



## Impact of Organisational Justice on Employees' Intention to Stay: A Study on Private Commercial Banks of Bangladesh

Muhammad Abdul Baset<sup>1\*</sup>

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### ABSTRACT

**Purpose:** The study aims to look at how organizational justice (OJ) and its four components affect bankers' intentions to stay (ITS), so that the administration of Bangladeshi banks can focus on increasing the capacity to retain competent and experienced individuals over time.

**Methodology:** This study uses a convenience sampling method, and a sample of 181 bankers, in which all of the questionnaire items are graded on a 5-point Likert scale. With the use of correlation, regression, and ANOVA, SPSS version 25 is used to evaluate data.

**Findings:** OJ and its four dimensions have been discovered to have a major impact on ITS. The findings show that bankers are required to reciprocate with a good attitude if they perceive their organisation and management treat them similarly, equitably, fairly, and rationally.

**Practical Implications:** This research has substantial practical consequences for Bangladesh's banking sector. Top-level management should adopt policies and processes to institutionalize OJ for all four groups, which will probably result in a rise in the ITS of bankers inside their organisations.

**Originality/Value:** Little emphasis has been made on the four characteristics of OJ and their impact on ITS. Furthermore, the effect of OJ on ITS appears to be understudied in Bangladesh. To close this gap, the research will examine the role of OJ in fostering employees' ITS in Bangladesh's banking sector.

**Limitations:** Significant study limitations include the convenience sample method used to obtain data, limited sample size and a focus on a specific area.

### 1. Introduction

Managing employee turnover is a critical challenge for any corporation in today's competitive business environment (Hossain et al., 2017). Because the cost of losing skilled people is too high for businesses to bear (Park et al., 2016). Organisations must therefore look beyond variables that are commonly considered important, such as technology, economies of scale, and commodity availability, to maintain competitive advantage, as these can easily be imitated. Instead, they must prioritize keeping skilled employees or individuals, which will eventually be the distinguishing factor in improving the company's core competitiveness (Ng & Salamzadeh, 2020). Employees are increasingly becoming the most precious assets and driving force in determining an organisation's effectiveness in a demanding climate and their commitment is crucial to any business's success. (Agus

\* Corresponding Author

<sup>1</sup>. Associate Professor, Department of Management Studies, Faculty of Business Studies, Jahangirnagar University, Savar, Dhaka-1342, Bangladesh, Email: [abdulbaset@juniv.edu](mailto:abdulbaset@juniv.edu), Orcid Id: <https://orcid.org/0000-0003-1817-9320>

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& Selvaraj, 2020). Without a doubt, one of the most important resources in assessing the effectiveness of corporate organisations globally today is human capital (Valenti & Horner, 2020), and its effective usage is essential to any organisation's success (Ghare & Hesami, 2016). As a result, maintaining skilled employees is critical to a company's long-term expansion and competitiveness (Ibidunn et al., 2015). So, therefore, it's important to comprehend the factors that influence employees' intention to stay (ITS) (Phuong & Trang, 2017). Organisational commitment, job satisfaction, salary, demanding tasks, work environment, work-life balance, job stress, and organisational culture are all elements that influence employee retention (Ghosh et al, 2013). Furthermore, evidence suggests that organisational justice (OJ) influences employees' ITS (Iqbal et al., 2017; Ozturk et al., 2016; Rastgar & Pourebrahimi, 2013) because OJ impacts employees' work-related views, attitudes, actions, and organisational results (Bouazzaoui et al., 2020; Wolfe & Lawson, 2020). However, few studies exist on how the banking industry in Bangladesh might motivate staff to adopt ITS to minimize knowledge loss, hiring, and training expenses, and boost employee morale, work quality, and productivity by upholding honesty, dignity, loyalty, justice, accountability, and citizenship, along with developing organisations by increasing organisational competitive advantage. Due to this, the goal of this research is to look at OJ in the banking industry in Bangladesh, which could have a significant impact on employees' ITS.

### **1.1 Research Problem**

The increased competition among businesses, as well as the need for organisational change and transformation, has prompted scholars to look for effective solutions in organisations by first identifying their difficulties (Khandan et al., 2021). In this regard, staff turnover is one of the major challenges that can result in significant losses for businesses since when an employee quits, the expenses of reselection, retraining of existing employees, and opportunity costs all have a detrimental effect and increase (Choi & Dickson, 2010). Indeed, excessive staff turnover has a number of negative consequences in businesses, including the loss of expertise, worse employee morale, lower work quality and efficiency, higher hiring and training costs, and, ultimately, a company's weak competitive advantage (Akhtar et al., 2018). Unwanted staff turnover is one of the most serious and costly business issues that a company may face (Taylor, 2002). The term 'turnover intention' refers to a 'conscious and purposeful intent to depart the organisation' (Tett & Meyer, 1993, p. 262). Various factors lead to employees leaving their jobs, such as lack of appreciation, inadequate pay and benefits, unsatisfactory jobs, insufficient career progression, weak management practices, unreliable leadership, dysfunctional work cultures, insufficient working environment, work unfairness, long working hours, job stress, lack of work-life balance, supervisor support shortages, and a gap in accurate employment information (Branham, 2005; Hossain et al., 2017; Mahmud & Idrish, 2011; Sattar & Ahmed, 2014). That's why, the above-mentioned issues skew the ability to retain talented individuals in the banking industry, leading to a high level of staff turnover. Thus, each organisation's performance is determined by how competently and successfully it retains and maintains qualified and experienced people with little turnover (Hosain, 2016). In light of this, reducing employee turnover and increasing employees' intent to stay can be an important research issue for the financial industry in Bangladesh. Based on the literature, organisational attributes, such as OJ, have a major impact on employees' views toward their jobs, including their ITS. (Iqbal et al., 2017; Ozturk et al., 2016; Rastgar & Pourebrahimi, 2013). Empirical investigations, however, on the effects of all four elements of OJ on the ITS is uncommon. Furthermore, the influence of OJ on ITS appears to be understudied in Bangladesh. To close this gap, the study will examine the role of OJ in fostering employees' ITS in Bangladesh's banking sector.

