Organization Justice and Turnover Intention: The Mediating Role of Job Satisfaction in Commercial Banks

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Abstract

The study intends to investigate the mediating effect of job satisfaction on the relationship between Organization justice and Turnover Intention. Data for the study was collected through convenience sampling technique from 221 employees of commercial banks on five points likert scale through a self administrative questionnaire. Descriptive and casual comparative research design was used to conduct the research study using correlation and hays process macro approaches. The findings of the study revealed that job satisfaction partially mediates the relationship between organization justice and Turnover Intention. In this regard, management authority of commercial banks can re-formulate their policies and strategies for their employees with regard to organization justice to minimize Turnover Intention and enhance job satisfacion.

Key Words: Organization justice, Turnover Intention, Job Satisfaction

I. Introduction

It is evident from literatures that banking industry is witnessing a fast change due to intense competition and survival as well. In this perspective, banking organizations are adopting merger and acquisition strategies in order to achieve competitive advantage and to gain higher market share. These strategies has no doubt brought complete transformation with regard to competitive work-load, job flexibility, organizational justice, technological advancement and many more which have resulted in turnover intention among employees of banking industry.

According to Storey (1989) human resources have always been important for the development of companies and society, since the industrialization and the changes in the demand of the services it has become more and more important for companies to have a distinctive approach to the management of employment through workers empowerment, development and improvement. Saari and Judge (2004) claim that well- being and satisfaction among employees is as important as their competence and the worth they create to the company. According to Bowen, Gilliland and Folger (1999) the issue of how workers feel they are being treated among the others is important, because most of the employees often do not have access to information about technical, financial, legal and strategic decisions made by management.

According to Cropanzano et al. (2001) justice has three important components: distributive, procedural, and interactional. Bowen et al. (1999), describe distributive justice as something that both employees and customers evaluate- the received outcomes. Having in mind that all the workers are not treated alike and that we humans are interested in the relation about

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how much we give and how much we actually get in return, implying that our satisfaction level is not correlative in how much we actually get but we relate the inputs with the outcomes, is distributed. Procedural Justice is about how employees and customers judge the procedures that decide the outcomes. When the outcomes are positive the satisfaction level is increased and positive association about the organization is made resulting in greater loyalty towards the company. Procedural Justice is an important key in maintaining legitimacy within the organization, according to Cropanzano et al. (2001). Moreover, Interactional Justice deals with how such procedures are implemented and the explanation of procedures and final outcomes. Procedural and interactional justice can make unfair negative decisions (distributive Justice) seem fair, that means those two types of justice can facilitate distributive justice.

The impact of being treated fairly or experience justice has many advantages, besides not having to bother with often vast amount of information and experience work overload, it can also, according to Bowen, Gilliland and Folger (1999) contribute to employee commitment, which encourage employees to make an extra effort and sometimes to go beyond the call of duty. Bowen, Gilliland and Folger (1999) want to show that the justice can substitute for the lack of knowledge about the procedures within an organization. Moreover, the author want to see if that can be linked to Employee retention experienced by the employees. On the contrary, and according to Bowen, Gilliland and Folger (1999), unfair organizations, for example, toward their customers, make their employees less energized about their work and the employees do not want to be associated with such an organization. Therefore, contributing to knowledge about justice issue and its' impact on subordinates' employee retention can have positive implications on organizational productivity.

According to Bowen, Gilliand and Folger (1999) fair treatment of the employees can also contribute to employee commitment. They argue if the performance evaluation process is fair, then employees make an extra effort and go beyond the call of duty and not merely staying with the organization. Even treating customers fairly can have an impact on employee motivation and satisfaction. If the company is for example unfair to customers, the employees might not be encouraged to do their work, because they do not want to be associated with the company in bad manner. Examples are: taking inflated prices or being insensitive to customers' needs (ibid). Jung and Yoon (2013) argue that satisfied employees work more productively and creatively which affects customer satisfaction and loyalty in positive manner. According to Jung and Yoon (2013) research shows that 40% to 80% of customer satisfaction and their loyalty depend on the relationship with the employees. They point out that little research has been done on internal marketing procedures to ensure employees satisfaction and its impact on customer satisfaction. Wickramasinghe (2009) suggest that met expectations can be a source of job satisfaction while unmet expectations can result in feeling unfairly treated and experience inequity. Wickramasinghe (2009) claims that according to equity theory, persons compare their contributions and outcomes with those of others. For example, skills and performance with pay and promotion.

