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Ethical Leadership Practices, Accountability and Change Management at KCB Bank

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Abstract: This paper reports findings from the first two specific objectives of a study of ethical leadership practices and organisational change management at Kenya Commercial Bank (KCB) Head Office in Nairobi. The objectives were to establish the relationship between ethical leadership practices and organisational change management and to examine the relationship between accountability practices and organisational change management. The study used a descriptive cross-sectional design. The target population was 920 employees, and stratified random sampling was used to select a sample of 279. Structured questionnaires were administered, and 183 completed responses were analysed. Data were analysed in SPSS using descriptive statistics, Pearson correlation and multiple regression. Ethical leadership practices were positively correlated with organisational change management ($r = .359$, $p < .001$), while accountability practices had a stronger positive correlation ($r = .709$, $p < .001$). In the full regression model, which controlled for ethical communication and ethical decision-making, ethical leadership had a positive but statistically insignificant coefficient ($\beta = .071$, $p = .179$). Accountability remained a positive and statistically significant predictor ($\beta = .643$, $p < .001$). The findings distinguish the positive bivariate association of ethical leadership from its non-significant unique contribution in the combined model, while identifying accountability as the strongest predictor among the four practices tested. The paper recommends that KCB strengthen transparent explanations, clear responsibility for change outcomes, access to information and feedback mechanisms.

Keywords: *Accountability, Ethical Leadership, Kenya Commercial Bank, Organisational Change Management.*

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I. INTRODUCTION

Commercial banks operate in an environment shaped by digital service delivery, automation, competition, regulatory requirements and changing customer expectations. Organisational change in this context involves adjustments to systems, work processes, employee responsibilities and service delivery. Such changes require more than technical investment: employees must understand the rationale for change, receive clear information and have confidence that decisions are made and implemented responsibly.

At the global level, the source project reviews evidence linking ethical leadership with employee responses to organisational change. Hasan (2025) identified transparency, accountability, communication quality, employee involvement and fairness as features of ethical leadership in change management. This provides a rationale for examining ethical leadership in change settings, although findings from other contexts cannot establish the size of the relationship at a Kenyan bank.

In Africa and Kenya, expanding digital financial services and changing customer expectations have placed pressure on banks to adapt their operations. The Central Bank of Kenya's Bank Supervision Annual Report 2024, as cited in the project, recorded growth in active mobile money subscriptions and mobile money agents between 2023 and 2024. KCB Group's 2024 Integrated Report also identified digital leadership and optimisation of data and analytics as strategic priorities. These developments provide the organisational context for investigating how leadership and accountability are associated with change management at KCB.

Ethical leadership practices refer to leadership conduct guided by integrity, fairness, consistency, respect and responsible treatment of employees. Such conduct may shape how employees interpret management decisions during change. Accountability practices concern whether leaders explain decisions, accept responsibility for outcomes, provide access to relevant information and establish feedback mechanisms. These practices overlap in practice but are analytically distinguishable: ethical leadership captures the

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conduct and example of leaders, while accountability focuses on answerability and responsibility for decisions and results.

➢ *Statement of the Problem*

Organisational change has become a strategic requirement for commercial banks seeking to respond to digital transformation, regulatory requirements, competition, and changing customer expectations. At Kenya Commercial Bank (KCB), the KCB Group Integrated Report for 2024 recorded 1.306 billion transactions through digital channels, representing 99% of all transactions conducted through KCB touchpoints. Digital transactions increased by 21% from 2023. These developments demonstrate the need for continuous adaptation of organisational processes, employee responsibilities, and service delivery systems. Successful change management, however, depends not only on technological investment but also on leadership practices that promote ethical conduct, accountability, transparent communication, and responsible decision-making.

Ethical leadership practices can shape how employees perceive and respond to organisational change. Leaders who demonstrate integrity, fairness, and consistency may help employees understand change initiatives and develop confidence in management decisions. However, organisational change may create uncertainty regarding revised work procedures, new technologies, employee responsibilities, and performance expectations. Where leadership practices do not adequately address these concerns, implementation may face challenges related to employee commitment, coordination, and acceptance of change. The extent to which ethical leadership practices are associated with organisational change management at KCB Bank therefore requires empirical investigation.

Accountability practices are also relevant because organisational change requires clear responsibilities, explanations for management decisions, and mechanisms for monitoring progress and addressing employee concerns. When responsibilities and expectations are unclear, it may be difficult to determine whether change activities are being implemented as intended. Although accountability can support transparency and responsibility during change, its specific relationship with organisational change management at KCB Bank needs to be established using institution-specific evidence.