### **1.2 The Rationale for the Choice of Private Commercial Banks in Bangladesh**

The banking industry is among the most significant sectors of Bangladesh's economy. The nation's economic development is facilitated by private commercial banks by providing a wide range of services and being highly skilled and customer-focused. Since the weak economy brought on by the coronavirus, a large percentage of Bangladesh's private commercial banks had their profits decline by 20 percent to 30 percent in the initial half of 2020 (Hasan, 2020). In addition, with the sector's rapid

growth, banks are increasingly confronted with severe competition, shifting client expectations, and a slew of internal management issues. In this situation, a bank's service quality will be the most important component in maintaining its survival in a cutthroat market. As a way to provide better services to their consumers, the well-being of bank employees must be effectively addressed (Barkat-e-Khuda, 2019). Since banks and their employees are in charge of protecting people's money and savings, they must act with justice (Kermis & Kermis, 2014). A bank's ability to develop staff loyalty and satisfaction relies on the success of its value system and practices of honesty, discipline, openness, integrity attributes, and professionalism (Goyal & Joshi, 2012). Retaining competent, experienced, and devoted staff on a long-term basis is critical for the survival and development of these banks in order to address the situation (Hosain, 2016). Exploring the elements that may influence workers' ITS is therefore essential for Bangladesh's banking industry.

### 1.3 Objectives of the Research

Turnover has become a key worry for management in this century since companies invest so much in their personnel in terms of recruiting, training, development, and retention. As the turnover rate is high in Bangladesh's banking sector, we must concentrate on workers' ITS. In this context, OJ can have a significant impact in lowering employee turnover and enhancing employees' desire to stay with the organisation. OJ is a basic prerequisite for an organisation's effective functioning and employee job satisfaction, which has an impact on turnover and retention. The study's findings will allow us to examine the validity of the hypotheses and determine the extent to which OJ influences employees' ITS.

#### 1.3.1 Main Objective

The fundamental goal of this research is to look into the effect of OJ on ITS on private commercial bankers in Dhaka, Bangladesh.

#### 1.3.2 Specific Objectives

- i. To assess the influence of distributive justice (DJ) on ITS on Bangladeshi bankers.
- ii. To assess how procedural justice (PJ) works on ITS.
- iii. To determine how interpersonal justice (IPJ) has an effect on ITS.
- iv. To evaluate informational justice's (IFJ) effects on ITS.

### 1.4 Research Limits and Scope

- i. The study's objective is limited to a sense of OJ and its four aspects on ITS.
- ii. Only 181 officers who have replied by completing the questionnaire have been included in the study can be treated as a sample limitation.
- iii. The study is limited to bankers at private commercial banks, according to its institutional limitations.
- iv. The spatial limitation is that only Dhaka, the capital of Bangladesh, has been used here.
- v. The study's temporal limitation is that the investigation has been carried out in 2020–2021.

## 2. Literature Review and Hypotheses

### 2.1 Organizational Justice (OJ)

Greenberg (1987) first coined the term 'organisational justice' (OJ) to describe how an employee evaluates the organisation's behaviour and the employee's subsequent attitude and behaviour. Here, employee impressions about the degree of fairness with which organisational authority treats them are referred to as OJ (Whitman et al., 2012). Employees' work-related perceptions, attitudes, actions, and organisational outcomes are all affected by OJ (Bouazzaoui et al., 2020; Wolfe & Lawson, 2020). OJ

refers to the extent to which workers feel they are experienced equitable treatment at work (Kobayashi & Kondo, 2019) based on the assumption of equality in the workplace's process, delivery, and contact (Oh, 2019; Karim & Baset, 2020). Therefore, the individual's perception of fairness is the most important aspect of OJ (Jayus, 2021).

## **2.2 Dimensions of Organisational Justice (OJ)**

Organisational justice (OJ) is defined by Robbins et. al. (2015) as the total sense of what is fair in the workplace, which includes distributive justice (DJ), procedural justice (PJ), interpersonal justice (IPJ), and informational justice (IFJ). Furthermore, Greenberg (1993) proposed a four-factor framework from which interactional justice was divided into IPJ and IFJ in addition to DJ and PJ. OJ is commonly separated into four categories based on perceived fairness: DJ, PJ, IPJ, and IFJ (Karam et al., 2019).