Employees are the main source of achieving organizational objectives. It is almost impossible for the organizations to succeed without the effort and commitment of their employees (Rad and Yarmohammadian, 2006). Retention of good employees in an organization is becoming one of the biggest challenges, which the companies' nowadays are facing. HR personnel along with top level management are focusing all their efforts to reduce turnover and retain effective employees; this effort is important as it reduces costs and increase chances of success for the organizations (Mesch and Dalton, 1992). Several factors can affect the retention of employees within an organization. One of the important factors is the feeling that one is treated fairly i.e., justice. Employees like to be associated with an organization where they feel that their contributions are rewarded fairly (Alzubi, 2010). Employees who feel that they are treated fairly would reflect positive behaviors (Abu Elanain, 2009). Organizational

justice is found to have a strong impact on employee's turnover intentions (Karatepe and Shahriari, 2012; Sarnecki, 2015). If employees perceive that justice prevail in the organization then their chances of staying with their organization will increase (Rastgar, 2013). Previous research on organizational justice has focused on identifying its relationship with and its impact on turnover intentions (Karatepe and Shahriari, 2012; Kumar, 2014; Sarnecki, 2015). However, there is scarce empirical evidence on the role of organizational justice on employee retention (ER) which creates a need of the current research which is trying to fill this gap by conducting a research in commercial banks of Butwal Sub-Metropolitan City. Therefore, the main aim of this research is to find out the role played by the organizational justice dimensions in minimizing turnover of employees within the organization.

Even though the organizational justice and turnover intention among employees has been vastly researched and is defined in many ways as important for companies well- being and workers achievement, there is a lack of studies about how the public sector employees experience Justice within their work and how it impacts the individual capacity of feeling satisfied with work's outcomes. Cropanzano et al. (2007) argue that organizational Justice is known for creating benefits for the companies and the employees.

Numerous organizations invest in the human resources because its importance cannot be denied within organizational context. The success and the failure of the organizations depend upon the employee performance. Adding to this, high productivity and performance of the organizations could not be grasped without employees support and involvement (Samad, 2006), because employees are partially liable for the accomplishment of organization's objectives and strategy. It's a great concern for organizations to retain the professional workers and still this issue has not been resolved (George, 2015). Selection and retention issues of employees lead the organizations to implement policies in order to retain the professional staff. Since 1990s, there has been great emphasis on the employee retention. This has made possible the availability of valuable information to resolve this issue. This includes, but not limited to, organizational and individual factors, political and organizational culture, psychological aspects and socialization (Flint, Haley & McNally, 2013). But the issue of turnover intensions due to organization's influence is unresolved (Brashear, Manolis & Brooks, 2005).

There is strong need to identify factors which are related to turnover intentions in different organizations. This study is particularly going to analyze turnover intentions of employees in banking sector. Today employers need skilled, experienced and competent employees as the organization productivity and efficiency depends upon the employee performance. The banking sector in Nepal is contributing a lot in the growth of Nepalese economy. Along with the emerging Nepalese banks, many foreign banks have been established. This situation has created a dynamic and competitive environment in banking sector. This results in the improvement of quality products and services of banks to survive in the market. Employee turnover has gained serious attentions of researchers, practitioners and business owners. Employees who show turnover behavior have low work ethics, low productivity and put less effort towards service delivery. Low pay, lack of career opportunities, poor management abilities and poor working environment may be the antecedents of turnover (Kusluvan et al., 2010; Haven-Tang & Jones, 2008). In organizational set up, if employees are not treated fairly, which is termed as organizational justice, it then also leads towards employees turnover (Cohen-Charash & Spector, 2001). Therefore, considering the need and demand of the study, the researcher has tried to conduct study on this issue. The problems addressed in this stipulated research are as mentioned below:

 Is there any relationship between Distributive Justice, Procedural Justice, Interactional Justice, Turnover Intention and Job Satisfaction? Does Job Satisfaction mediate the relationship between Organizational Justice and Turnover Intention?