Previous studies provide evidence of the relationship between leadership, employee behaviour, and organisational change. Ye et al. (2022) found that ethical leadership was positively associated with employees' change-oriented organisational citizenship behaviour through affective commitment to change, with the relationship strengthened by an ethical organisational climate. In Kenya, Tayari and Mutinda (2023) examined change management practices and organisational performance in commercial banks, focusing on innovation, organisational culture, change leadership, and organisational structure. Mbata et al. (2023) examined authentic leadership and employee ethical behaviour in Kenyan commercial banks, including the mediating role of organisational identification. Although these studies provide relevant insights, they do not adequately establish the relationship between ethical leadership practices, accountability practices, and organisational change management at KCB Bank.

The research problem is therefore both contextual and empirical. The available studies do not sufficiently establish how ethical leadership practices and accountability practices relate to organisational change management within KCB Bank. This limits the availability of institution-specific evidence that could help explain the contribution of these practices to change implementation. The study consequently examined the relationship between ethical leadership practices and organisational change management at KCB Bank, with particular attention to ethical leadership practices, and accountability practices.

The problem addressed in this paper is the limited institution-specific evidence on how ethical leadership and accountability relate to organisational change management at KCB. The source project reports substantial digital activity at KCB and identifies the need to adapt organisational processes, employee responsibilities and service delivery. However, the bank's published strategy alone does not establish whether employees experience poor communication, resistance or unfair treatment. These questions require empirical evidence. The study therefore examined employee responses concerning ethical leadership, accountability and change management at KCB Head Office.

➢ *Objectives*

This paper is limited to the first two specific objectives: (1) to establish the effects of ethical leadership practices on organisational change management at KCB; and (2) to examine the effects of accountability practices on organisational change management at KCB. The analysis draws on descriptive results and the relevant correlation and regression coefficients from the full study. The regression results are interpreted as associations and conditional predictive effects, not proof of causation, because the study used a cross-sectional design.

The study is relevant to KCB managers responsible for implementing change, as the findings identify leadership behaviours and accountability mechanisms that employees associate with change management. It also contributes institution-specific evidence to discussions of ethical leadership and organisational change in commercial banking.

II. LITERATURE REVIEW

➢ *Theoretical Literature*

The study was informed by Ethical Leadership Theory, Lewin's Change Management Theory and Social Exchange Theory. Ethical Leadership Theory provides the closest explanation for the first objective because it focuses on how leaders demonstrate and reinforce ethical standards through their actions, communication and decisions. Brown, Treviño, and Harrison (2005) conceptualised ethical leadership through normatively appropriate conduct and the promotion of such conduct through communication, reinforcement and

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decision-making. Applied to organisational change, the theory suggests that employees observe how leaders explain change, treat staff, respond to concerns and take responsibility.

Lewin's Change Management Theory provides a process perspective through the stages commonly described as unfreezing, changing and refreezing. Ethical leadership and accountability can be relevant across these stages: leaders help employees understand why change is needed, support implementation, and reinforce new practices through consistent procedures and monitoring. The source project also recognises that change in banking may be continuous, so stabilising a particular change does not remove the need to adapt to later requirements (Burnes, 2020).

Social Exchange Theory explains employee responses through reciprocity, trust and mutual obligation. When employees perceive that leaders treat them fairly, explain decisions and accept responsibility, they may be more willing to cooperate with change. Conversely, perceived unfairness or lack of transparency may weaken trust. The theory therefore supports examining accountability as a practical mechanism through which leaders can sustain confidence and cooperation during change (Blau, 1964; Cropanzano & Mitchell, 2005).

- *Ethical Leadership and Organisational Change Management*

Ethical leadership includes integrity, fairness, role modelling and support for employees affected by change. Auvinen et al. (2023), in a systematic review of ethical leadership and organisational culture, provide a broader basis for considering how ethical leadership relates to organisational settings. Hasan (2025) also examined ethical leadership practices in organisational change and highlighted transparency, accountability, communication quality, employee involvement and fairness. These studies provide relevant conceptual and empirical context, but they do not by themselves establish the relationship at KCB.

Research specifically discussed in the project also indicates that ethical leadership may shape how employees interpret leaders' commitment to change. Brown et al. (2005) examined leaders' commitment to change and employee behavioural support and reported that ethical leadership strengthened relevant relationships. Such findings support the expectation that ethical conduct can be positively associated with change management. However, they do not remove the need to test the relationship in KCB's own organisational context.