**Table 1**

*Dimensions of Organisational Justice*

Terms	Definitions
Distributive Justice (DJ)	DJ refers to the fairness of an entity's resource and incentive allocation decisions (Niehoff & Moorman, 1993).
Procedural Justice (PJ)	PJ includes fair disciplinary measures, a compensation plan, equal employment prospects, and the dependability of decision-making authorities (Loi & Ngo, 2006).
Interpersonal justice (IPJ)	Respect, decency, civility, compassion, kindness, and understanding of various perspectives are all aspects of IPJ (Masterson et al., 2005).
Informational justice (IFJ)	The provision of logical justifications for judgments, as well as candid and timely communications, are all aspects of IFJ (Masterson et al., 2005).

Source: Author's Compilation

### *2.2.1 Distributive Justice (DJ)*

DJ was the first dimension identified in Adam's (1965) equity theory. DJ is defined as the seeming impartiality that workers perceive in the distribution of remuneration and acknowledgement by their employer (Biswas et al., 2013). The fairness connected with decision outcomes and resource distribution is referred to as DJ. Equity, equality, and need are three alternative rationales for how resources are distributed in DJ. Equity is primarily concerned with paying employees based on their contributions. Equal pay for equal work is provided by equality. Finally, the need is a benefit that is provided according to an individual's personal needs (Cropanzano et al., 2007).

### *2.2.2 Procedural Justice (PJ)*

PJ, which addresses judgments of the fairness of procedures that lead to outcomes, was a second distinguishing component (Flint et al., 2012). Thibaut and Walker (1975), the pioneers of PJ, concluded that procedures are fair if they permit employees to voice their perspectives before a decision is made. PJ refers to the sense of fairness in the decision-making process, as well as the motivations, methods, mechanisms, and procedures utilized to reach a result (Ghasi et al., 2020). PJ is improved when people feel that they have a say in the process and it is characterized by features like uniformity, precision, ethicality, and lack of bias (Leventhal, 1980). People consider six justice rules while contemplating the fairness of PJ (Leventhal et al., 1980). These criteria include accuracy, representativeness, bias suppression, consistency, ethicality, and correctability.

### *2.2.3 Interpersonal Justice (IPJ)*

The third dimension of organisational justice is IPJ which refers to the extent to which 'people perceive that they are treated with equity, dignity and respect' (Nimmo, 2018, p. 83). IPJ is thought to be the most essential of the four aspects of justice in determining employee conduct (Greenberg & Alge, 1998; Skarlicki & Folger, 2004).

### 2.2.4 Informational Justice (IFJ)

IFJ is the fourth component of organisational justice, and it refers to the degree of perceived fairness in terms of the honesty and appropriateness of information and reasoning for decisions made inside an organisation (Ali, 2016). IFJ 'focuses on explanations provided to people that convey information about why procedures were used in a certain way or why outcomes were distributed in a certain fashion' (Colquitt et al., 2001, p. 427). IFJ relates to the timeliness, specificity, and honesty of the explanations provided (Khuong & Quoc, 2016).

### 2.3 Intention to Stay (ITS)

ITS was defined by Uraon (2018) as employees' strong desire to remain at their current employment based on their prior experiences. This view was created as a consequence of their positive or negative impressions of the organisation's situation and procedures, which affected their decision to stay or leave (Bellamkonda et al., 2020; Mohsin et al., 2021). ITS is a term used to describe an employee's intentional and deliberate desire to remain with the recruiting firm. (Bangwal & Tiwari, 2019). ITS describes an employee's level of loyalty and willingness to remain with their current employer (Milliman et al., 2018).

### 2.4 Organisational Justice (OJ) and Intention to Stay (ITS)

An organisation sends positive signals to employees that it values them and cares for their well-being by providing and maintaining consistent equal treatment (Kang & Sung, 2019). In exchange, employees can feel compelled to reciprocate in the form of a positive attitude and conduct (Pan et al., 2018). Previous research has found that all three dimensions of OJ, distributive, procedural, and interactional, have an effect on employees' intentions to stay or leave (Iqbal et al., 2017). Employees are less likely to quit if they are happy with their pay, workloads, and considerate attitudes from their bosses (Ozturk et al., 2016). OJ significantly improves workers' ITS, according to research conducted on Iranian insurance firms (Rastgar & Pourebrahimi, 2013). Numerous studies (Hassan, 2002; Ibrahim & Perez, 2014; Shahid et al., 2020) have found a positive correlation between OJ and employees' ITS. As a result, it is possible to form the following hypothesis:

**H1:** OJ has a significant positive influence on employees' ITS.

#### 2.4.1 Distributive Justice (DJ) and Intention to Stay (ITS)

The principle of distributive justice (DJ) relates to the fairness of resource and reward allocation decisions within an entity (Greenberg, 1990; Song et al., 2020). Employees are more likely to remain with an organisation when they see how the organisation distributes its resources, such as benefits, payments, and duties, equally among employees (Mengstie, 2020). Furthermore, DJ practices will foster good intentions about remaining in the company (Gupta & Singh, 2018) as well as employee engagement (Gim & Desa, 2014). Moreover, DJ influences employees' decisions to remain or leave (Iqbal et al., 2017) and fosters a positive attitude toward staying in the company (Loi & Ngo, 2006). So, there is a positive relationship between DJ and the workers' ITS (Johan et al., 2013). Therefore, the subsequent hypothesis can be put forward:

