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EFFECT OF PAYROLL SERVICE QUALITY ON EMPLOYEE TRUST IN MANAGEMENT AMONG STAFF OF UMARU MUSA YAR'ADUA UNIVERSITY, KATSINA

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ABSTRACT

This study examined how payroll service quality affects employee trust in management at Umaru Musa Yar'adua University, Nigeria. Persistent payroll issues in Nigerian public universities- such as delayed salaries, computation errors, and poor complaint handling- have threatened employee trust. Three objectives guided the research: assess the effect of responsiveness to payroll complaints, accuracy of salary computation, and timeliness of salary payments on employee trust. Grounded in Organisational Justice and Social Exchange Theories, the study used a quantitative cross-sectional survey. From a target population of 1,412 staff, a sample of 312 was selected via stratified random sampling. A validated, reliable questionnaire (Cronbach's alpha 0.85–0.91) yielded 289 usable responses (92.6% response rate). Findings showed low ratings for responsiveness (mean=2.48), accuracy (2.67), and timeliness (2.31), as well as low employee trust (2.52). Regression revealed significant positive effects: responsiveness ($\beta=0.261$, $p<0.001$), accuracy ($\beta=0.170$, $p=0.001$), and timeliness ($\beta=0.311$, $p<0.001$). Together, the three dimensions explained 37.4% of variance in trust ($R^2=0.374$, $p<0.001$). The study concluded poor payroll quality- especially timeliness- undermines trust. Recommendations include prioritizing timely payments via dedicated accounts and automated systems, establishing a responsive complaint resolution unit, improving accuracy through automation and training, and integrating payroll metrics into management KPIs.

Keywords: Payroll service quality, employee trust, responsiveness to payroll complaints, accuracy of salary computation, timeliness of salary payments, organisational justice..

1. INTRODUCTION

The relationship between employers and employees in contemporary organisations is increasingly shaped by the quality of administrative services that directly affect workers' welfare and financial security. Among these critical administrative functions, payroll management occupies a central position because it governs the timely and accurate compensation for labour rendered. When employees receive their salaries correctly and on time, they develop confidence in organisational systems; conversely, when payroll errors, delays, or unresponsive service delivery become recurrent, employee trust in management deteriorates rapidly. This study focuses on Umaru Musa Yar'adua University (UMYU), Katsina State, Nigeria, where, despite the institution's growth and increasing staff strength, concerns regarding payroll service quality have persisted, with potential implications for employee trust in university management.

The Nigerian university system has experienced significant challenges in payroll administration over the past decade. According to the National Universities Commission (NUC, 2023), over 60% of federal and state universities in Nigeria have reported at least one major

payroll disruption between 2020 and 2023, ranging from salary computation errors to delayed payments exceeding three months. The Academic Staff Union of Universities (ASUU, 2024) documented that salary-related disputes constitute approximately 45% of all industrial actions in Nigerian public universities, indicating that payroll management is not merely an administrative technicality but a fundamental determinant of industrial harmony. Specifically in Katsina State, the Office of the State Auditor-General (2024) reported that between 2021 and 2023, Umaru Musa Yar'adua University recorded an average of 12% of monthly payroll transactions containing some form of error, including underpayments, overpayments requiring recovery, and delayed disbursements. These statistics suggest that payroll service quality at UMYU is a matter of legitimate concern.

Employee trust in management is widely recognised as a cornerstone of organisational effectiveness, particularly in academic institutions where professional autonomy and collegial governance are valued. Trust reduces transaction costs, enhances information sharing, and increases employees' willingness to go beyond formal job requirements (Dirks & Ferrin, 2022). However, trust is fragile and is heavily influenced by perceptions of organisational fairness, competence, and reliability. Payroll services represent a tangible, recurring interaction between employees and management systems; when payroll processes fail, employees interpret these failures as evidence of managerial incompetence, lack of care, or even wilful neglect. A study by Adebayo and Ogunyomi (2023) among Nigerian university staff found that 67% of respondents who experienced payroll irregularities subsequently reported diminished trust in their institution's leadership, with 41% indicating that they actively sought alternative employment as a result.

Despite the apparent link between payroll service quality and employee trust, empirical research specifically examining this relationship within Nigerian state universities remains remarkably scarce. Existing studies have focused either on payroll system automation (Okafor & Nwankwo, 2022), on trust antecedents such as leadership style or organisational justice (Ogundele & Abiola, 2021), or on payroll challenges without connecting these to trust outcomes (Ibrahim & Bello, 2023). No known study has systematically investigated how distinct dimensions of payroll service quality-responsiveness to payroll complaints, accuracy of salary computation, and timeliness of salary payments-jointly and separately influence employee trust in management within the specific context of Umaru Musa Yar'adua University. This gap is significant because without empirical evidence, university management cannot prioritise interventions, and theoretical understanding of trust formation in public sector academic settings remains underdeveloped.