- *Accountability and Organisational Change Management*

Accountability practices include open communication about change, clear explanations for decisions, access to information, leadership responsibility for outcomes and effective feedback mechanisms. These practices make change decisions more answerable and help employees understand how implementation is being managed. In the source project's literature review, Kumar and Singh (2024) are reported to have found that accountability and transparency were associated with employee trust and acceptance of organisational change in Indian commercial banks. Rodriguez and Morales (2022) are also reported to have found that leaders who justified decisions and accepted responsibility experienced greater employee cooperation during restructuring in Brazilian financial institutions.

Evidence from Kenya is also relevant but not identical to the present inquiry. The source project discusses Munyoki and Wambua (2023), whose work concerned accountability structures and organisational change in Kenyan commercial banks. It also reviews studies of general change-management practices and organisational performance. The remaining gap is the need to assess accountability alongside other ethical practices and determine whether it retains a distinct statistical association with change management at KCB Head Office.

- *Research Gap and Focus of this Paper*

The reviewed literature provides theoretical reasons and related empirical findings to expect positive relationships between ethical leadership, accountability and organisational change management. However, much of the literature reviewed in the project examines other countries, other sectors, or related outcomes such as trust, innovation, employee commitment and organisational performance. This paper addresses the contextual gap by presenting KCB-specific results for the first two objectives. It also distinguishes simple correlations from regression coefficients that estimate each variable's unique contribution while the other ethical practices are held constant.

- *Conceptual Framework*

For the purposes of this paper, ethical leadership practices and accountability practices are the focal independent variables, and organisational change management is the dependent variable. In the original study's full regression model, ethical communication practices and ethical decision-making practices were also included as control predictors.

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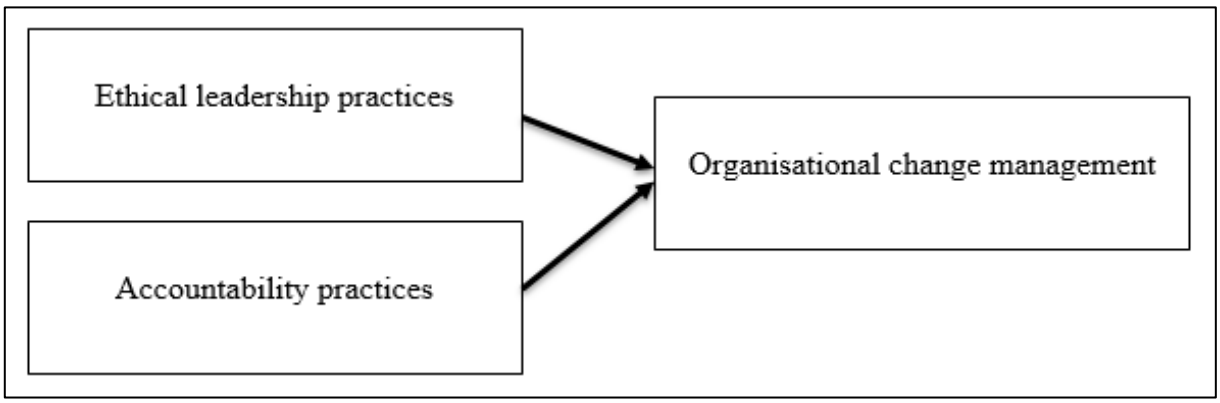


Fig 1 Conceptual Relationship Examined in this Paper: Ethical Leadership Practices and Accountability Practices are Expected to be Positively Associated with Organisational Change Management.

III. METHODOLOGY

The overall objective of the original study was to examine ethical leadership practices and organisational change management at Kenya Commercial Bank Limited. This paper extracts and analyses results relevant to the first two specific objectives: ethical leadership practices and accountability practices. The study adopted a descriptive cross-sectional research design, allowing employee perceptions and relationships among variables to be examined at one point in time. The research was conducted at KCB Limited Head Office in Nairobi, with the study scope identifying Kencom House as the central administrative and strategic location.

The target population comprised 920 employees. Stratified random sampling was used to ensure representation of different employee categories, followed by proportionate allocation and simple random selection within strata. Yamane's formula at a 5% level of precision was used to obtain a sample of 279. Of these, 183 completed questionnaires were analysed. This is a response rate of 65.6% (183/279). The source abstract reports 65.8%; the percentage here is calculated directly from the stated counts.

