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# **A critical analysis of organisational justice in the South African financial service industry**

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## **Abstract**

Organisational justice has captured the interest of scholars in recent years since it is associated with the perceptions of an individual to the presence of fairness in an organisation. The primary objective of this study is to critically analyse organisational justice within the South African financial services industry. A quantitative research design was employed. Non-probability sampling was used and 436 usable questionnaires were returned. The empirical results reveal that trustworthiness of management, intrinsic and extrinsic rewards, organisational transparency and organisational climate have positive influence on procedural-interactional justice and organisational distributive justice, while employee engagement is founded to have no significant influence on both procedural-interactional justice and organisational distributive justice. Furthermore, both procedural-interactional justice and distributive justice were found to have a positive influence on organisational citizenship behaviour and reputable employee retention in the financial services industry.

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## **Key Phrases**

*Distributive justice; financial service firms; organisational justice and procedural-interactional justice*

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## 1. INTRODUCTION

The pace of change in financial services seems only to be increasing and mainstream financial institutions are rapidly embracing the disruptive nature of financial technology in an effort to sharpen operational efficiency and respond to customer demands for more innovative services (PWC.com. 2017). The South African financial services industry is also one of the fastest-growing industries and the largest contributor to GDP with a contribution of 20% (StatsSA 2017). Organisational justice has captured the attention of scholars in recent years. It is associated with the perceptions and reactions of an individual to the presence of fairness in an organisation and captures what that individual feels or evaluates to be morally correct rather than viewing it to be something prescriptive (Whiteside 2015:2). The concept of justice emerges in various organisational contexts, such as pay plans, selection and placement, evaluation policies (Mopalami 2015). Fairness is an influential factor behind various positive job outcomes such as turnover intentions, organisational citizenship behaviours and commitment.

Graso and Gover (2017) concur that perceived justice in the workplace can motivate employees to perform more beneficial and positive behavior for organisations, while, when experiencing injustice they might react negatively. Thus, the perceptions of being treated fairly could benefit the organisation in terms of profitability (Baldwin 2006:10), through organisational commitment, increased job performance, engagement of employees into organisational citizenship behaviour, trust in supervisors and management and reduced conflicts (Cohen-Charash & Spector 2001:280; Colquitt 2001:389; El Akremi, Vandenberghe & Camerman 2010, Konovsky 2000 and Rhoades & Eisenberger 2002). Despite these claims, Rupp, Shapiro, Folger, Skarlicki and Shao (2017:919) argue that often contemporary approaches to measuring fairness perceptions fail to capture the full domain of organisational justice and scholars should reconsider how justice is conceptualised and measured as to go beyond the constraints of the current paradigm.

Although Ledimo (2015:27) argues that measuring organisational justice in a South African context is a concern as the concept is multi-dimensional and there is no comprehensive definition, limited research was found on organisational justice, specifically in the financial services industry. Moreover, the antecedents of organisational justice are not well documented and represent a significant gap in literature. Furthermore, several

characteristics of financial services, as compared to other organisational behaviour settings, suggest the need to examine organisational justice in this context (Butt & Atif 2015:36). In addition, despite the importance of service behaviours influencing customer perceptions of service quality and customer satisfaction, relatively little research has placed attention on identifying factors that affect organisational justice behaviours (Rahim, Magner, Antonioni & Rahman 2000:333). Against this background, this study will thus focus on the nature, extent and impact of organisational justice within the financial services industry in South Africa.

## **2. PROBLEM STATEMENT**

Shah, Anwar and Irani (2017:240) postulate that a feature of the global economic and financial crisis has been that many organisations were faced with the hurdle of downsizing and occasional collapse as a result of unethical behaviour by some of their employees. The problem within the services industry is that managers and employees are not fully conversant with what constitutes organisational justice and injustices, which creates an environment of misunderstanding that is not conducive for effective work relations (Buys & Van Niekerk 2014:110). Lown, Osler, Strahan and Sufi (2000) are of the opinion that managers and supervisors in the financial services industry often create a platform of favouritism and employees display negative attitudes. Managers are unconsciously unaware of these causal effects such as chronic absenteeism and sick leave. Employees in the financial services industry, especially in accounting and auditing firms are expected to work longer hours and even during weekends in order to complete work assignments. According to Wan (2017), perceptions of organisational justice are widely recognised as an influential factor in employee attitudes and behaviours in the workplace. Eib (2015) concurs that organisational justice perceptions and the nature of employment contracts and job characteristics are associated with work outcomes. Any experiences of injustice could have disastrous consequences such as increased employee absenteeism, absence without leave and even theft and sabotage by employees. Often employees on the same levels perceived a form of favouritism and unequal treatment between those been full-time employed or on a contractual basis. These perceived injustices such as favouritism, nepotism, unfair dismissal and tokenism create a situation where employees are unjustly treated. These employees often retaliate by displaying negative attitudes (Botha 2015:34).

Against this background, the main research question to be addressed in this study is: ***What are the nature and the extent of organisational justice in the financial services industry in South Africa?***