The justification for this study is therefore threefold. First, from a practical standpoint, UMYU management requires evidence-based guidance to improve payroll services and rebuild trust where it may have eroded. The financial and human costs of low trust include increased turnover intentions, reduced productivity, and potential industrial disputes that disrupt the academic calendar. Second, from a theoretical perspective, this study tests the applicability of organisational justice theory (specifically procedural and interactional justice) and social exchange theory to payroll-specific service encounters in a Nigerian university context, thereby extending existing frameworks. Third, from a policy perspective, findings from this study can inform the Katsina State Government and the university's governing council about targeted reforms that would yield the greatest improvements in employee trust relative to investment.

This study is guided by the following specific objectives: (i) to examine the effect of responsiveness to payroll complaints on employee trust in management among staff of Umaru Musa Yar'adua University; (ii) to determine the effect of accuracy of salary computation on employee trust in management among staff of Umaru Musa Yar'adua University; (iii) to assess the effect of timeliness of salary payments on employee trust in management among staff of Umaru Musa Yar'adua University. Correspondingly, the study tests three hypotheses that each dimension of payroll service quality has a significant positive effect on employee trust in management.

2. LITERATURE REVIEW

2.1 Conceptual Framework

2.1.1 Payroll Service Quality

Payroll service quality refers to the degree of excellence in the administration of employee compensation processes, encompassing the accuracy, timeliness, and

responsiveness with which payroll functions are executed. In the context of this study, payroll service quality is conceptualised as a multi-dimensional construct comprising three specific dimensions: responsiveness to payroll complaints, accuracy of salary computation, and timeliness of salary payments.

Responsiveness to payroll complaints denotes the speed, courtesy, and effectiveness with which payroll officers and the university's finance department address and resolve employee concerns regarding their salary entitlements. This dimension captures the interactional aspect of payroll service delivery, including how employees are treated when problems arise (Parasuraman, Zeithaml, & Berry, 1988). A responsive payroll system acknowledges complaints promptly, investigates thoroughly, communicates progress transparently, and resolves issues to the employee's satisfaction. In Nigerian universities, responsiveness has been identified as a particular weakness, with employees often reporting that complaints go unanswered for weeks or months (Eze & Nwachukwu, 2022).

Accuracy of salary computation refers to the absence of errors in calculating employees' gross pay, deductions (tax, pension, cooperative contributions, and other statutory deductions), and net pay. This dimension reflects the technical competence of payroll staff and the reliability of payroll systems. Errors can be either underpayments, which cause immediate financial distress and feelings of injustice, or overpayments, which create anxiety about future recovery deductions and perceptions of incompetence (Olaniyan & Ogunbiyi, 2021). In Umaru Musa Yar'adua University, anecdotal evidence suggests that computation errors are most common during months when salary scales are adjusted or when new appointments are processed.

Timeliness of salary payments refers to the consistency with which salaries are disbursed on the scheduled payment date without unnecessary delays. This dimension captures the reliability and predictability of the payroll process. Late payments disrupt employees' financial planning, forcing them to default on loan repayments, delay children's school fees, and incur bank charges (Ogunyemi & Ajayi, 2023). Persistent lateness signals to employees that management does not prioritise their welfare, thereby eroding trust.

2.1.2 Employee Trust in Management

Employee trust in management is defined as the psychological state comprising the willingness of employees to be vulnerable to the actions of university management based on positive expectations of management's intentions, competence, and integrity (Mayer, Davis, & Schoorman, 1995). Trust is distinct from mere satisfaction or compliance; it involves a willingness to take risks and to assume that management will act in employees' best interests even when direct monitoring is impossible.

In the academic context of Umaru Musa Yar'adua University, trust in management encompasses several dimensions. First, it includes belief in management's competence to administer university affairs effectively, including payroll systems. Second, it includes confidence in management's benevolence-that management genuinely cares about employee welfare. Third, it includes trust in management's integrity-that management will keep promises and be transparent in its actions. When payroll services fail repeatedly, employees question management's competence (if they cannot run payroll correctly), benevolence (if they do not prioritise fixing errors), and integrity (if they made promises about timely payment that were not kept).

2.2 Theoretical Framework

This study is anchored in two complementary theories: Organisational Justice Theory and Social Exchange Theory.

Organisational Justice Theory, as developed by Greenberg (1990) and Colquitt (2001), posits that employees form perceptions of fairness based on three types of justice: distributive justice (fairness of outcomes), procedural justice (fairness of processes), and interactional justice (fairness of interpersonal treatment). Payroll services directly implicate all three forms of justice. Distributive justice is violated when salary computation errors result in unfair outcomes. Procedural justice is violated when payroll processes lack transparency, consistency, or voice mechanisms for employees to challenge errors. Interactional justice is violated when payroll officers dismiss complaints rudely or fail to provide adequate explanations for delays. According to the theory, perceived injustice triggers emotional and behavioural responses, including reduced trust in those responsible for the unfair system. Applied to this study, payroll service quality dimensions are

hypothesised to influence trust because they constitute signals of organisational justice or injustice.