II. Theoretical Framework

This section of the study consists of literature review pertaining to Organizational Justice, Turnover Intention and job satisfaction. Different articles, books and websites were reviewed to collect the information relevant to the research issues which are explored below:

Organizational Justice

Organizational justice is described as how leaders make use of procedures that are fair to all to determine the outcome (Colquitt et al., 2001). It is only concerned with the fair ways to treating employees (Randeree, 2014). In fact, organizational justice has become a main interest to many researchers. The reason is that organizational justices have proved to have strong relationship with many variables. Previous literature shows that organizational justice plays an important role in explaining many behavioral outcomes within an organization (Greenberg, 1990; Imran, 2015; Moorman, 1991). Procedural Justice deals with the perception concerning the fairness rules and procedures regulating a process. Presence of this form of justice leads to satisfaction and employee retention with the process (Fatima et al., 2015). Distributive Justice deals with the perception of employees regarding the fairness of the reward system. When comparing with others, an employee must feel that the rewards are distributed fairly without any discrimination i.e. according to their contribution and level of effort (Alsalem and Alhaiani, 2007). Interactional Justice refers to the perception of fairness while interpersonal treatment. It relates to the perception of the kindness and respect people receive while explaining the decision and searching for the information (Bies and Moag, 1986).

According to Bies and Moag (1986) outcomes and procedures work together to predict justice and they claim that people not only compare their outcomes with those of others but also the procedures leading to those outcomes. Skarlicki and Folger (1997) defined procedural justice as procedures used to determine one's outcomes. The author stated that interactional justice as employees perceptions of the quality of the interpersonal treatment received during the enactment of organizational procedures. Similarly, Fodchuk (2007) suggests that distributive justice is the way outcomes are distributed; while procedural justice is about fairness of procedures used to determine distributions; and that interpersonal justice is about interactions surrounding distributions, which should be respectful and sensitive. Muhammad et al. (2105) point out that procedural justice is about policies and procedures that are used to determine the outcomes in a supply-chain relationship. Muhammad et al. (2015) point out that interactional justice dimension is the best predictor of organizational performance and that interactional justice is based on interpersonal and informational justice. According to Lehmann, Willenbrock, Grohmann and Kauffeld (2013) procedural justice concerns the perceived fairness of procedures used to make decisions and the perceived fairness of methods and rules on which decisions in the organization are based.

Turnover Intention

Intention to leave is defined an employee wish to break away the current organization (Mobley, Griffeth, Hand & Meglino, 1979). Employees who intend to leave the organization focus only on finding new jobs and therefore show low level of interest in their current jobs (Vigonda, 2007). Kassing, Piemonte, Goman and Mitchell, (2012) state that intention to leave is an important phenomenon and there is strong need to further explore factors of intention to leave in order to overcome this issue. There are several factors which are related to employee

intention to leave. These include, but not limited to, payments, work schedule, promotion opportunities and working conditions. According to Tett and Meyer, (1993) there are several indirect factors which are concerned with personal factors which impact their attitude. Besides this, there is another type of intention to leave which is termed as voluntary-involuntary job leaving (Milgrom & Oster, 1987). Voluntary job leaving involves personal willingness to leave the organization while involuntary job leaving involves forced intention by the employer.

Job Satisfaction

Job satisfaction is the emerging topic in recent literatures which has pulled the attention of all employers. Employees join any organization with the intention of fulfilling their personal as well organizational expectation. In this perspective, Judge & Klinger (2008) states that Job satisfaction is a significant employee attitude with a high degree of control on individuals' work and life domains in mental, emotional and behavioral terms which leads to several consequences for both employee and organizational well-being. Satisfied employees are more likely to contribute and strive for organizational success (Berry, 1997). It is noticed that satisfied employees contributes for more efficient organization (Robbins & Judge, 2007).