### **3. RESEARCH OBJECTIVES**

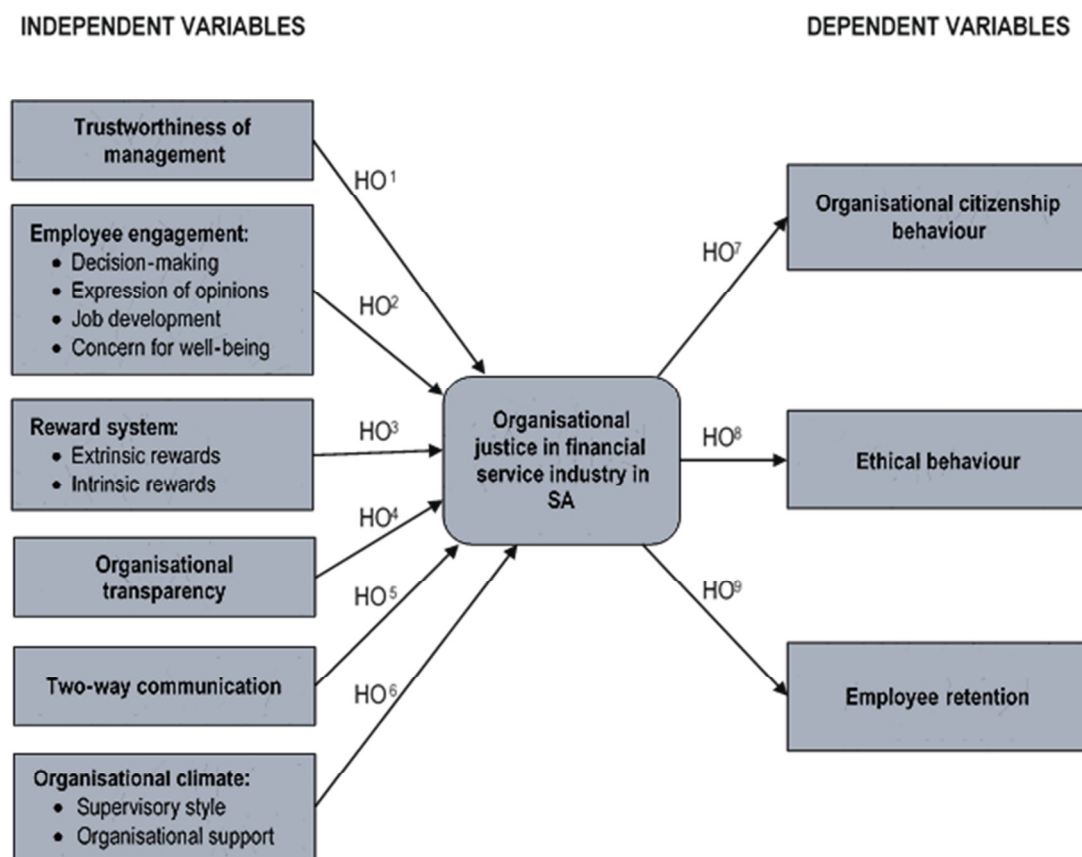
The primary objective of this study is to critically analyse organisational justice within the South African financial service industry. The following secondary research objectives are identified:

- To critically review the literature pertaining to organisational justice.
- To empirically assess the views of employees and managers with regard to organisational justice in the South African financial services industry.
- To provide managerial guidelines of how organisational fairness can be effectively implemented and improved in the South African financial service industry.

### **4. PROPOSED HYPOTHETICAL MODEL AND HYPOTHESES OF THE STUDY**

The hypothetical model was based on three previous studies and models of organisational justice namely, Lavelle, Rupp and Brockner (2007); Kang`s model (2007) and Rupp`s model (2011). The proposed hypothetical model representing the various relationships or factors influencing organisational justice in the South African financial service industry, and the perceived outcomes of organisational justice is depicted in Figure 1.

**FIGURE 1: Proposed hypothetical model of the study**



Source: Authors own construction

The following null-hypotheses are to be addressed in this study:

**First set of hypotheses: Relationships between the independent variables and the mediating variable**

- H0<sup>1</sup>: **Trustworthiness of management** does not influence organisational justice in the financial service industry.
- H0<sup>2</sup>: **Employee engagement** (as measured by involvement in decision-making, expression of opinions, job development and concern for well-being) does not influence organisational justice in the financial service industry.
- H0<sup>3</sup>: **Reward systems** (as measured by extrinsic and intrinsic rewards) do not influence organisational justice in the financial service industry.

- H0<sup>4</sup>: **Organisational transparency** does not influence organisational justice in the financial service industry.
- H0<sup>5</sup>: **Two-way communication** does not influence organisational justice in the financial service industry.
- H0<sup>6</sup>: **Organisational climate** (as measured by supervisory style and organisational support) does not influence organisational justice in the financial service industry.

**Second set of hypotheses: Relationships between the mediating variable and the dependent variables (outcomes)**

- H0<sup>7</sup>: Organisational justice does not influence **organisational citizenship behaviour** in the financial service industry.
- H0<sup>8</sup>: Organisational justice does not influence **ethical behaviour** in the financial service industry.
- H0<sup>9</sup>: Organisational justice does not influence **employee retention** in the financial service industry in the financial service industry.

## 5. OPERATIONALISATION OF STUDY VARIABLES

Table 1 provides a summary of the operationalisation of the study variables as indicated in the hypothetical model.

**TABLE 1: Summary of operationalisation of study variables**

Operationalisation of factors	Authors
<b>Trustworthiness</b> refers propensity to become vulnerable in respect to another party. A Socially confirmed expectation and to deal with all pertinent issues and strategic goals.	Reiche, Cardona Lee and Canela (2014); Rawlins (2008); Roy, Devlin and Sekhon (2015); Cropanzano, Bowen and Gilliland (2007); Haliru and Mokhtar (2015)
<b>Employee engagement</b> refers to mutual commitment between employers and employees to do things to help one another to achieve goals and aspirations.	Al-Tit and Hunitie (2015); Markos and Sridevi (2010); Pettigrew (2014); Sharma and Yadav (2018)
<b>Reward system</b> refers to all monetary and non -monetary compensation and incentives provided by the firm to employees in return for their contributions in terms of their physical and mental effort. This includes extrinsic and intrinsic rewards.	Rubina, Umar and Fahad (2013); Snelgar, Renard and Venter (2013); Khan, Shalid, Nawab and Wali (2013)