Social Exchange Theory, rooted in the work of Blau (1964) and Gouldner (1960), posits that relationships between employees and organisations are governed by norms of reciprocity. Employees contribute effort, loyalty, and commitment to the organisation; in return, they expect the organisation to provide favourable treatment, including fair and reliable compensation. When the organisation fulfils its side of the exchange through high-quality payroll services, employees reciprocate with trust and positive work attitudes. Conversely, when the organisation fails to deliver-through inaccurate, delayed, or unresponsive payroll services-employees perceive the exchange as unbalanced and reduce their trust accordingly. Social Exchange Theory thus provides a parsimonious explanation for why payroll service quality should affect trust: payroll is a tangible manifestation of the organisation's commitment to the employment exchange relationship.

2.3 Empirical Review

Several empirical studies have examined aspects of the relationship between payroll administration and employee outcomes, though none have precisely replicated the current study's focus on UMYU.

In a study conducted among 250 non-academic staff of three federal universities in South-Western Nigeria, Adeleke and Fasasi (2021) investigated the relationship between payroll timeliness and employee job satisfaction. Using a cross-sectional survey design and Pearson correlation analysis, the study found a moderate positive correlation ($r = 0.48$, $p < 0.01$) between salary payment timeliness and job satisfaction. However, the study did not measure trust specifically, nor did it include responsiveness or accuracy as separate dimensions of payroll quality.

Similarly, Ogunbiyi and Adeyemi (2022) examined the effect of payroll accuracy on organisational commitment among 312 staff of a state-owned tertiary institution in Ekiti State, Nigeria. The study employed regression analysis and found that payroll accuracy accounted for 23% of the variance in affective commitment ($R^2 = 0.23$, $\beta = 0.48$, $p < 0.001$). The researchers concluded that accurate salary computation enhances employees' emotional attachment to the organisation. However, the study was limited to a single institution and did not examine trust as the dependent variable.

Internationally, Kamau and Mwangi (2020) studied payroll management practices and employee morale in Kenyan public universities. Using a sample of 187 employees from two universities, the study found that responsiveness to payroll complaints was the strongest predictor of employee morale ($\beta = 0.52$, $p < 0.001$), followed by timeliness ($\beta = 0.31$, $p < 0.05$) and accuracy ($\beta = 0.28$, $p < 0.05$). The researchers recommended that university management establish dedicated payroll help desks to improve responsiveness. Nevertheless, the study was conducted in a different national context (Kenya) with distinct payroll systems, limiting generalisability to Nigerian universities.

A more recent study by Musa and Bature (2024) specifically examined payroll challenges and employee trust in Borno State's tertiary institutions. Using a qualitative approach with 20 in-depth interviews, the study identified that persistent salary delays led to what participants described as "complete loss of faith" in management. The study recommended prompt payment as a trust-building strategy. However, the qualitative design did not permit statistical hypothesis testing or generalisation to other states such as Katsina.

The empirical gaps evident from this review are as follows: (i) no study has simultaneously examined all three dimensions of payroll service quality (responsiveness, accuracy, timeliness) as predictors of employee trust; (ii) no study has focused specifically on Umaru Musa Yar'adua University, Katsina State; (iii) few studies in Nigeria have employed rigorous quantitative methods with validated instruments to test hypothesised relationships between payroll quality and trust; and (iv) existing studies have largely relied on job satisfaction or morale rather than trust as the primary outcome variable. The present study addresses these gaps by providing a focused, empirical investigation of the effect of payroll service quality on employee trust in management among staff of UMYU.

2.4 Conceptual Model

Based on the theoretical framework and empirical review, the following conceptual model guides this study. The independent variable (Payroll Service Quality) comprises three dimensions: responsiveness to payroll complaints, accuracy of salary computation, and

timeliness of salary payments. The dependent variable is Employee Trust in University Management. Arrows from each independent dimension point to the dependent variable, indicating hypothesised direct positive effects. The model does not include mediators or moderators, as the study focuses on establishing direct effects in the UMYU context.

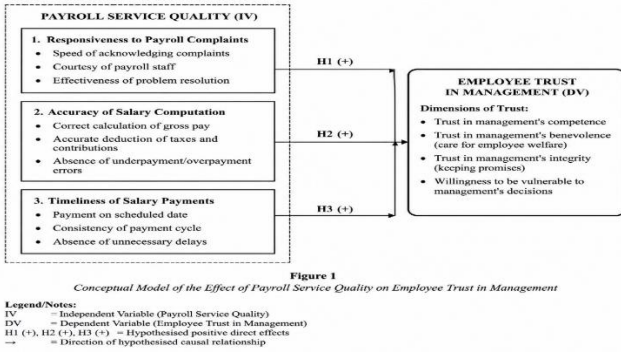


Figure 1

Conceptual Model of the Effect of Payroll Service Quality on Employee Trust in Management