Data were collected using a structured, self-administered questionnaire with Likert-scale items. The instrument covered ethical leadership, accountability, ethical communication, ethical decision-making and organisational change management. A pilot test involved ten employees at Equity Bank Head Office, who were excluded from the main sample. Content and face validity were supported through pilot testing and review by subject-matter experts and the research supervisor. Cronbach's alpha for ethical leadership practices was .973 and for accountability practices was .843, both above the study's stated acceptance threshold of .70.

Data were coded and analysed using SPSS. Frequencies, percentages, means and standard deviations were used for descriptive analysis. Pearson correlation was used to assess bivariate relationships, and multiple linear regression was used in the full study to estimate the unique contribution of each ethical practice to organisational change management. Statistical tests were two-tailed, with $\alpha = .05$. The regression model included ethical leadership, accountability, ethical communication and ethical decision-making. Accordingly, the individual regression coefficients for the two focal variables are conditional on the other two predictors.

Ethical procedures included obtaining the required institutional, NACOSTI and KCB permissions, informing participants about the purpose of the study, obtaining voluntary consent and treating responses confidentially. Because the design was cross-sectional and relied on self-reported questionnaire data, the results establish associations rather than causation and may not be generalisable beyond the study setting.

IV. FINDINGS

- *Objective 1: Ethical Leadership Practices and Organisational Change Management*

The descriptive findings showed that respondents generally viewed ethical leadership practices favourably, although ratings differed across indicators. The mean scores ranged from 3.32 to 3.96. Integrity during change implementation received the highest mean (M = 3.96, SD = 0.854), followed by leaders taking accountability for decisions (M = 3.91, SD = 1.068) and managers acting as positive role models (M = 3.72, SD = 0.868). Fair treatment of employees recorded a lower mean of 3.39 (SD = 0.888), while adequate support for employees affected by change recorded the lowest mean, 3.32 (SD = 0.879; n = 182).

Table 1 Descriptive Results for Ethical Leadership Practices

Indicator	n	Mean	SD
Leaders demonstrate high integrity during change implementation	183	3.96	0.854
Employees are treated fairly regardless of position or department	183	3.39	0.888
Managers act as positive role models during change	183	3.72	0.868
Leaders take accountability for change-related decisions	183	3.91	1.068
Management provides adequate support to employees affected by change	182	3.32	0.879

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The pattern indicates that respondents more strongly recognised integrity, responsibility for decisions and role modelling than fair treatment and support for employees affected by change. These lower-rated areas point to practical opportunities for KCB to make ethical leadership more visible through consistent treatment, consultation and support during implementation. The descriptive results represent employee perceptions and do not independently establish why the ratings differed.

Pearson correlation analysis showed a positive, statistically significant relationship between ethical leadership practices and organisational change management ($r = .359$, $p < .001$; $n = 183$). The association was moderate. This indicates that higher ratings of ethical leadership tended to occur alongside higher ratings of organisational change management.

Table 2 Correlation and Regression Results for Ethical Leadership Practices

Analysis	Statistic	Result	Interpretation
Pearson correlation	r	.359, $p < .001$	Positive, statistically significant bivariate association
Multiple regression	B	0.085	Positive unstandardised coefficient
Multiple regression	β	0.071	Positive but statistically insignificant unique contribution
Multiple regression	t; p	1.357; .179	Not statistically significant at $\alpha = .05$

The correlation result is consistent with the expectation in Ethical Leadership Theory that integrity, fairness and credible role modelling are associated with employees' responses to change. It also aligns with the related evidence reviewed in the source project, including Brown et al. (2005), which connected ethical leadership with employee support for organisational change. However, in the full regression model, ethical leadership had a positive but non-significant coefficient ($\beta = .071$, $p = .179$). Thus, the positive bivariate relationship did not translate into a statistically significant unique contribution after accounting for accountability, ethical communication and ethical decision-making. This difference may reflect overlap among related ethical practices; it should not be interpreted as proof that ethical leadership is irrelevant.

For the first objective, the evidence supports a positive association between ethical leadership practices and organisational change management, but it does not support a statistically significant independent effect for ethical leadership in the combined regression model. The null hypothesis of no bivariate relationship would be rejected based on the correlation result. If the hypothesis concerns an independent regression effect, it would not be rejected at the 5% level.