Operationalisation of factors	Authors
<b>Organisational transparency</b> can be defined as an ability to divulge information to its employees in order to create an effective understanding between the organisation and its employees.	Schnakenberg and Tomlinson (2014); Sturges (2007)
<b>Two-way communication</b> refers to sending the message and feedback between the sender and the receiver by employing tools of persuasion and negotiation.	Taran and Gächter (2012); Versosa and Garcia (2009); Morsing and Schultz (2006)
<b>Organisational climate</b> refers to conditions within an organisation as viewed by its employees and usually describes practises involved in communication, conflict, leadership and rewards.	Martins and Von der Ohe (2003); Noordin, Omar, Sehan and Idrus (2010); Cojocaru and Stoican (2010); Cooper, Cartwright and Earley (2001)
<b>Organisational citizenship behaviour</b> describes an employee's commitment within an organisation that is not part of his or her contractual tasks and is usually discretionary in nature.	Organ, Podsakoff and Mackenzie (2006); Konovsky and Pugh (1994); Crawshaw, Cropanzano, Bell and Nadisic (2013)
<b>Ethical behaviour</b> refers to acting in ways consistent with what society and individuals typically think are good values and moral principles that includes honesty, fairness, equality, dignity, diversity and individual rights.	De Cremer, Mayer and Schminke (2010); Shah <i>et al.</i> (2017); Treviño, Butterfield and MacCabe (2001); Treviño, Weaver and Reynolds (2006)
<b>Employee retention</b> refers to a voluntary move by an organisation to create an environment which Engages employee for the long term with the purpose of preventing loss of competent employees from the organisation.	Smit and Cronje (2002), Samuel and Chipunza (2009); Hausknecht, Rodda and Howard (2009); Nwokocha and Iheriohanma (2012); Veloso, Da Silva, Dutra, Fischer and Trevisan (2014)
<b>Organisational justice</b> refers to the role in the workplace and employee's perceptions of fairness in decision making and processes which influence the workplace behaviour.	Niehoff and Moorman (2010); Colquitt and Rodell (2011); Cropanzano and Ambrose (2001)

Source: Author's own construction

## 6. THEORETICAL OVERVIEW OF ORGANISATIONAL JUSTICE

### 6.1 Clarification of key concepts

#### 6.1.1 Organisational justice (OJ)

Moliner, Cropanzano and Martínez-Tur (2017) state that organisational justice refers to how an employee judges the behaviour of the organisation and the employee's resulting attitude and behaviour. It refers to employee's perceptions of the fairness of decision-making and decision-making processes and the influences of these perceptions on workplace behaviour

(Colquitt & Zipay 2015). Muchinsky (2003:314) further explains that organisational justice concerns itself with the fair treatment of people within organisations. It can be regarded as a limited form of social justice that can be defined as fair and proper administration of laws that conform to the natural law that all persons irrespective of ethnic origin, gender, possession, race and religion should be treated without prejudice.

### **6.1.2 Distributive justice**

Distributive justice is primarily concerned with how the outcomes of the organisation are in terms of fairness (Maiese 2013). It thus relates to the degree to which decisions by managers are in terms of distribution and allocation outcomes, for example promotions and salaries. It also relates to the degree to which managerial decisions allocate rewards in an equitable and fair manner to employees (Niehoff & Moorman 2010). Distributive justice focuses on people's belief that they have received a fair amount of pay and recognition and this could have great impact on employee's work satisfaction and motivation levels.

### **6.1.3 Procedural justice**

Procedural justice refers to the means by which outcomes are allocated but not specifically to the outcomes themselves, by establishing certain principles specifying and governing the role of participants during the decision-making process (Solum 2004:14). Procedural justice thus refers to the degree of fairness during the process of making decisions or creating procedures, and relates to perceptions that affect employees and the degree of fair methods and guidelines used when allocation decisions are made (Niehoff & Moorman 2010:356).

### **6.1.4 Interactional justice**

Muzumdar (2012:31) states that interactional justice refers to how one person treats another. A person is considered interactional if he or she appropriately shares information and avoids rude or cruel remarks. According to Colquitt (2001:428), there are two aspects of interactional justice. The first part is called informational justice and refers to whether one is truthful and provides adequate justifications when things go wrong. The second part is called interpersonal justice and refers to the respect and dignity with which one treats others.



## 6.2 Antecedents of organisational justice

An understanding of events that arouse a sense of injustices in organisations could allow one to appreciate the richness of justice dynamics. Bies (2001:104) and Cohen (2015) researched organisational justice and identified four categories of injustice: derogatory judgements, deception, invasion of privacy and disrespect (e.g. such as inconsiderate actions, abusive words and coercion). Another significant abusive action, which could lead to perceptions of injustices, includes prejudicial statements such as racist remarks. Being a target of these kinds of insults can arouse a sense of injustice (Bies 2001:105). Coercion which refers to psychological effect that management practises might have on employees, where an employer compels an employee to perform a task which they both know will arouse a sense of injustice. Cropanzano and Ambrose (2001:135) propose that the employee will compare his or her expectations to the actual outcomes to exercise this judgment. Employees will feel that the outcomes were fair if his or her expectations have been met or exceeded. However, when expectations have been violated and the outcomes falls short of what was anticipated he/she would experience a sense of injustice. Procedures in which people are treated differently are unusually considered as unfair. Cropanzano and Ambrose (2001:138) found that three rules could be applied in the distribution that could be considered as fair, namely, equity, equality and need.

- An equity rule suggests that everyone should receive the same reward on their contribution.
- The equality rule states that all are equal and should have an equal chance of receiving a particular outcome or reward.
- Some individuals can quite fairly receive more favourable treatment than another if it is used to address an imbalance. Distribution could be allocated to meet the employee who has the most need.

## 7. RESEARCH DESIGN AND METHODOLOGY

### 7.1 Research paradigm

This study adopted the positivistic research design by means of quantitative research. This means that quantitative data are collected; aspects of the social world and social

phenomena are measure; causal relationships between different aspects of the social world are sought; and large data and statistical analysis are used (Wilson 2010:13-14).