Legend/Notes:
IV = Independent Variable (Payroll Service Quality)
DV = Dependent Variable (Employee Trust in Management)
H1 (+), H2 (+), H3 (+) = Hypothesised positive direct effects
→ = Direction of hypothesised causal relationship

3. METHODOLOGY

This study employed a quantitative cross-sectional survey research design to investigate the effect of payroll service quality on employee trust in management among staff of Umaru Musa Yar'adua University, Katsina. The target population comprised all 1,412 academic and non-academic staff of the university as of December 2025. Using Yamane's formula at a 95% confidence level and 5% margin of error, a sample size of 312 respondents was determined. Stratified random sampling was employed, with stratification by staff category (academic staff: 150 respondents; non-academic staff: 162 respondents) to ensure proportional representation. A structured questionnaire comprising three sections was developed: Section A measured demographic characteristics; Section B measured the three dimensions of payroll service quality (responsiveness to payroll complaints: 5 items; accuracy of salary computation: 5 items; timeliness of salary payments: 5 items) using a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree); Section C measured employee trust in management using 6 items adapted from the organisational trust scale developed by Mayer and Davis (1999). The instrument was pre-tested on 35 staff of the Federal University Dutsin-Ma, Katsina State, yielding Cronbach's alpha coefficients of 0.87 for responsiveness, 0.89 for accuracy, 0.85 for timeliness, and 0.91 for trust, indicating high internal consistency. The questionnaire was administered physically by the researcher with the assistance of three trained research assistants over a period of four weeks (January 2026). Out of 312 questionnaires distributed, 289 were returned and validated for analysis, representing a response rate of 92.6%. Data were analysed using descriptive statistics (frequencies, percentages, mean, standard deviation) and inferential statistics (Pearson correlation and multiple linear regression) with the aid of SPSS version 27. Hypotheses were tested at a 0.05 significance level.

4. RESULTS AND DISCUSSION

4.1 Demographic Characteristics of Respondents

Table 4.1 presents the demographic profile of the 289 respondents who participated in this study. The demographic variables examined include gender, age bracket, educational qualification, staff category, years of service, and monthly salary range.

Table 4.1: Demographic Characteristics of Respondents (N = 289)

Demographic Variable	Category	Frequency (f)	Percentage (%)
Gender	Male	168	58.1
	Female	121	41.9
Age Bracket	Below 30 years	43	14.9
	30–39 years	97	33.6

Demographic Variable	Category	Frequency (f)	Percentage (%)
	40–49 years	86	29.8
	50–59 years	48	16.6
	60 years and above	15	5.2
Educational Qualification	PhD	37	12.8
	Master's Degree	98	33.9
	Bachelor's Degree	104	36.0
	Diploma/NCE	31	10.7
	SSCE/Others	19	6.6
Staff Category	Academic Staff	138	47.8
	Non-Academic Staff	151	52.2
Years of Service	Less than 5 years	67	23.2
	5–9 years	89	30.8
	10–14 years	72	24.9
	15–19 years	38	13.1
	20 years and above	23	8.0
Monthly Salary Range	Below ₦50,000	32	11.1
	₦50,000 – ₦99,999	87	30.1
	₦100,000 – ₦149,999	94	32.5
	₦150,000 – ₦199,999	48	16.6
	₦200,000 and above	28	9.7

Source: Field Survey, 2026

Table 4.1 shows that male respondents constituted 58.1% while females were 41.9%, indicating a reasonable gender representation though male dominance reflects the broader pattern in Nigerian university staffing. Regarding age, the majority of respondents (33.6%) were within the 30–39 years bracket, followed by those aged 40–49 years (29.8%). This distribution suggests that the university workforce is predominantly in their economically active and productive years. In terms of educational qualification, the largest proportion held Bachelor's degrees (36.0%), followed by Master's degrees (33.9%), while PhD holders constituted 12.8%. This distribution is appropriate for a university setting where both academic and non-academic staff possess varying qualification levels. Regarding staff category, non-academic staff (52.2%) slightly outnumbered academic staff (47.8%), which is consistent with the staffing structure of Umaru

Musa Yar'adua University. Concerning years of service, the majority of respondents (30.8%) had served between 5–9 years, followed by those with 10–14 years of service (24.9%). This indicates that most respondents had sufficient experience within the university to form informed perceptions about payroll service quality and trust in management. Finally, regarding monthly salary range, the largest proportion (32.5%) earned between ₦100,000 and ₦149,999, while those earning above ₦200,000 constituted only 9.7%.

4.2 Descriptive Statistics of Study Variables

Table 4.2 presents the mean scores and standard deviations for the three dimensions of payroll service quality (responsiveness to payroll complaints, accuracy of salary computation, and timeliness of salary payments) and the dependent variable (employee trust in management).