**H1<sub>a</sub>:** DJ has a favourable effect on ITS.

#### 2.4.2 Procedural Justice (PJ) and Intention to Stay (ITS)

The concept of PJ is aware of the procedure's fairness, or the measures taken by management to reach a decision, along with the employees' view of the process's fairness (Niehoff & Moorman, 1993). As a result, when management practices are judged to be reasonable, workers will be pleased and develop a positive attitude (Yean & Yusof, 2016). Even if PJ encourages a positive attitude among employees, if practices are perceived as unfair, the organization may experience a high percentage of employee turnover. (Gupta & Singh, 2018). Moreover, when workers are pleased and fulfilled with the organisation's justice and fairness policies in decision-making processes, they are less inclined to depart (Mengstie, 2020). Workers are more inclined to stay in that type of organization when they

perceive that decisions are made impartially, trustworthy information is acquired, and decisions are implemented fairly (Hassan, 2002; Gim & Desa, 2014). As a consequence, there is a favourable correlation exists between PJ and staff ITS (Johan et al., 2013). Consequently, it is possible to form the following proposition:

**H1<sub>b</sub>:** PJ has a positive impact on ITS.

#### 2.4.3 Interpersonal Justice (IPJ) and Intention to Stay (ITS)

Interpersonal justice (IPJ) consists of the aspects of respect, decency, civility, compassion, kindness, and understanding of various perspectives (Masterson, et al., 2005). Perreira et. al. (2018) investigated the link between fairness and the desire to leave. IPJ was found to be a negative predictor of intention to depart. Harris et. al. (2020) confirmed that employees' intention to leave their job is predicted by perceptions of client-focused justice. Employees, for example, are more willing to work for a company that values them and treats them with decency (Hassan, 2002). Employees are frequently glad to find that their supervisors care about their well-being (Mengstie, 2020), which may result in positive organisational actions and employee retention (Pan et al., 2018). Therefore, it is possible to create the following assertion:

**H1<sub>c</sub>:** IPJ has a positive impact on ITS.

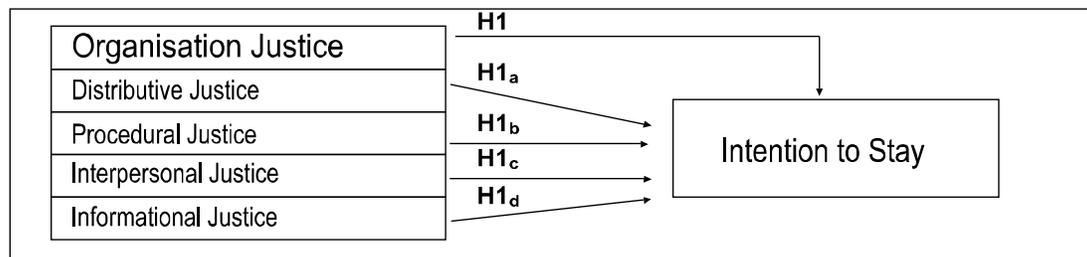
#### 2.4.4 Informational Justice (IFJ) and Intention to Stay (ITS)

Employees need accurate and timely information from their employers since it can boost their sense of pleasure and belonging (Gupta & Singh, 2018) and, as a result, influence their decision to stay with the company longer (Bayarçelik & Findikli, 2016). Employees, for example, are more eager to work with a company that provides accurate and fast decision-making information (Hassan, 2002). Employees are frequently happy when their managers provide them with accurate information (Mengstie, 2020), which can contribute to positive organisational activities and employee retention (Pan et al., 2018). Thus, the following hypothesis is assumed:

**H1<sub>a</sub>:** IFJ has a positive impact on ITS.

### 2.5 The Study's Theoretical Framework

As shown in the theoretical setting below, the goal of this analysis is to determine and assess the impact of the independent variable organisational justice (OJ) as well as the four aspects of OJ on the dependent variable intention to stay (ITS).



**Figure 1**

*Theoretical Framework of the Research*

## 3. Methodology

### 3.1 Population, Sample, and Data Collection

The population of this study includes all managerial-level employees of private commercial banks in Dhaka, Bangladesh. Using convenience sampling and a drop-off/pick-up approach, a total of 250 structured questionnaires have been issued, yielding 190 questionnaires, of which 181 have been judged available, yielding a responder rate of 76 percent. So, there are 181 persons in the sample. The author has used the convenience sampling technique because of COVID-19, time constraints, and a dearth of a full sample frame. Closed-ended questions are applied in this approach's questionnaire.

**3.2 Profile of the Respondents**

As stated in Table 2, the sample for this study consists of 181 first-line and mid-level bank employees, with 86.2 percent of male employees and 13.8 percent of female employees. Among them, 66.3 percent are married. The bulk of workers is between the ages of 21 and 40 (77.9 percent). They're all under 60 years old. The bulk of those polled 71.8 percent have a Master's degree but no doctorate. In the table below, the lengths of their services are also noted.