## **7.2 Research approach**

Given the nature of the study, the research approaches followed in this study are exploratory and descriptive in nature. The aim is to explore a relatively new area and describe respondent's perceptions regarding organisational justice in the South African financial services industry.

## **7.3 Population and sampling**

The population in this study comprised of all banks, auditing and accounting firms and insurance firms in the financial service industry within the four provinces of the Eastern Cape, Western Cape, Gauteng and Kwazulu-Natal in South Africa. For the purposes of this study, non-probability sampling was used, specifically convenience and judgemental sampling, as there is no data base of financial service firms available in South Africa. These firms were selected on the basis of accessibility and availability and judgement of the researchers.

## **7.4 Data collection**

Secondary data sources for the literature review were obtained through the use of journal articles, textbooks and internet. The primary data was obtained using the survey method by means of self-administered structured questionnaires. Primary data was collected by the researchers with the assistance of four fieldworkers recruited for this exercise. Questionnaires were distributed to the respondents by means of hand delivery and electronic mail and were collected after completion. The fieldworkers were trained prior to data collection so as to administer the questionnaires correctly and to observe ethical issues. The aim was to target 800 employees in financial services firms (200 employees from Eastern Cape, Kwa-Zulu Natal, Gauteng and Western Cape). A total of 436 useable questionnaires were obtained (effective response rate of 54%). Ethical clearance was obtained from the NMMU before the empirical study was conducted.

## 7.5 Questionnaire design

The questionnaire consisted of four sections:

- Section A used an ordinal scale to analyse the role of the six *independent variables* on organisational justice using a seven-point Likert scale (47 statements).
- Section B analysed perceptions regarding organisational justice in the financial services industry in South Africa by means of a seven-point Likert-type scale (15 statements).
- Section C analysed the impact of organisational justice on the dependent variables (outcomes) using a seven-point ordinal Likert-type scale (15 statements).
- Section D consisted of nominal-scaled questions meant to solicit background information of respondents (*biographical characteristics*) such as gender, age, ethnic group, educational background and employment level (nine variables).

## 7.6 Data analysis

Data collected was transferred to an Excel spread sheet and analysed by means of the Statistica computer programme. Various statistical methods were used in this study. Descriptive statistics through measures of central tendency (mean) and dispersion (standard deviation) were used. Frequency distributions expressed as percentages were presented in the form of tables. Cronbach's alpha coefficients were used to assess the internal reliability of the study variables (cut-off point 0.80). Both face and content validity were assessed through a pilot study, expert judgement (management, ethics and statistical experts) and a thorough literature study. Exploratory factor analysis was used to assess construct validity. A cut-off point of 0.5 was used and at least three items should load per factor to be regarded as acceptable. Regression analysis was used to test relationships between the dependent and independent variables and to test the stated null-hypotheses of the study.

# 8. EMPIRICAL RESULTS

## 8.1 Demographical information

The demographical results are depicted in Table 2 below.

**TABLE 2: Demographical composition of respondents**

Demographics	Range	N	%
<b>Age</b>	Less than 20	48	11
	21-30	150	34
	31-40	156	36
	41-50	71	16
	51-60	11	3
<b>Gender</b>	Female	253	58
	Male	183	42
<b>Ethnic classification</b>	African	263	60
	Coloured	83	19
	Indian	36	8
	White	49	12
	Other	5	1
<b>Highest qualification</b>	Grade 11 and lower	7	2
	Grade 12	92	21
	Diploma or N-certificate	120	28
	Bachelor degree	123	28
	Postgraduate	92	21
	Other	2	0
<b>Position in organisation</b>	CEO/Owner	10	2
	Manager/supervisor	75	17
	Employee	281	64
	Professional	42	10
	Other	28	7

<b>Length of current employment (in years)</b>	1-5	156	35
	6-10	110	25
	11-15	115	26
	16-20	48	11
<b>Employment size</b>	Small (less than 50)	87	19
	Medium (51-199)	226	52
	Large(200+)	123	28
<b>Years in existence</b>	1-5 years	101	23
	6-10 years	123	28
	11-15 years	93	21
	16 years +	119	27
<b>Type of financial service industry</b>	Banking	104	24
	Insurance	157	36
	Accounting /auditing	153	35
	Other	22	5
	Total	436	100

Source: Authors own construction

Table 2 clearly shows that the majority of the respondents were males, from African ethnicity, with a national diploma, N-certificate or bachelor's degree, employed as ordinary employees for between six and 15 years in their current employment. The majority of the respondents were also employed in medium-sized and large organisations and most of the organisations at which respondents belong to have been in existence for between 6 and 15 years. In terms of type of financial service industry, 36% are insurance firms and 35% accounting or auditing firms.

## 8.2 Exploratory factor analysis results

Exploratory factor loadings are depicted in Table 3 below. Perceptions of employees regarding the independent variables, organisational justice and the dependent variables

(outcomes) are presented. Factor loadings of greater than 0.5 were considered significant and many items were thus deleted and not considered for further analysis.

**TABLE 3: Empirical factor structure**

Latent variable	Items	Minimum loadings	Maximum loadings
Trustworthiness of management (TM)	TM1, TM2, TM3, TM4, TM5	0.727291	0.858662
Employee engagement (EE)	DM2, DM3, EO1, EO2, EO3, JD1, JD2, JD3	0.516432	0.741926
Extrinsic rewards (EXT)	EXT1, EXT2, EXT3, EXT4, CW1, CW2, CW3	0.525848	0.717334
Intrinsic rewards (INT)	INT1, INT2, INT3, INT4, INT5	0.530590	0.673112
Organisational transparency (OT)	OT1, OT2, OT3, OT4, OT5, TWC1, TWC2	0.563910	0.702738
Organisational climate (OC)	SS1, SS2, SS3, SS4, SS5, OS1, OS2, OS3, OS4, OS5, TWC3, TWC4, TWC5	0.506946	0.787994
Procedural interactional justice (PIJ)	PJ1, PJ2, PJ3, PJ4, PJ5, IJ1, IJ2, IJ3, IJ4, IJ5	0.632194	0.772651
Distributive justice (DJ)	DJ1, DJ2, DJ3, DJ4, DJ5	0.637878	0.770535
Organisational citizenship behaviour (OCB)	OCB1, OCB2, OCB3, OCB4, OCB5	0.636218	0.885768
Reputable employee retention (RER)	EB1, EB2, EB3, EB4, EB5, ER1, ER2, ER3, ER4, ER5	0.562053	0.793370