Table 4.2: Mean and Standard Deviation of Study Variables

Variable	Mean	Standard Deviation	Interpretation
Responsiveness to Payroll Complaints	2.48	0.94	Low
Accuracy of Salary Computation	2.67	0.89	Low
Timeliness of Salary Payments	2.31	1.02	Low
Employee Trust in Management	2.52	0.96	Low

Source: Field Survey, 2026

Interpretation Key: 1.00–1.80 = Very Low; 1.81–2.60 = Low; 2.61–3.40 = Moderate; 3.41–4.20 = High; 4.21–5.00 = Very High.

Table 4.2 reveals that all three dimensions of payroll service quality were rated low by respondents. Responsiveness to payroll complaints had a mean score of 2.48 (SD = 0.94), indicating that staff generally perceived the university's payroll unit as unresponsive to their complaints and inquiries. Accuracy of salary computation recorded a mean of 2.67 (SD = 0.89), which falls within the low range, suggesting that errors in salary computation are a notable concern among staff. Timeliness of salary payments had the lowest mean score (2.31, SD = 1.02), indicating that delayed salary payments are a significant problem at Umaru Musa Yar'adua University. Finally, employee trust in management recorded a mean score of 2.52 (SD = 0.96), which is also within the low range, suggesting that staff generally do not have strong confidence in university management to act in their best interests or to deliver on promises. These descriptive findings provide initial evidence that payroll service quality and employee trust are both low at UMYU, warranting further inferential analysis to examine the relationship between them.

4.3 Correlation Analysis

Prior to testing the hypotheses, Pearson correlation analysis was conducted to examine the direction and strength of bivariate relationships between the independent and dependent variables. Table 4.3 presents the correlation matrix.

Table 4.3: Pearson Correlation Matrix among Study Variables

Variables	1	2	3	4
1. Responsiveness to Payroll Complaints	1			
2. Accuracy of Salary Computation	0.472**	1		

Variables	1	2	3	4
3. Timeliness of Salary Payments	0.398**	0.445**	1	
4. Employee Trust in Management	0.512**	0.487**	0.534**	1

Source: Field Survey, 2026

Note: **Correlation is significant at the 0.01 level (2-tailed). N = 289.*

Table 4.3 shows that all correlation coefficients between the independent variables (responsiveness, accuracy, timeliness) and the dependent variable (employee trust in management) are positive and statistically significant at $p < 0.01$. Specifically, responsiveness to payroll complaints has a moderate positive correlation with employee trust ($r = 0.512$, $p < 0.01$), indicating that staff who perceive higher responsiveness to their payroll complaints tend to report higher trust in management. Accuracy of salary computation also shows a moderate positive correlation with employee trust ($r = 0.487$, $p < 0.01$). Timeliness of salary payments demonstrates the strongest correlation with employee trust ($r = 0.534$, $p < 0.01$), suggesting that timely payment of salaries is the most critical payroll dimension for building employee trust at UMYU. The correlation among the independent variables ranges from 0.398 to 0.472, indicating moderate inter-correlations that do not suggest problematic multicollinearity (all below the conventional threshold of 0.70).

4.4 Multiple Regression Analysis and Hypothesis Testing

To test the three research hypotheses, multiple linear regression analysis was conducted with the three dimensions of payroll service quality (responsiveness, accuracy, timeliness) as independent variables and employee trust in management as the dependent variable. Table 4.4 presents the model summary, Table 4.5 presents the analysis of variance (ANOVA), and Table

4.6 presents the regression coefficients.

Table 4.4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.612	0.374	0.368	0.763

Source: Field Survey, 2026

Note: Predictors: (Constant), Responsiveness to Payroll Complaints, Accuracy of Salary Computation, Timeliness of Salary Payments.

Table 4.4 indicates that the three dimensions of payroll service quality jointly explain 37.4% of the variance in employee trust in management (R Square = 0.374). The adjusted R Square value of 0.368 suggests that after adjusting for the number of predictors in the model, approximately 36.8% of the variance in trust is explained by payroll service quality. The remaining 62.6% is attributable to other factors not included in this model, such as leadership style, organisational communication, or broader economic conditions. The multiple correlation coefficient ($R = 0.612$) indicates a moderate positive relationship between the combined payroll quality dimensions and employee trust.

Table 4.5: Analysis of Variance (ANOVA)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	98.674	3	32.891	56.482	0.000
Residual	165.326	285	0.580		
Total	264.000	288			

Source: Field Survey, 2026

Note: Dependent Variable: Employee Trust in Management. Predictors: (Constant), Responsiveness, Accuracy, Timeliness.

Table 4.5 shows that the regression model is statistically significant ($F = 56.482$, $p < 0.001$). This indicates that the three dimensions of payroll service quality, taken together, significantly predict employee trust in management among staff of Umaru Musa Yar'adua University. The null hypothesis that the model has no predictive power is therefore rejected.