- *Objective 2: Accountability Practices and Organisational Change Management*

The descriptive results for accountability practices were generally favourable, with means ranging from 3.05 to 3.74. Open communication of organisational changes received the highest mean ($M = 3.74$, $SD = 0.976$), followed by clear explanations of change-related decisions ($M = 3.72$, $SD = 0.912$) and the availability of feedback mechanisms ($M = 3.62$, $SD = 0.924$). Access to adequate information about change initiatives received a lower mean ($M = 3.23$, $SD = 1.076$), while leaders taking responsibility for change outcomes recorded the lowest mean ($M = 3.05$, $SD = 1.058$).

Table 3 Descriptive Results for Accountability Practices

Indicator	n	Mean	SD
Management communicates organisational changes openly	183	3.74	0.976
Change-related decisions are explained clearly	183	3.72	0.912
Employees have adequate access to information about change	183	3.23	1.076
Leaders take responsibility for change outcomes	183	3.05	1.058
Effective feedback mechanisms are available during change	183	3.62	0.924

The results suggest that open communication and clear explanations were more evident to respondents than access to information and leaders' acceptance of responsibility for change outcomes. The lower mean for responsibility for outcomes is particularly relevant to accountability: explaining a decision is not equivalent to accepting responsibility for its consequences. KCB could therefore strengthen accountability by making responsibilities explicit, documenting decisions, ensuring staff can access change-related information and reviewing feedback through to resolution.

Accountability practices had a strong positive correlation with organisational change management ($r = .709$, $p < .001$; $n = 183$). This was the strongest bivariate relationship among the four ethical practices examined in the original study. In the full regression model, accountability also had a positive and statistically significant coefficient ($B = .529$, $\beta = .643$, $t = 11.966$, $p < .001$). The standardised coefficient was the largest among the predictors, indicating that accountability made the strongest unique contribution to the model after controlling for ethical leadership, ethical communication and ethical decision-making.

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Table 4 Correlation and Regression Results for Accountability Practices

Analysis	Statistic	Result	Interpretation
Pearson correlation	r	.709, p < .001	Strong positive, statistically significant bivariate association
Multiple regression	B	0.529	Positive unstandardised coefficient
Multiple regression	β	0.643	Strongest positive unique contribution in the full model
Multiple regression	t; p	11.966; < .001	Statistically significant at α = .05

The finding is consistent with the literature reviewed in the source project, which links accountability, transparency and answerability with employee trust and acceptance of change. It also supports Social Exchange Theory: when managers explain decisions, provide information and accept responsibility, employees may have greater grounds for trusting the change process. The study's data do not prove that accountability causes better change management, but the strength of the correlation and the significant regression coefficient indicate that accountability was the most influential of the predictors included in the model.

For the second objective, the null hypothesis of no significant relationship or effect between accountability practices and organisational change management is rejected at the 5% significance level. This conclusion is supported by both the correlation analysis and the positive, statistically significant regression coefficient.

V. CONCLUSION AND RECOMMENDATIONS

The first two objectives show different patterns. Ethical leadership practices were positively and significantly associated with organisational change management at the bivariate level (r = .359, p < .001), but the unique regression coefficient was not statistically significant after the other ethical practices were controlled (β = .071, p = .179). Respondents rated leaders' integrity and responsibility for decisions relatively highly, while fair treatment and support for employees affected by change received lower means. KCB should therefore translate ethical leadership values into consistent, observable practices, particularly fair treatment, consultation and support during organisational change.

Accountability practices had a strong positive association with organisational change management (r = .709, p < .001) and the largest positive, statistically significant regression coefficient (β = .643, p < .001). The findings identify accountability as the strongest predictor among the four ethical practices in the full model. KCB should assign clear responsibilities for change initiatives, document and explain decisions, ensure employees have timely access to relevant information, and require managers to account for outcomes. Feedback channels should be monitored so that concerns receive responses rather than simply being collected.

Theoretically, the findings support using Ethical Leadership Theory to understand the role of leader conduct and Social Exchange Theory to interpret the potential relationship between accountability and employee confidence during change. For practice, the results suggest that ethical values should be reinforced through accountability mechanisms that employees can see and use. For policy and governance, banks may consider incorporating transparent decision records, clear accountability assignments and feedback procedures into change-management protocols.

Further research should use longitudinal or repeated-measure designs to examine whether perceptions of ethical leadership and accountability precede changes in employee acceptance and implementation outcomes. Studies involving other KCB locations and other commercial banks could test the transferability of these results. Future analyses should also examine overlap among ethical leadership, accountability, communication and decision-making to clarify how these related practices contribute independently to change management.

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