Source: Author's own construction

The EFA analysis revealed that respondents viewed trustworthiness of management, employee engagement, organisational transparency and organisational climate as possible factors that could impact organisational justice in the financial service industry in South Africa. As indicated in Table 3, some items loaded onto other factors as initially anticipated and indicated in the hypothetical model and measuring instrument. Respondents also viewed the reward system as a two-dimensional construct, consisting of extrinsic and

intrinsic rewards. The items of two-way communication did not load as a separate factor, but onto organisational transparency and organisational climate respectively. One item (DM1) which was expected to measure decision making as a dimension of employee engagement, did not load to a significant extent ( $p < 0.05$ ) and this led to the deletion of this item and was not considered for further analysis. One item (EXT5) which was expected to measure extrinsic rewards, did not load to a significant extent ( $p < 0.05$ ) was deleted and not used in subsequent analyses.

Table 3 further indicates that the respondents perceived organisational justice as a two-dimensional construct. All four items (PJ1, PJ2, PJ3 and PJ4) which were meant to measure procedural justice and items which were meant to measure interactional justice (IJ1, IJ2, IJ3 and IJ4) loaded onto one factor and are termed procedural-interactional justice (PIJ). All five items (EB1, EB2, EB3, EB4, EB5) which were meant to measure ethical behaviour and all five items which were meant to measure employee retention loaded onto one another factor and are termed reputable employee retention. As a result of the discriminant validity assessment with the exploratory factor analysis new variables were formed, thus the original theoretical model had to be adapted.

### 8.3 Reliability of the measuring instrument

Table 4 indicates the Cronbach's alpha coefficients of the latent variables based on the comprehensive exploratory factor analysis as well as the descriptive statistics of the latent variables.

**TABLE 4: Cronbach's alpha values and descriptive statistics of latent variables**

Latent variable	alpha values	Mean scores	Standard deviation
Trustworthiness of management (TM)	0.92	5.13	1.17
Employee engagement (EE)	0.90	5.10	1.02
Extrinsic rewards (EXT)	0.90	5.10	1.14
Intrinsic rewards (INT)	0.88	5.23	1.10

Organisational transparency (OT)	0.91	5.25	1.09
Organisational climate (OC)	0.95	5.21	1.03
Procedural interactional justice (PIJ)	0.95	5.26	1.13
Distributive justice (DJ)	0.89	5.19	1.19
Organisational citizenship behaviour (OCB)	0.85	5.00	1.29
Reputable employee retention (RER)	0.93	5.36	1.03

Source: Author's own construction

The study retained trustworthiness of management (TM), employee engagement (EE), extrinsic rewards (EXT), intrinsic rewards (INT), organisational transparency (OT), organisational climate (OC), procedural interactional justice (PIJ), distributive justice (DJ), organisational citizenship behaviour (OCB) and reputable employee retention (RER), as their Cronbach's alpha values were above the cut-off point of 0.80, indicating that all these variables are internally reliable.

According to Table 4, it appears that the mean values of all the variables cluster around point five (agree somewhat). Respondents thus agree to a certain extent that the independent variables impact on two types of organisational justice, namely procedural-interactional justice and distributive justice and resulting in two outcomes (OCB and reputable employee retention). Reputable employee retention (RER) obtained the highest mean value and OCB the lowest mean value. It also appears that there is some variability around the mean scores (all above one). OCB obtained the highest standard deviation score.

## 8.4 Regression analysis

### ***8.4.1 The influence of trustworthiness of management, employee engagement, extrinsic rewards and intrinsic rewards, organisational transparency and organisational climate on procedural-interactional justice***



Table 5 shows the results of the independent variables on procedural-interactional justice.

**TABLE 5: Regression analysis: The influence of trust worthiness of management, employee engagement, extrinsic rewards and intrinsic rewards, organisational transparency and organisational climate on procedural-interactional justice**

REGRESSION SUMMARY FOR DEPENDENT VARIABLE: PROCEDURAL INTERACTIONAL JUSTICE (PIJ)						
Parameter	Beta b*	Std. Error	B	Std Error	T value	P-value
Trustworthiness of management (MT)	0.059	0.039	0.058	0.038	1.532	0.1262
Employee engagement (EE)	0.037	0.049	0.042	0.054	0.773	0.4400
Extrinsic rewards (EXT)	<b>0.170</b>	0.050	<b>0.168</b>	0.049	<b>3.450</b>	<b>0.001***</b>
Intrinsic rewards (INT)	<b>0.166</b>	0.052	<b>0.171</b>	0.053	<b>3.213</b>	<b>0.001***</b>
Organisational transparency (OT)	<b>0.128</b>	0.055	<b>0.133</b>	0.056	<b>2.351</b>	<b>0.0191*</b>
Organisational climate (OC)	<b>0.330</b>	0.052	<b>0.360</b>	0.056	<b>6.385</b>	<b>0.001***</b>
<b>R</b>	<b>R<sup>2</sup></b>	<b>F</b>	<b>Std Error of estimate P</b>			
76%	0.57981177	98.662	0.73598	p< .00000		
* = p < 0.05						
** = p < 0.01						
*** = p < 0.001						

Source: Author's own construction

According to Table 5, extrinsic rewards (b=0.168, p < 0.001) and intrinsic rewards (b=0.171, p < 0.001) are statistically significantly related to procedural-interactional justice. Extrinsic rewards are also important and there should be fairness during the process of making decisions or creating procedures. Organisational transparency (b = 0.133, p < 0.05) is also significantly related to procedural-interactional justice, as shown in Table 5. It is further shown that organisational climate (as measured by supervisory style, organisational support

and two-way communication) ( $b=0.360$ ,  $p < 0.001$ ), is significantly related to procedural-  
 interactional justice. According to Table 5, trustworthiness of management and employee  
 engagement as measured by decision making expression of opinions and job development  
 ( $r=0.037$ , NS) do not exert a significant influence on procedural-interactional justice. The  $R^2$   
 of 0.579 explains 58% of variability in the models as explained by the moderating variable  
 (procedural-interactional justice).