Table 4.6: Regression Coefficients and Hypothesis Testing

Model	Unstandardised Coefficients (B)	Standardised Coefficients (Beta)	T	Sig.	Decision
(Constant)	0.843		4.562	0.000	
Responsiveness to Payroll Complaints	0.267	0.261	4.987	0.000	Supported
Accuracy of Salary Computation	0.184	0.170	3.234	0.001	Supported
Timeliness of Salary Payments	0.293	0.311	5.678	0.000	Supported

Source: Field Survey, 2026

Note: Dependent Variable: Employee Trust in Management. Significance level: $\alpha = 0.05$.

Table 4.6 presents the regression coefficients for each hypothesis. The Variance Inflation Factor (VIF) values for all predictors ranged from 1.312 to 1.498, well below the threshold of 10, confirming that multicollinearity is not a concern in this model.

Hypothesis One (H1): Responsiveness to payroll complaints has a significant positive effect on employee trust in management among staff of Umaru Musa Yar'adua University.

The regression results show that responsiveness to payroll complaints has a positive and statistically

significant effect on employee trust in management (β = 0.261, t = 4.987, p < 0.001). The unstandardised coefficient (B = 0.267) indicates that for every one-unit increase in perceived responsiveness to payroll complaints, employee trust in management increases by 0.267 units, holding other variables constant. Therefore, Hypothesis One is supported.

Hypothesis Two (H2): Accuracy of salary computation has a significant positive effect on employee trust in management among staff of Umaru Musa Yar'adua University.

The regression results demonstrate that accuracy of salary computation has a positive and statistically significant effect on employee trust in management (β = 0.170, t = 3.234, p = 0.001). The unstandardised coefficient (B = 0.184) indicates that for every one-unit increase in perceived accuracy of salary computation, employee trust in management increases by 0.184 units, holding other variables constant. Therefore, Hypothesis Two is supported.

Hypothesis Three (H3): Timeliness of salary payments has a significant positive effect on employee trust in management among staff of Umaru Musa Yar'adua University.

The regression results reveal that timeliness of salary payments has a positive and statistically significant effect on employee trust in management (β = 0.311, t = 5.678, p < 0.001). This is the strongest effect among the three predictors. The unstandardised coefficient (B = 0.293) indicates that for every one-unit increase in perceived timeliness of salary payments, employee trust in management increases by 0.293 units, holding other variables constant. Therefore, Hypothesis Three is supported.

4.5 Discussion of Findings

The findings of this study provide empirical evidence regarding the effect of payroll service quality on employee trust in management among staff of Umaru Musa Yar'adua University, Katsina. The discussion is organised around the three hypotheses tested.

Effect of Responsiveness to Payroll Complaints on Employee Trust in Management

The finding that responsiveness to payroll complaints significantly and positively affects employee trust in management (β = 0.261, p < 0.001) aligns with the predictions of Organisational Justice Theory, particularly the interactional justice component. When payroll officers and the university's finance department respond promptly, courteously, and effectively to employee complaints, employees perceive that management respects them and values their welfare. This perception of fair interpersonal treatment translates into increased trust in the broader management system. This finding is consistent with the work of Kamau and Mwangi (2020) in Kenyan public universities, who found that responsiveness to payroll complaints was the strongest predictor of employee morale. Similarly, Parasuraman, Zeithaml, and Berry (1988) argued that responsiveness is a core dimension of service quality that shapes customer (or employee) satisfaction and loyalty. In the Nigerian context, Adeleke and Fasasi (2021) also noted that unresponsive payroll systems generate frustration and cynicism among university staff. The present study extends these findings by specifically linking responsiveness to trust, rather than to satisfaction or morale alone. At UMYU, where the mean score for responsiveness was low (2.48), staff clearly perceive that their complaints are not adequately addressed. This study demonstrates that improving responsiveness would yield substantial gains in employee trust.

Effect of Accuracy of Salary Computation on Employee Trust in Management

The finding that accuracy of salary computation significantly and positively affects employee trust in management (β = 0.170, p = 0.001) supports the distributive justice dimension of Organisational Justice Theory. Accurate salary computation ensures that employees receive the exact compensation they have earned. When errors occur-whether underpayments or overpayments-employees perceive an unfair outcome (distributive injustice), which damages their trust in the management responsible for the payroll system. This finding corroborates the work of Ogunbiyi and Adeyemi (2022) in Ekiti State, who found that payroll accuracy accounted for 23% of the variance in organisational commitment. Similarly, Olaniyan and Ogunbiyi (2021) noted that persistent computation errors create anxiety and perceptions of incompetence. However, the present study found that accuracy had a weaker effect (β = 0.170) compared to responsiveness (β = 0.261) and timeliness (β = 0.311). This suggests that at UMYU, while accuracy matters, employees may be more concerned with

whether management listens to them (responsiveness) and whether salaries arrive on time (timeliness) than with minor computational errors. This is plausible because computational errors can often be corrected in subsequent months, whereas delays cause immediate financial hardship, and unresponsiveness signals disrespect.