**Table 2**

*Profile of the Surveyed Individuals*

Age	21-30	31-40	41-50	51-60		
	35.4%	42.5%	17.1%	5%		
Gender	Male		Female			
	86.2%		13.8%			
Marital Status	Married		Unmarried			
	66.3%		33.7%			
Education	Honors		Masters		Others	
	24.3%		71.8%		3.9%	
Length of service in the current organisation	1-5	6-10	11-15	16-20	21-25	Over 25
	38.7%	37.6%	13.3%	3.3%	4.4%	2.8%
Length of total service in life	1-5	6-10	11-15	16-20	21-25	Over 25
	32.6%	34.8%	14.9%	7.2%	3.3%	7.2%

Source: Authors' Calculation

**3.3 Measures**

A total of 23 items have been used to create the questionnaire for this investigation. Organisational Justice (OJ) and its four components (DJ, PJ, IPJ, and IFJ) are assessed using a bunch of 20 items derived from Colquitt's research (2001). In several recent investigations, the measurements have been widely utilized and verified (e.g., Primawidi & Mangundjaya, 2020; Sarwat et al., 2021). A group of 4 items is applied to examine distributive justice (DJ) in particular. One of the items 'The appraisal of my performance provides a good evaluation of the effort I have put into my work' is included in this measure. Procedural justice (PJ) is measured using a seven-item scale, with one example item being 'I am able to communicate my ideas and sentiments about my organisation's procedures.' Interpersonal justice (IPJ) is measured using four items, one of which is 'My supervisor treats me politely.' A five-point scale is used for informational justice (IFJ), with a typical item being 'My supervisor is frank in his/her discussions with me.' To measure the intention to stay (ITS), three items from Milliman et. al. (2018) are employed. With a size reliability value of 0.649, an example item of ITS is 'I plan to stay at my current employment for as long as possible.' Each item is rated on a 5-point Likert scale, with 'strongly disagree' (1) being the lowest and 'strongly agree' being the highest (5).

**Table 3**

*Measurement Items*

Constructs	No. of items	Measurement items	Source
Distributive Justice (DJ)	4	DJ1: The evaluation of my performance provides a good assessment of the effort I have put into my work.	Leventhal, (1976)
		DJ2: The performance review gives a fair judgment of the work I've done.	Leventhal, (1976)
		DJ3: My contribution to the organization is evaluated in the performance review.	Leventhal, (1976)
		DJ4: My performance evaluation is justified, given my performance.	Leventhal, (1976)

Procedural Justice (PJ)	7	PJ1: I am in a position to communicate my opinions and thoughts about my organization's procedures.	Thibaut & Walker, (1975)
		PJ2: I have influence over the assessment made as a result of my organization's procedures.	Thibaut & Walker, (1975)
		PJ3: In my organization, the procedures have been followed consistently.	Leventhal, (1980)
		PJ4: In my organization, there is no bias in the procedures.	Leventhal, (1980)
		PJ5: In my company, the approaches are founded on true facts.	Leventhal, (1980)
		PJ6: I have the right to challenge the judgments reached by my organization's policies.	Leventhal, (1980)
		PJ7: My organization's practices uphold moral and ethical norms.	Leventhal, (1980)
Interpersonal Justice (IPJ)	4	IPJ1: My supervisor treats me in a polite manner.	Bies & Moag, (1986)
		IPJ2: My supervisor treats me with dignity.	Bies & Moag, (1986)
		IPJ3: My supervisor treats me with respect.	Bies & Moag, (1986)
		IPJ4: My supervisor doesn't make any offensive comments or remarks.	Bies & Moag, (1986)
Informational Justice (IFJ)	5	IFJ1: My supervisor is open and honest with me in our interactions.	Bies & Moag, (1986)
		IFJ2: My supervisor thoroughly outlines the steps to follow.	Bies & Moag, (1986)
		IFJ3: My supervisor's explanations regarding operations are logical.	Shapiro et al, (1994)
		IFJ4: My supervisor gives me timely updates on information.	Shapiro et al, (1994)
		IFJ5: My supervisor tailors his/her communications to my specific needs.	Shapiro et al, (1994)
Intention to Stay (ITS)	3	ITS1: I plan to work at my present job for as long as possible.	
		ITS2: I plan to stay in this job for at least two to three years.	Milliman et al. (2018)
		ITS3: I will most certainly search for a new job in the near future (reversely coded).	

Source: Authors' Compilation

### 3.4 Data Analysis Technique

The research investigates the impact of OJ on employee ITS. To prove the hypotheses in the research system, the data acquired via the questionnaire is analyzed using Statistical Package for Social Science (SPSS) version 25.0. The study takes into account the descriptive statistics for the independent variable OJ and its four dimensions, as well as the dependent variable ITS. Inferential statistics like correlation, analysis of variance, and regression have been applied to investigate the impact of an independent variable on a dependent variable. The researcher has utilized Harman's single-factor test to check to see if there is any potential common method variance (CMV) in the responses because the study has used self-reported data from a single source. Harman's single-factor

test has found that a single factor can only explain 35.006 percent of the variation, much less than the 50 percent cut-off number. As a result, the data is no longer classified as CMV-infected. Furthermore, VIF values ranging from 1.372 to 1.700 are discovered during the study, indicating that the independent variables are not multi-collinear.

**4. Results**

**4.1 Descriptive Statistics and Correlation for the Variables**

Table 4 shows the means, standard deviations, and correlations for OJ, four OJ components (DJ, PJ, IPJ, and IFJ), as well as the ITS. The findings demonstrate that the mean values of the variables are larger than 3.50 when addressing all four elements of OJ. The normality of the data is determined using skewness and kurtosis for all variables. The skewness and kurtosis Z values are significantly lower than the crucial levels (Hair et al., 1998). All of the products' skewness and kurtosis values are between -2 and +2, indicating that they are suitable for demonstrating the normal distribution. Table 4.1 also shows the commonalities between the factors and the four dimensions of OJ. According to the findings, all parameters, including the four aspects of OJ, are modestly and positively associated. Furthermore, Cronbach's alpha ( $\alpha$ ) coefficients for all variables are larger than 0.6. A value of 0.60 to 0.95 in Cronbach's alpha is deemed adequate (Taber, 2018).