**8.4.2 The influence of trustworthiness of management, employee  
 engagement, extrinsic rewards and intrinsic rewards, organisational  
 transparency and organisational climate on distributive justice**

Table 6 shows the results of the independent variables on distributive justice.

**TABLE 6: The influence of trustworthiness of management, employee  
 engagement, extrinsic rewards and intrinsic rewards,  
 organisational transparency and organisational climate on  
 distributive justice**

REGRESSION SUMMARY FOR DEPENDENT VARIABLE: DISTRIBUTIVE JUSTICE (DJ)						
Parameter	Beta b*	Std. Error	B	Std Error	T value	P-value
Trustworthiness of management (MT)	0.176	0.044	0.180	0.045	3.963	0.001***
Employee engagement (EE)	-0.037	0.055	-0.043	0.065	-0.670	0.5032
Extrinsic rewards (EXT)	0.205	0.056	0.213	0.058	3.656	0.001***
Intrinsic rewards (INT)	0.039	0.059	0.043	0.064	0.671	0.5024
Organisational transparency (OT)	0.090	0.062	0.098	0.068	1.452	0.147
Organisational climate (OC)	0.336	0.059	0.386	0.067	5.707	0.001***

R	R <sup>2</sup>	F	Std Error of estimate	P
68%	0.45588017	59.905	0.88362	p< .00000
* = p < 0.05				
** = p < 0.01				
*** = p < 0.001				

Source: Author's own construction

Table 6 indicates that trustworthiness of management ( $b = 0.180$ ,  $p < 0.001$ ), is significantly related to distributive justice in the financial service industry. This indicates that management should make decisions in a fair manner and should be seen as trustworthy when distributing outcomes. Furthermore, extrinsic rewards ( $b = 0.213$ ,  $p < 0.001$ ) is also significantly related to distributive justice in the financial service industry. Table 6 further shows that organisational climate as measured by supervisory style, organisational support and two-way communication ( $b = 0.386$ ,  $p < 0.001$ ) is positively related to distributive justice in the financial service industry. Table 6 also indicates  $R^2$  of 0.456 and it explains 46% of variability in the model as explained by the moderating variable (distributive justice). Employee engagement as measured by decision making, expression of opinions and job development ( $r = -0.037$ , NS), intrinsic rewards ( $r = 0.039$ , NS) and organisational transparency ( $r = -0.090$ , NS) do not exert a significant influence on distributive justice in the financial service industry.

#### **8.4.3 The influence of procedural-interactional justice (PIJ) on organisational citizenship behaviour and reputable employee retention**

Table 7 shows the regression analysis results of procedural-interactional justice (PIJ) on organisational citizenship behaviour and reputable employee retention.

**TABLE 7: Regression analysis: The influence of procedural-interactive justice (PIJ) on organisational citizenship behaviour and reputable employee retention**

REGRESSION SUMMARY FOR DEPENDENT VARIABLE: ORGANISATIONAL CITIZENSHIP BEHAVIOUR						
Parameter	Beta b*	Std. Error	B	Std Error	T-value	P-value
<b>Procedural-interactive justice (PIJ)</b>	0.104	0.048	0.120	0.055	2.173	0.030*
R	R <sup>2</sup>	F	Std Error of estimate P			
10%	0.01076391	4.7224	1.2884 p < 0.00000			
REGRESSION SUMMARY FOR DEPENDENT VARIABLE: REPUTABLE EMPLOYEE RETENTION						
Parameter	Beta b*	Std. Error	B	Std Error	T value	P-value
<b>Procedural-interactive justice (PIJ)</b>	<b>0.702</b>	0.034	<b>0.643</b>	0.031	<b>20.521</b>	<b>0.001***</b>
R	R <sup>2</sup>	F	Std Error of estimate P			
70%	0.49245465	421.10	.73714 p<0.00000			
* = p < 0.05						
** = p < 0.01						
*** = p < 0.001						

Source: Author's own construction

Although Table 7 shows that procedural-interactive justice ( $b = 0.120$ ,  $p < 0.05$ ) has a positive relationship with organisational citizenship behaviour, the  $R^2$  of 0.010 indicates that only 1% of the variability in the model is explained by the variable 'organisational citizenship behaviour'. This indicates that this relationship is not sufficiently significant. Table 7 also shows that the  $R^2$  of 0.492 indicates that 49% of the variability in the model is explained by the variable 'reputable employee retention'. This indicates that procedural-interactive justice has a positive relationship with reputable employee retention ( $b = 0.643$ ,  $p < 0.001$ ).

This indicates that respondents feel that procedural interactional justice is effectively practised when all employees strictly follow rules and policies in their organisations.