Research Framework

Research framework is a structure which shows the relation between two or more than two variables. There are three variables incorporated in this research study i.e. Organizational Justice has been used as independent variable, Job Satisfaction has been used as a mediating variable and Turnover Intention as a dependent variable. The research framework of the study has been mentioned in figure 1:

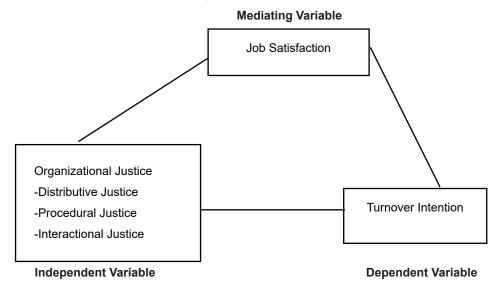


Figure 1. Research Framework

Hypotheses

Hypothesis is the prediction of final outcome which is written in the form of statement and which is yet to be tested. It has to be tested once the analysis of data is completed. Considering the

above mentioned research framework, the hypotheses of the study are as mentioned below:

- H₄: Distributive Justice is negatively related to Turnover Intention.
- H₂: Procedural Justice is negatively related to Turnover Intention.
- H₃: Interactional Justice is negatively related to Turnover Intention.
- H₄: Job Satisfaction mediates the relationship between Organizational Justice and Turnover Intention.

III. Research Methodology

This section deals with the methodology of the study which looks at the various methods and procedures that have been Adapted in conducting the study in order to address and answer the research problem. This section is organized in the following structure: the research design, population, sample size, sampling technique, sources of data collection, data collection methods, tools used for data analysis.

Research design

Research design is a master plan which shows the path to conduct the research. In this perspective, descriptive research design and casual comparative research design have been used to conduct the research. Descriptive research design has been used to describe characteristics of a population or phenomenon being studied. Likewise, Casual comparative research design has been used to establish relation between different variables used in the research.

Population

A research population is generally the total respondent of the research area. In this regard, there are 27 Commercial Banks in a Butwal sub-metropolitan city. The total employee in these commercial banks is 496 based on field survey as mentioned in table 1. Therefore the population of the study is 496.

Table1List of employees of different Commercial Banks

S.No	Name of the Banks	No of employees	
1	Kumari Bank	24	
2	NMB Bank	29	
3	Global IME Bank	24	
4	Mega Bank	24	
5	Siddhartha Bank	18	
6	Sunrise Bank	10	
7	Standard Chartered Bank	6	
8	Laxmi Bank	11	
9	Investment Bank	16	
10	Nabil Bank	20	

11	Himalayan Bank	18	
12	Everest Bank	21	
13	Citizen Bank	7	
14	Century Bank	9	
15	Machhapuchchhre Bank	7	
16	Civil Bank	9	
17	NIC Asia Bank	35	
18	Nepal Credit and Commerce Bank	18	
19	Prime Commercial Bank	6	
20	Prabhu Bank	26	
21	Nepal SBI Bank	18	
22	Nepal Bangladesh Bank	9	
23	Bank of Kathmandu	20	
24	Sanima Bank	10	
25	Agriculture Development Bank	26	
26	Rastriya Banijya Bank	22	
27	Nepal Bank Ltd	18	
Total		496	

Note. Adapted from field survey in Commercial Banksof Butwal submetropolitan city, 2020.

Sample size

Sample is a sub-set of population which should be sufficient enough for broad generalization of the study. For known population Yamane (1967) formula can be used to calculate the sample size. In this perspective, for known population size the Yamane formula for determining the sample size is mentioned below:

$$n = N/(1+Ne^2)$$

Where

n= Sample size; N= Population Size; e= error i.e. 0.05

n= 221 (round off)

Sampling Method

Sampling method is selected to approach the sample respondent for data collection. In this perspective, convenience sampling method has been selected to approach the sample employees of commercial banks for data collection.

Sources of Data Collection

The data for the study has been collected through primary source. Primary data means original data that has been collected specially for the purpose in mind. The Primary data's is collected by self-administering questionnaires to sample employee of commercial banks of Butwal sub-metropolitan city.