**Table 4**  
*Means, Standard Deviations, and Correlation*

Latent Variables	Mean	Std. Deviation	Correlations							
			$\alpha$	OJ	DJ	PJ	IPJ	IFJ	ITS	
Organisational Justice	3.663	.427	0.884	1						
Distributive Justice	3.580	.648	0.846	.802	1					
Procedural Justice	3.549	.530	0.779	.742	.450	1				
Interpersonal Justice	3.814	.570	0.797	.697	.301	.495	1			
Informational Justice	3.712	.546	0.861	.729	.571	.298	.301	1		
Intention to Stay	3.716	.620	0.649	.388	.294	.275	.234	.356	1	

Notes:  $\alpha$  = Cronbach's alpha coefficient estimate; Correlations are significant at the 0.01 level.  
 OJ = Organisational justice, DJ = Distributive Justice, PJ = Procedural Justice, IPJ = Interpersonal Justice, IFJ = Informational Justice, and ITS = Intention to Stay.  
 Source: Authors' Calculation

**4.2 Inferential Statistics: ANOVA and Regression Analysis**

**4.2.1 Organisational Justice (OJ) and Intention to Stay (ITS)**

The accompanying table 5 shows  $R=0.388$ , indicating that OJ and ITS have a positive relationship. The predictor variable OJ explains 15.1 percent of the variance in the dependent variable ITS when  $R^2 = 0.151$ . The predictor variable OJ has a coefficient of ( $b= 0.563$ ), indicating that OJ will grow to 0.563 of ITS. The Y-intercept is calculated using the formula ( $a=1.655$ ). In addition, the calculated value of  $t (=5.633)$  is more than the crucial value of  $t (=1.645)$ , and the model is significant with  $p<.001$ . Therefore,  $ITS = 1.655 + (0.563 \times OJ)$ .

**Table 5**  
*Coefficients, R<sup>2</sup> and ANOVA Table for Organisational Justice (OJ) and Intention to Stay (ITS)*

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.655	0.368		4.493	.000
	Organisational Justice	0.563	0.100	0.388	5.633	.000

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.388 <sup>a</sup>	0.151	0.146	0.57262

ANOVA <sup>a</sup>					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	10.405	1	10.405	31.733	.000 <sup>b</sup>
Residual	58.693	179	0.328		
Total	69.098	180			

a. Predictors: (Constant), Organisational Justice

b. Dependent Variable: Intention to Stay

c. Model is significant at the 0.001 level

Source: Authors' Calculation

Here, the model is significant as calculated  $F(1, 208) = 31.733 >$  tabulated  $F(1, 208) = 3.89$  and  $p < .001$ . Therefore, it appears that there is a substantial favourable, linear correlation between OJ and employees' ITS. So, the hypothesis (H1) is accepted.

#### 4.2.2 Distributive Justice (DJ) and Intention to Stay (ITS)

The  $R = 0.294$  in the accompanying table 6 indicates that DJ and ITS have a moderate positive connection.  $R^2 = 0.086$  indicates DJ (X) accounts for 8.6 percent of the variation in ITS (Y). The coefficient for the predictor variable DJ is ( $b = 0.281$ ), indicating that DJ will raise ITS by 0.281. The Y-intercept is calculated using the formula ( $a = 2.711$ ). In addition, the calculated value of  $t (= 4.109)$  &  $F(1, 208) = 16.886$  is greater than the crucial value of  $t (= 1.645)$  & tabulated  $F(1, 208) = 3.89$  respectively.

**Table 6**

*Coefficients, R<sup>2</sup>, ANOVA Table for Distributive Justice (DJ) and Intention to Stay (ITS)*

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.711	0.249		10.910	.000
Distributive Justice	0.281	0.068	0.294	4.109	.000
R	R Square	Adjusted R Square		Std. Error of the Estimate	
0.294 <sup>a</sup>	0.086	0.081		0.59392	

ANOVA <sup>a</sup>					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	5.956	1	5.956	16.886	.000 <sup>b</sup>
Residual	63.141	179	.353		
Total	69.098	180			

a. Predictors: (Constant), Distributive Justice

b. Dependent Variable: Intention to Stay

c. Model is significant at the 0.001 level

Source: Authors' Calculation

The prototype is significant with  $p < .001$ . So,  $ITS = 2.711 + (0.281 \times DJ)$ . Therefore, it suggests that DJ and ITS have a strong positive linear association. Therefore, the hypothesis (H1<sub>a</sub>) has been accepted.

#### 4.2.3 Procedural Justice (PJ) and Intention to Stay (ITS)

The next table 7 shows that  $R = 0.275$  &  $R^2 = 0.076$  indicating that PJ and ITS have a modest positive association and the predictor variable PJ (X) accounts for 7.6 percent of the variance in the dependent

variable ITS (Y). The coefficient for PJ is (b= 0.322), indicating that PJ would enhance ITS by 0.322. The Y-intercept is calculated using the formula (a=2.575). In addition, the calculated value of t (=3.827) & F (1, 208) = 14.644 are more than the crucial value of t (=1.645) & tabulated F (1, 208) = 3.89 respectively. The model is significant with p<.001.