#### 8.4.4 The influence of distributive justice (DJ) on organisational citizenship behaviour and reputable employee retention

**TABLE 8: Regression analysis: The influence of distributive justice (DJ) on organisational citizenship behaviour**

REGRESSION SUMMARY FOR DEPENDENT VARIABLE: ORGANISATIONAL CITIZENSHIP BEHAVIOUR						
Parameter	Beta b*	Std. Error	B	Std Error	T value	P-value
Distributive justice (ODJ)	<b>0.114</b>	0.048	<b>0.124</b>	0.052	<b>2.400</b>	<b>0.017*</b>
<b>R</b>	<b>R<sup>2</sup></b>	<b>F</b>	<b>Std Error of estimate P</b>			
12%	0.01308712	5.7551	1.2869 p < 0.05			
REGRESSION SUMMARY FOR DEPENDENT VARIABLE: REPUTABLE EMPLOYEE RETENTION						
Parameter	Beta b*	Std. Error	B	Std Error	T value	P-value
Distributive justice (ODJ)	<b>0.613</b>	0.038	<b>0.533</b>	0.033	<b>16.181</b>	<b>0.001*</b>
<b>R</b>	<b>R<sup>2</sup></b>	<b>F</b>	<b>Std Error of estimate P</b>			
61%	0.37628616	261.83	.81716 p < 0.00000			
* = p < 0.05						
** = p < 0.01						
*** = p < 0.001						

Source: Author's own construction

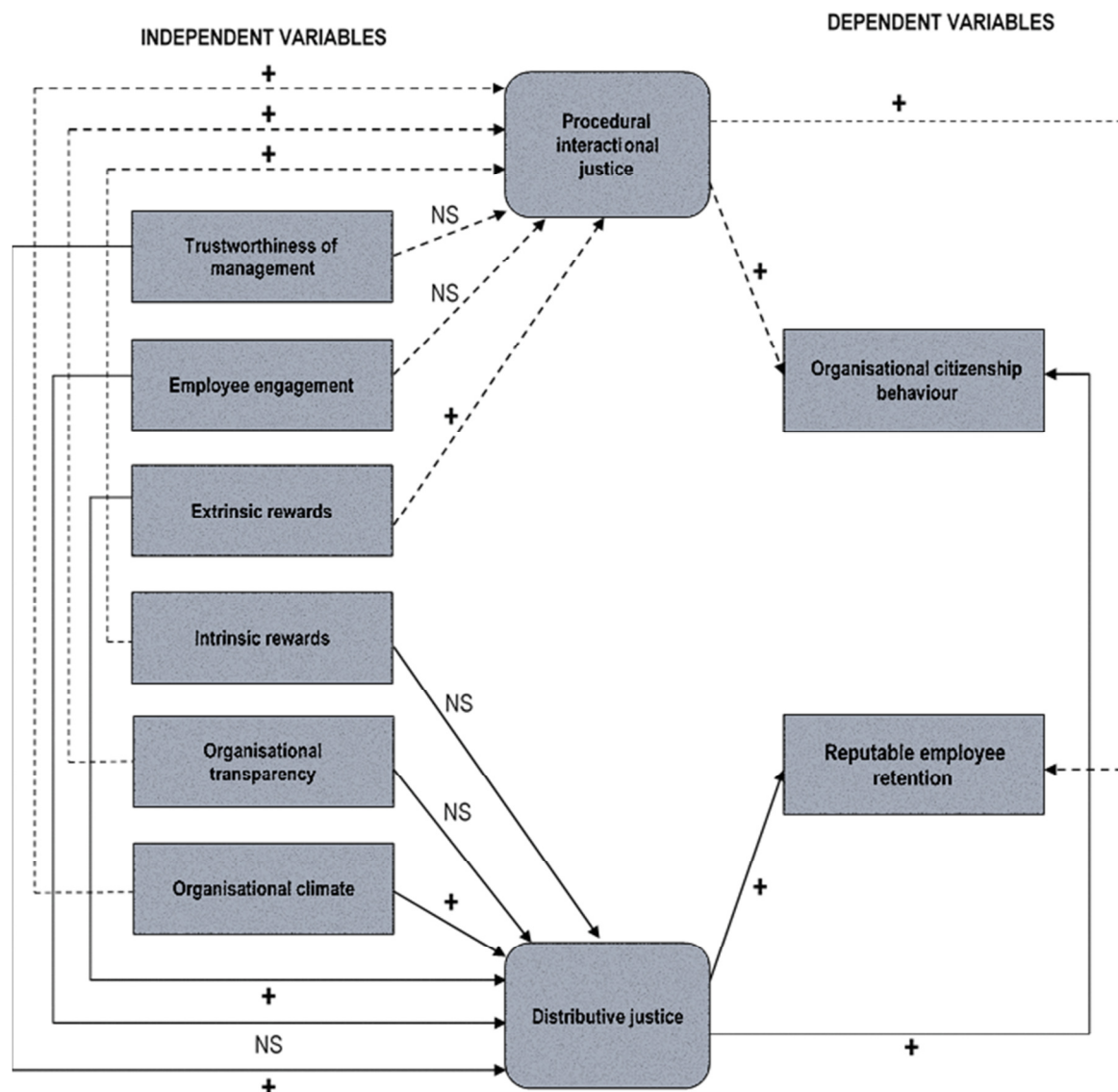
Table 8 shows that the R<sup>2</sup> of 0.014 indicates that 1% of the variability in the model is explained by the variable 'organisational citizenship behaviour'. Although distributive justice has a positive relationship with OCB (b = 0.124, p < 0.05), this relationship is weak. Table 8 further shows that the R<sup>2</sup> of 0.379 indicates that 38% of the variability in the model is explained by the variable 'reputable employee retention'. This indicates that distributive justice has a positive relationship with reputable employee retention (b = 0.533, p < 0.001).

As a result of the formulation of the adapted models, the original hypotheses had to be reformulated.

### 8.6 Findings of hypothesised relationships

Figure 2 indicates the findings of the hypothesised relationships between the newly or renamed variables

**FIGURE 2: Empirical evaluation of the proposed influences and outcomes on perceptions regarding organisational justice**



(+) Significant relationship (null-hypotheses rejected)

(NS) Not significant relationship (null-hypotheses accepted)

Source: Author's own construction

## 9. RECOMMENDATIONS

Financial service firms that apply procedural-interactional justice make decisions in an unbiased manner, treat employees with dignity and respect, are sensitive to the personal needs of employees and provide complete information when requested by employees. For distributive justice to be effective in the financial service industry, the organisation should ensure that work schedules are fair in accordance with job descriptions, compensate employees according to acquired skills, base recognition on the merit of each employee's performance and consistently apply promotion criteria equally to all employees. Table 9 provide some managerial guidelines regarding organisational justice practices, based on the study variables used in the measuring instrument.