Method of data collection

Questionnaire has been used as a research instrument for data collection followed by five point Likert scale where 5= strongly agree, 4=agree, 3=neutral, 2=disagree and 1= strongly disagree. Total 221 set of questionnaires were distributed to the sample employee of commercial banks of Butwal sub-metropolitan city. Among 221 questionnaires 189 questionnaires were collected and remaining 32 questionnaires were not filled properly so these questionnaires were discarded. Therefore, the response rate is 86 percent.

Method for data analysis

The study has followed different statistical tools based on the appropriateness of data. Reliability test has been used to check the reliability of research instrument used. Likewise, Correlation tool has been used to measure the relation between variables. Moreover, Hayes, process macro has been used for mediation analysis.

IV. Results and Conclusion

This section depicts the analysis and interpretation of collected data. The results of different statistical tools are mentioned below:

Reliability Test

From the table no. 2 it is found that the value of cronbach alpha for Distributive Justice, Procedural Justice, Interactional Justice, Job Satisfaction and Turnover Intention are 0.692, 0.827, .741, .804 and .697, respectively which means that the questions for the entire variable mentioned in the questionnaire are reliable and acceptable as the cronbach's alpha is 70 percent (Cortina, 1993).

Table 2
Reliability Test

Variables	Cronbach's Alpha
Distributive Justice	.692
Procedural Justice	.827
Interactional Justice	.741
Job Satisfaction	.804
Turnover Intention	.697

Note. Adapted from output of data analysis

Table 3
Correlation

		Distributive justice	Procedural Justice	Interactional Justice	Job Satisfaction	Turnover Intention
Distributive justice	Pearson Correlation	1	.187**	.634**	.501**	839
Procedural Justice	Pearson Correlation		1	.343**	.391**	233
Interactional Justice	Pearson Correlation			1	.638**	677

Job Satisfaction	Pearson Correlation	1	613
Turnover Intention			1

Since from the table 3 it is found that the value of r related to Distributive justice, Procedural justice and Interactional justice in relation to Turnover intention is -.839, -.233, -.677 which means Distributive justice, Procedural justice and Interactional justice is negatively related to Turnover intention. It is also found that the value of r related to job satisfaction in relation to Turnover intention is -.613 which means there is negative association between job satisfaction and Turnover intention. It is found that the value of r related to Distributive justice, Procedural justice and Interactional justice in relation to Job satisfaction is .501, .391 and .638 which means that Distributive justice, Procedural justice and Interactional justice related to Job Satisfaction.

Mediation Analysis

Mediating effect of Job Satisfaction in relation to Organization Justice and Turnover Intention

Step 1: Organizational Justice and Job Satisfaction

Interpretation of Organizational Justice in relation to Job Satisfaction

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Y=a+bX

Job Satisfaction = constant + slope x

JS= .286+1.132 X

P-value = (0.000)

R = .663, R<sup>2</sup> = .443
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Since the p value (0.000) of t- statistic from the table 4 is less than 0.01, therefore it can be said that there is a significant effect of Organization Justice on Job Satisfaction..

It is found from the table 4 that the value of R² is .443 which means that 44.3 percent variation in Job satisfaction is explained by Organizational Justice. The above equation it can be written that one unit change in organizational justice will lead Job Satisfaction by 1.132

Step 2: Organizational Justice and Turnover Intention

Interpretation of Organizational Justice in relation to Turnover Intention

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Y=a+bX

Turnover Intention = constant + slope x

TI= -.082+1.080 X

P-value = (0.000)

R = .789 R<sup>2</sup> = .622
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Since the p value (0.000) of t- statistic from the table 5 is less than 0.01, therefore it can be said that there is a significant effect of organizational justice on Turnover Intention at 1 percent level of significance.

It is found from the table 5 that the In the above equation the value of R^2 is .622 which means that 62.2 percent variation in Turnover Intention is explained by Organizational Justice. From the above equation it can be written that one unit change in organizational justice will lead Turnover Intention by 1.080

Step 3 and 4: Organizational Justice and Job Satisfaction in relation to Turnover Intention

Interpretation of Organizational Justice and Job Satisfaction in relation to Turnover Intention

Y=a+b1x1+b2x2

Turnover Intention = -.118+.937x1 (organizational justice) + .126x2 (Job Satisfaction)

P-value of organizational justice in relation to turnover intention= .000

P-value of job satisfaction in relation to turnover intention= .009

 $R = .798 R^2 = .636$

From the table 6 it is observed that the P-value of organizational justice in relation to turnover intention is .000 which means organizational justice is related to Turnover Intention. P-value of job satisfaction in relation to turnover intention is .009 which means job satisfaction is related to turnover intention. The above equation can be explained as one unit change in x1 (organizational justice) will lead Turnover Intention change with .937 keeping other variable constant and so on.

