us.

Yours faithfully,



Dr J. Mwenje
Director, Graduate School of Business

Appendix E: Ethics Letter

RESEARCH ETHICS COMMITTEE

P. Bag 1020
BINDURA, Zimbabwe
Email : rid@buse.ac.zw

BINDURA UNIVERSITY OF SCIENCE EDUCATION [BUSE]

4 June 2026

Lilian M Bandah
Bindura University of Science Education
Graduate School of Business
P. Bag 1020
Bindura

Dear Lilian M Bandah

RE: INSTITUTIONAL RESEARCH COMMITTEE ETHICAL CLEARANCE-APPROVAL NUMBER: BUSEREC/0150/2026

Your application for research ethical clearance related to the topic '**A FRAMEWORK FOR ENHANCING CUSTOMER TRUST THROUGH ETHICAL LEADERSHIP FOR FUNERAL ASSURANCE ORGANISATIONS IN ZIMBABWE'** has been approved and allocated approval Number: **BUSEREC/0150/2026**. You are to quote this approval number for all correspondences inclusive of consent forms and any other documents as and when appropriate. The approval period is as stated below:

Type of Meeting : 19th Research Ethics Committee
Approval Date : 05/06/2026
Expiry date : 04/06/2027

The project will automatically discontinue on the expiry date. You can apply for renewal three months before the expiry date. The renewal application should be accompanied by a progress report.

You are not expected to make any changes/adjustments to the protocol including the consent documents. Any trials involving drugs, devices and biologics require approval of the Medicines Control Authority of Zimbabwe before commencement. All problems to do with the safety of participants must be reported to BUSEREC within three (3) working days.

Upon termination of the study, a report has to be submitted to BUSEREC.

Yours sincerely



BUSEREC CHAIRPERSON

Appendix F: Turnitin report



A Framework for Improving Customer Trust through Ethical Leadership for Funeral Assurance Organisations in Zimbabwe....

University of Zimbabwe

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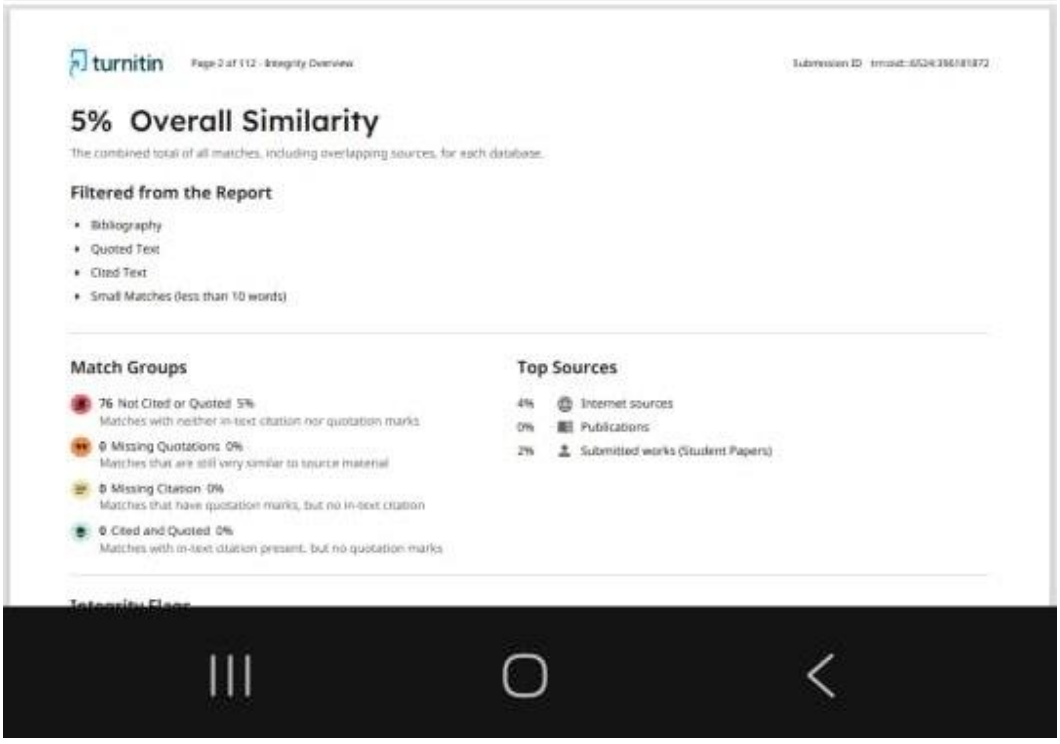

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