Effect of Timeliness of Salary Payments on Employee Trust in Management

The finding that timeliness of salary payments has the strongest positive effect on employee trust in management ($\beta = 0.311$, $p < 0.001$) is particularly significant. This aligns with Social Exchange Theory, which posits that timely fulfilment of obligations is fundamental to maintaining balanced exchange relationships. When salaries are paid on the scheduled date without unnecessary delays, employees perceive that management is reliable, competent, and committed to employee welfare. This perception fosters trust as employees feel that the organisation is reciprocating their labour with timely compensation. Conversely, persistent delays-which were reported by respondents as the lowest-rated dimension (mean = 2.31)-signal that management does not prioritise employee welfare, thereby eroding trust. This finding is consistent with Musa and Bature (2024), who found that salary delays in Borno State tertiary institutions led to "complete loss of faith" in management. It also aligns with Ogunyemi and Ajayi (2023), who documented the financial consequences of late payments, including loan defaults and bank charges. The present study adds to this literature by quantifying the effect size: timeliness is the most critical dimension of payroll service quality for building employee trust in the UMYU context. University management should therefore prioritise ensuring that salaries are paid on or before the scheduled date each month.

Integrated Discussion

Taken together, the three dimensions of payroll service quality explained 37.4% of the variance in employee trust in management at UMYU. This indicates that payroll quality is a substantial, but not exhaustive, predictor of trust. Other factors not examined in this study-such as leadership behaviour, organisational communication, career development opportunities, and workplace relationships-likely account for the remaining variance. Nonetheless, the finding that all three dimensions are significant predictors underscores the importance of payroll administration as a trust-building mechanism. The mean scores for all three dimensions (ranging from 2.31 to 2.67) and for trust (2.52) were low, indicating that UMYU management faces significant challenges in all areas. The regression results suggest that the most effective strategy for improving trust would be to first address timeliness (the strongest predictor), followed by responsiveness, and then accuracy. This prioritisation is practically useful for resource-constrained university management.

The findings also have theoretical implications. The study confirms the applicability of Organisational Justice Theory to payroll-specific service encounters in a Nigerian state university context. Responsiveness (interactional justice), accuracy (distributive justice), and timeliness (which relates to procedural justice) each contribute uniquely to employee trust. Similarly, the findings support Social Exchange Theory: when the organisation fulfils its side of the exchange through timely, accurate, and responsive payroll services, employees reciprocate with trust. When the organisation fails, trust deteriorates.

5. CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

This study examined the effect of payroll service quality on employee trust in management among staff of Umaru Musa Yar'adua University, Katsina. Based on the analysis of data collected from 289 academic and non-academic staff, the study drew the following conclusions.

First, the three dimensions of payroll service quality-responsiveness to payroll complaints, accuracy of salary computation, and timeliness of salary payments-were all rated low by staff of UMYU. This indicates significant deficiencies in the university's payroll administration that require urgent attention.

Second, all three dimensions of payroll service quality have significant positive effects on employee trust in management. This confirms that payroll administration is not merely a routine administrative function but a strategic activity that shapes employees' confidence in university leadership.

Third, timeliness of salary payments emerged as the strongest predictor of employee trust in management,

followed by responsiveness to payroll complaints, with accuracy of salary computation having the smallest but still significant effect. This suggests that at UMYU, employees are most concerned with whether their salaries are paid on time and whether their complaints are addressed, rather than with minor computational errors that can be corrected later.

Fourth, the combined effect of the three payroll quality dimensions explained 37.4% of the variance in employee trust, indicating that while payroll quality is a substantial determinant of trust, other organisational factors also play important roles.

Fifth, the study concludes that the low levels of trust currently reported by UMYU staff are, in significant part, attributable to poor payroll service quality. Rebuilding trust therefore requires concrete improvements in payroll administration, particularly in ensuring timely payment and responsive complaint handling.

5.2 Recommendations

Based on the findings and conclusions of this study, the following recommendations are offered to the management of Umaru Musa Yar'adua University, the Katsina State Government, and other stakeholders.

Prioritise Timely Salary Payments

Given that timeliness of salary payments was the strongest predictor of employee trust ($\beta = 0.311$), the university management should take immediate and concrete steps to ensure that salaries are paid on or before the scheduled date each month. This may require: (i) establishing a dedicated salary reserve account to cushion against delays in state government subventions; (ii) automating salary release processes to eliminate manual bottlenecks; (iii) setting up an early warning system to identify potential delays at least two weeks in advance and communicating proactively with staff. The university should adopt a "zero tolerance" policy for late payments, treating any delay as a serious administrative failure requiring investigation and remediation.

Establish a Responsive Payroll Complaint Resolution Mechanism

The finding that responsiveness significantly affects trust ($\beta = 0.261$) indicates that management must improve how it handles employee complaints about payroll. The university should establish a dedicated Payroll Help Desk or Payroll Complaint Resolution Unit, staffed by trained personnel who are empowered to resolve issues within specified timeframes. The following specific actions are recommended: (i) publish clear service level agreements (SLAs) stating that all payroll complaints will be acknowledged within 24 hours and resolved within 7 working days; (ii) implement a ticketing system that allows employees to track the status of their complaints online; (iii) designate a senior officer (e.g., Deputy Bursar) as the Payroll Ombudsman with authority to escalate unresolved complaints to the Vice-Chancellor; (iv) conduct quarterly customer satisfaction surveys specifically focused on payroll service quality and publish the results transparently.