According to Baron and Kenny (1986) mediation analysis in order for mediation to be met, four conditions should be applied. First, independent variable must be related to dependent variable (regression 1). Second, independent variable must be related to mediator (regression 2). Third, in the final regression, mediator should remain a significant predictor of dependent variable (regression 3). Fourth, in the final regression, independent variable should no longer significantly predict dependent variable (regression 4). If all four conditions are met, full mediation is supported. If only the first three conditions are met, then partial mediation is supported. As in our analysis as shown above only three conditions are met therefore, it can be said that partial mediation is supported. This means job satisfaction partially mediates the relation of organizational justice and Turnover Intention.

Table 4
Organizational Justice and Job Satisfaction

Outcome Variable: Job satisfaction					
Model Summary					
R R-sq					
.666		.443			
Model					
coefficient	Se	Т	Р		

Constant	.286	.268	1.067	.287
Job Autonomy	1.132	.093	12.198	.0000

Table 5
Organizational Justice and Turnover Intention

Outcome Variable: Turnover Intention						
Model Summary						
R R-sq						
	.622	.622				
	Model					
coefficient Se T P						
Constant	.082	.178	.460	.646		
Organizational Justice	1.080	.062	17.553	.000		

Note. Adapted from output of data analysis

 Table 6

 Organizational Justice and Job Satisfaction in relation to Turnover Intention

Outcome Variable: Turnover Intention							
Model Summary							
	R R-sq						
.798				36			
	Model						
	Coefficient Se T P						
Constant118 .176 .672 .503							
JS OJ	.937 126	.081 .048	11.546 2.648	.000 .009			

Note. Adapted from output of data analysis

Total effect

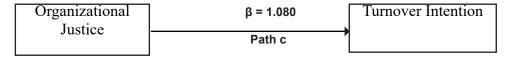


Figure 2. Total Effect formulated from output of data analysis

Direct and Indirect effect

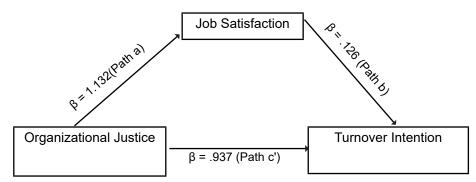


Figure 3. Direct and Indirect effect formulated from output of data analysis

It is found that Job Satisfaction partially mediates the relationship of Organizational Justice and Turnover Intention. Baron and Kenny (1986) states that for partial mediation that the value of c' should be smaller than absolute value c. In this regard, as found from the figure. 2 and figure. 3 that the value of c' (β = .937) is less than the value of c (β = 1.080). Thus, it can be said that partial mediation is supported.

Similarly, it is found from figure. 3 that the value of (path a^* path b=ab) is $\beta=0.143$ for indirect which is less than the value of value of c' ($\beta=.937$) for direct effect. Thus, it can be said that Organizational Justice of employees has more strong direct effect on their Turnover Intention.

Conclusion

It is evident from the data analysis section that the Distributive justice, Procedural justice and Interactional justice is negatively related to Turnover intention. It is also found that the value of r related to job satisfaction in relation to Turnover intention is -.613 which means there is negative association between job satisfaction and Turnover intention. It is found that the value of r related to Distributive justice, Procedural justice and Interactional justice in relation to Job satisfaction is .501, .391 and .638 which means that Distributive justice, Procedural justice and Interactional justice is related to Job Satisfaction. It is also found that job satisfaction partially mediates the relationship between organizational justice and turnover intention. Therefore, it is concluded that fair policies related to organizational justice is needed in order to minimize turnover intention and encourage job satisfaction in commercial banks.

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