Thus,  $ITS = 2.575 + (0.322 \times PJ)$ . Therefore, it indicates that PJ and ITS have a strong positive linear association. Hence, hypothesis (H1<sub>b</sub>) has been accepted.

**Table 7**  
Coefficients, R<sup>2</sup>, ANOVA Table for Procedural Justice (PJ) and Intention to Stay (ITS)

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.575	0.302		8.535	.000
Procedural Justice	0.322	0.084	0.275	3.827	.000
R	R Square	Adjusted R Square		Std. Error of the Estimate	
0.275 <sup>a</sup>	0.076	0.070		0.59735	
ANOVA <sup>a</sup>					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	5.226	1	5.226	14.644	.000 <sup>b</sup>
Residual	63.872	179	0.357		
Total	69.098	180			

- a. Predictors: (Constant), Procedural Justice
- b. Dependent Variable: Intention to Stay
- c. Model is significant at the 0.001 level

Source: Authors' Calculation

4.2.4 Interpersonal Justice (IPJ) and Intention to Stay (ITS)

From table 8, IPJ and ITS have a positive correlation of R= 0.234 and R<sup>2</sup> = 0.055, indicating IPJ accounts for 5.5 percent of the variance in the dependent variable ITS. The coefficient for IPJ is (b= 0.254), implying that IPJ would lead to a 0.254 ITS increase. The Y-intercept is computed utilizing the formula (a=2.746). Furthermore, the model has a calculated value of t (=3.219). So,  $ITS = 2.746 + (0.254 \times IPJ)$ .

Here, the approach is significant as calculated F (1, 208) = 10.360 > tabulated F (1, 208) = 3.89 and p<.01. Therefore, it presumes there is a substantial positive linear link between IPJ and ITS. So, the hypothesis (H1<sub>c</sub>) is accepted.

**Table 8**  
Coefficients, R<sup>2</sup>, ANOVA Table for Interpersonal Justice (IPJ) and Intention to Stay (ITS)

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.746	0.305		9.010	.000
Interpersonal Justice	0.254	0.079	0.234	3.219	.002
R	R Square	Adjusted R Square		Std. Error of the Estimate	
0.234 <sup>a</sup>	0.055	0.049		0.60407	

ANOVA <sup>a</sup>					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	3.780	1	3.780	10.360	0.002 <sup>b</sup>
Residual	65.317	179	0.365		
Total	69.098	180			

a. Predictors: (Constant), Interpersonal Justice

b. Dependent Variable: Intention to Stay

c. Model is significant at the 0.01 level

Source: Authors' Calculation

#### 4.2.5 Informational Justice (IFJ) and Intention to Stay (ITS)

Table 9 demonstrates that IFJ and ITS have a modest positive correlation of  $R=0.356$ . With an  $R^2$  of 0.127, IFJ accounts for 12.7 percent of ITS. The coefficient for predictor variable IFJ is ( $b= 0.404$ ), meaning that IFJ would result in an increase of 0.404 ITS. The Y-intercept is determined via the formula ( $a=2.216$ ). Furthermore, the model has a calculated value of  $t (=5.100)$  also, it is significant with  $p<.001$ . So,  $ITS = 2.216 + (0.404 \times IFJ)$ .

**Table 9**

*Coefficients, R2 Value and ANOVA Table for Informational Justice (IFJ) and Intention to Stay (ITS)*

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.216	0.297		7.450	.000
Informational Justice	0.404	0.079	0.356	5.100	.000
R	R Square	Adjusted R Square		Std. Error of the Estimate	
0.356 <sup>a</sup>	0.127	0.122		0.58056	
ANOVA <sup>a</sup>					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	8.766	1	8.766	26.006	0.000 <sup>b</sup>
Residual	60.332	179	0.337		
Total	69.098	180			

a. Predictors: (Constant), Informational Justice

b. Dependent Variable: Intention to Stay

c. Model is significant at the 0.001 level

Source: Authors' Calculation

The model is significant with computed  $F (1,125) = 26.006 >$  tabulated  $F (1,125) = 3.916$  and  $p<.001$ . Therefore, it implies that IFJ and ITS have a notable favourable linear association. Therefore, the ( $H1_d$ ) theory has been accepted.

#### 4.3 Summary of Hypotheses Testing

The research hypotheses are examined and verified utilizing the P-value approach and compared to the crucial or tabular value of the T-test and F-test in this research. The consistency of acceptance is assessed using Cronbach's alpha ( $\alpha$ ) values. The results show that the mean values of all variables are larger than 3.50. The skewness and kurtosis values for all of the items are between -2 and +2, indicating the normal distribution. All of the variables' Cronbach's alpha ( $\alpha$ ) coefficients are above 0.6, indicating that they are all reliable (Taber, 2018). The research has also revealed that OJ and ITS

have a positive association with  $R = 0.388$  and  $R^2 = 0.151$ . Furthermore, the four aspects of organisational justice (OJ), DJ, PJ, IPJ, and IFJ, have  $R = 0.294, 0.275, 0.234,$  and  $0.356$ , respectively, and are marginally associated with an intention to stay (ITS). They are also strongly connected with OJ, with  $R = 0.802, 0.742, 0.697,$  and  $0.729$ , respectively. Where the linear regression equation models are also important,

$$ITS = 1.655 + (0.563 \times OJ); ITS = 2.711 + (0.281 \times DJ); ITS = 2.575 + (0.322 \times PJ);$$

$$ITS = 2.746 + (0.254 \times IPJ); \text{ and } ITS = 2.216 + (0.404 \times IFJ).$$

The hypotheses' outcomes are summarized in the table below.