**TABLE 9: Managerial guidelines regarding organisational justice practises**

No.	Recommendations regarding ...
	<b>Influence of trustworthiness on distributive justice: Management should ...</b>
1	Ensure that integrity, loyalty and receptivity and value congruence are implemented within the organisation.
2	Always fulfil its promises made to all employees.
3	Deal with employees in an honest manner.
4	Apply and implement authority with fairness and compassion.
5	Follow organisational principles and procedures for successful execution of the job.
	<b>Influence of extrinsic rewards on procedural interactional and distributive justice: Management should ...</b>
6	Provide all employees equally rewarding remuneration such as cash based rewards and benefits.
7	Actively interact with all employees regarding the increment and performance bonuses.
8	Abide by the policies and principles of the organisations regarding the payment of employee salaries.
9	Offer a variety of effective wellness programs for their employees.

10	Offer sufficient flexibility to reconcile personal life with their jobs.
	<b>Influence of intrinsic rewards on procedural-interactional justice: Management should ...</b>
11	Afford employees the opportunity to try-out and test new ideas from time to time regarding aspects of their jobs.
12	Give employees a chance to perform duties that stimulate their abilities.
13	Provide opportunities for professional growth of its employees by following all principles and policies of the organisation.
14	Ensure that employees get the feeling of accomplishment for successful job completion.
15	Afford employees freedom to use their own judgments in completing their jobs.
	<b>Influence of organisational transparency on procedural interactional justice: Management should ...</b>
16	Understand that divulging information is a fundamental task of management.
17	Be open when communicating with its subordinates regarding any form of misunderstanding.
18	Be considerate on how employees are affected by management decisions.
19	Be held accountable to all stakeholders of the organisation regarding the sharing of crucial information pertaining to the organisations and parties involved.
20	Advertise vacant posts internally and externally to the organisation for anyone to apply.
	<b>Influence of organisational climate on procedural-interactional and distributive justice: Management should ...</b>
21	Involve employees when decisions that affect them are made.
22	Encourage collaboration between departments in order to promote the achievement of the stated objectives.
23	Show confidence in their subordinates by allowing them to work independently.
24	Create a favourable environment for employees to socially interact with other colleagues.
25	Commit themselves towards career development of all employees.
	<b>Influence of procedural-interactional justice and distributive justice on organisational citizenship behaviour: Management should ...</b>
26	Inspire employees to be committed to complete tasks by walking the extra mile.



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27	Inspire employees to attend social functions that are not required but could enhance the organisation`s image.
28	Inspire employees to defend co-workers who are spoken ill of by others workers or supervisors.
29	Inspire employees to complete urgent tasks at hand, even outside normal working hours.
30	Inspire employees to take time to coach and mentor other co-workers to excel in successfully completing tasks.
	<b>Influence of procedural-interactional justice and distributive justice on reputable employee retention: Management should ...</b>
31	Recognise and reward employees with integrity.
32	Encourage employees to be actively concerned about stakeholder`s interest.
33	Train employees to comply with law and professional standards strictly when executing their jobs.
34	Offer sufficient flexibility in terms of work practices and employment conditions to allow employees to reconcile their personal lives with their jobs.
35	Offer various advancement opportunities when doing expected tasks.

Source: Own construction

## 10. CONTRIBUTIONS OF THE RESEARCH

Some of the contributions of this study relevant to this article are identified below:

- The findings of this study have contributed to the body of knowledge by developing a theoretical model of organisational justice in the financial services industry.
- The results of this study could also be replicated by other industries as to ensure successful implementation of fairness and organisational justice practices.
- The findings can inform financial services firms about financial services policy formulations so as to assist with the implementation of organisational justice programmes.
- The study provided useful and practical guidelines to organisations as to ensure effective strategising and management of organisational justice that could enhance their local and global competitiveness and long-term survival.

## 11. CONCLUSIONS

The empirical results indicated that employees perceive procedural-interactive justice as good practice and is more effective when all their concerns are heard before final decisions are made and employees are allowed to challenge or appeal job decisions made by their supervisors. Employees also believe that everyone should be treated with kindness and consideration and management should be sensitive to their personal needs. The empirical findings also revealed that employees believe that distributive justice is effectively practised when their work schedule is fair in accordance with their job description and they are compensated according to the skills required for their jobs and when recognition is based on the merit of each employee's performance and when promotion criteria are consistently applied equally to all employees.

The empirical results of this study thus demonstrated that four independent variables of the study namely, extrinsic rewards, intrinsic rewards, organisational transparency and organisational climate could influence procedural-interactive justice which ultimately could have an impact on organisational citizenship behaviour and reputable employee retention in the South African financial services industry. Three independent variables namely, trustworthiness of management, extrinsic rewards and organisational climate could influence distributive justice which ultimately could have an impact on organisational citizenship behaviour and reputable employee retention in the South African financial services industry. Employee engagement was found to have no significant influence on both procedural-interactive justice and organisational distributive justice, whilst two-way communication also did not load as a separate independent variable. Ethical behaviour also did not load as a separate dependent variable (outcome) but rather as part of reputable employee behaviour.

Organisational justice should thus be advocated as a core value of an organisation's management philosophy and enacted through a set of internally consistent management practices. This can build a culture of justice and commitment that is valuable and unique in the eyes of all stakeholders and may ultimately lead to a competitive advantage. Managers are constantly involved in the development and implementation of organisational policies and processes that are supposed to reflect just and fair practices.

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