Improve Accuracy of Salary Computation through System Automation and Staff Training

Although accuracy had the smallest effect on trust ($\beta = 0.170$), it remains a significant predictor, and the low mean score (2.67) indicates that errors are frequent. The university should invest in an integrated, automated payroll management system that minimises manual data entry and calculation errors. Specific recommendations include: (i) migrating from manual or semi-automated payroll processes to a cloud-based payroll software with built-in validation rules; (ii) conducting monthly pre-payment audits where a second officer verifies all computations before disbursement; (iii) providing mandatory refresher training for all payroll staff on computation methods, tax regulations, and deduction schedules; (iv) establishing a policy that any error in an employee's salary, once confirmed, must be corrected within the next payroll cycle with a written apology to the affected employee.

Build a Formal Communication Channel between Management and Staff on Payroll Matters

The low mean scores across all payroll dimensions suggest that employees feel uninformed about payroll processes. Management should establish a formal, transparent communication channel that provides regular updates on payroll matters. Recommendations include: (i) issuing a monthly payroll bulletin (via email and notice boards) that explains any changes to salary scales, deductions, or payment schedules; (ii) holding quarterly town hall meetings where the Bursar presents payroll performance metrics (e.g., percentage of on-time

payments, number of complaints resolved, average resolution time); (iii) appointing departmental payroll liaison officers who serve as the first point of contact for employee questions and escalate unresolved issues to central payroll.

Integrate Payroll Performance into Management Key Performance Indicators (KPIs)

To institutionalise accountability, the university's governing council should integrate payroll service quality metrics into the performance evaluation of the Bursar, the Director of Finance, and the Vice-Chancellor. Specific KPIs should include: (i) percentage of months in which salaries were paid on or before the scheduled date (target: 100%); (ii) average time to resolve payroll complaints (target: ≤5 working days); (iii) error rate in salary computation (target: ≤1% of transactions per month). These KPIs should be publicly reported in the university's annual report.

Advocate for Increased and Predictable State Government Funding

Because UMYU is a state university, salary delays often originate from irregular releases of subventions by the Katsina State Government. The university management should engage in sustained advocacy with the State Government for: (i) predictable monthly subvention releases tied to the state's internally generated revenue calendar; (ii) establishment of a University Staff Salary Reserve Fund that holds three months' subvention in advance to cushion against temporary funding gaps; (iii) direct disbursement of salaries from the state treasury to individual staff accounts (bypassing institutional bottlenecks where necessary). The Vice-Chancellor should present the findings of this study to the Katsina State Governor and the Commissioner for Finance as empirical evidence of the detrimental effect of salary delays on staff trust and morale.

Conduct Further Research on Other Determinants of Employee Trust

Since the three payroll dimensions explained only 37.4% of the variance in employee trust, future research should investigate other predictors. Recommended areas include: (i) the effect of leadership style (e.g., transformational vs. transactional) on employee trust at UMYU; (ii) the mediating role of organisational communication in the relationship between administrative practices and trust; (iii) the moderating effect of employee tenure on the payroll quality–trust relationship; (iv) comparative studies across multiple state universities in Katsina and neighbouring states to identify best practices.

Develop an Employee Trust Recovery Plan

Given that the current mean trust score (2.52) falls within the low range, management should develop and implement a formal Employee Trust Recovery Plan. This plan should have a 12-month timeline with specific, measurable, achievable, relevant, and time-bound (SMART) objectives. Key components should include: (i) a public apology from management acknowledging past payroll deficiencies and committing to improvement; (ii) monthly trust pulse surveys to track changes in employee perceptions; (iii) recognition and reward for payroll staff who demonstrate exceptional responsiveness and accuracy; (iv) an employee assistance programme providing financial counselling to staff who have experienced hardship due to past salary delays.

5.3 Limitations and Avenues for Future Research

This study acknowledges several limitations. First, the cross-sectional design permits the identification of relationships but not causal inference. Future research should employ longitudinal designs to track changes in payroll quality and trust over time. Second, the study relied on self-report measures, which may be subject to common method bias. Future studies should incorporate objective payroll data (e.g., actual payment dates, error rates) and supervisor ratings of employee trust. Third, the study focused exclusively on Umaru Musa Yar'adua University, which limits generalisability to other state universities in Nigeria. Future research should replicate this study across multiple institutions. Fourth, the study did not examine potential mediators (e.g., perceived organisational support) or moderators (e.g., employee tenure, union membership) that might explain variation in the payroll quality–trust relationship. Despite these limitations, this study provides robust empirical evidence that payroll service quality significantly affects employee trust in management at UMYU, and the recommendations offered constitute actionable strategies for improvement.

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