**Table 10**  
*Summary of Hypotheses Testing*

H.	Path	Correlation & R Square	Regression Equation	F Value	T value	Results
H1	OJ -> ITS	$R = 0.388$ $R^2 = 0.151$	$ITS = 1.655 + (0.563 \times OJ)$	31.733	5.633**	Supported
H1 <sub>a</sub>	DJ-> ITS	$R = 0.294$ $R^2 = 0.086$	$ITS = 2.711 + (0.281 \times DJ)$	16.886	4.109**	Supported
H1 <sub>b</sub>	PJ-> ITS	$R = 0.275$ $R^2 = 0.076$	$ITS = 2.575 + (0.322 \times PJ)$	14.644	3.827**	Supported
H1 <sub>c</sub>	IPJ -> ITS	$R = 0.234$ $R^2 = 0.055$	$ITS = 2.746 + (0.254 \times IPJ)$	10.360	3.219*	Supported
H1 <sub>d</sub>	IFJ-> ITS	$R = 0.356$ $R^2 = 0.127$	$ITS = 2.216 + (0.404 \times IFJ)$	26.006	5.100**	Supported

Note: \*\* $p < 0.001$ , \*  $p < 0.01$ , OJ = Organisational justice, DJ = Distributive Justice, PJ = Procedural Justice, IPJ = Interpersonal Justice, IFJ = Informational Justice, and ITS = Intention to Stay.

**5. Discussion**

While a country is undergoing economic transformation, banks are the financial structure that fosters economic progress (Hassan & Adebayo, 2013). Banking functions are operated by employees, and high turnover can result in significant losses (Choi & Dickson, 2010). If the employee is referred to as intellectual capital, the loss is enormous (Mbah & Ikemefuna, 2012). It is vital to prioritize motivating employees to stay with the organisation (DeMicco & Giridharan, 1987). In this research, I have investigated whether OJ and its four characteristics have a favourable impact on bankers' ITS in their own banks in the context of Bangladesh. The results indicate that if employees believe their company and management treat them fairly and equitably, they feel obligated to reciprocate with a positive attitude such as staying intention. This research adds to our knowledge of the significance of OJ and fair procedures in influencing employees' favourable attitudes toward the company. The study's outcomes indicate that employees in private commercial banks in Bangladesh are more likely to stay with their current employer for the long term if the company practices justice and respect, fairness and honesty in distributing resources, making decisions, and dealing with employees. The results demonstrate that OJ and its dimensions are favourably associated with the ITS in Bangladesh's private commercial banks.

**5.1 Practical Implication**

Employee retention is heavily influenced by a company's legal practices (Charles & Schwegler, 2001). If excellent business morals are practised, it will be simpler for private commercial banks to develop a climate of fairness and a desire to stay among personnel (Iqbal et al., 2017). By evaluating the impact of all four aspects of OJ on the ITS, the study adds to the current scholarly works about the organisational justice-employee attitude relationship. This research also has substantial practical consequences for bank executives. They must realise that bankers develop an exchange connection with the organisation relying on how fairly managers interact with them and communicate

information with them, not merely on the belief that incentives are being given out fairly and the process utilized to determine the benefits. The findings show that bankers are required to reciprocate with a good attitude if they perceive their organisation and management treat them similarly, equitably, fairly, and rationally. Therefore, top-level management should adopt policies and processes to institutionalize OJ for all four groups, which will likely bring about a rise in bankers' ITS in their organisations for the benefit of Bangladesh's banking sector.

## 5.2 Limitations

This method of investigation is not without problems. There are a few flaws in this investigation. A significant problem with the research is the convenience sample method used to obtain data. Another drawback is that the data is narrowly targeted and drawn from a limited sample size. The respondents are also mid-level and front-line managers. The study would have been more beneficial if the researcher has been able to fairly cover every type of employee. Furthermore, the samples are only gathered from Dhaka's private commercial banks. Moreover, time, money, depth, distance, and social distancing laws have limited the research, making it impossible to conduct the survey totally face-to-face. Because the study is limited to one industry, the findings may not be applicable to other industries.

## 5.3 Direction for Future Research

This research confirms a number of unexplored topics for further research on the impact of OJ on employee ITS. The goal of this research is to learn more about OJ in the banking industry. The study's focus is reduced to four dimensions of the independent variable OJ and employee ITS to make it more manageable. ITS can be influenced by a range of factors, including perceived organisational support, leadership style, workplace culture, business ethics, and so on. Additional research could look into the mediating role of critical variables like job involvement, organisational citizenship behaviour, and so on in the current setting. Given the study's limitations, prospective researchers may choose to utilize a probability sampling approach to enhance the conclusions.

## 6. Conclusion

The research's findings have confirmed the positive impacts of OJ on employees' ITS in private commercial banks in Bangladesh. In light of the results, all parts of OJ (DJ, PJ, IPJ, and IFJ) have a favourable impact on an employee's ITS. This research also opens up new opportunities for future research. Finally, the study's findings imply that all four categories of justice should be addressed holistically in the banking sector with the goal to encourage bankers' devotion and involvement in their profession, which is likely to lead to improved employees' ITS and organisational performance.

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