

Organizational Justice and Employees' Performance in Money Deposit Banks in South-East Nigeria

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Abstract

This study assessed the impact of organizational justice on employees' performance in Money Deposit Banks in South-East Nigeria. Using a descriptive research design, we adopted both descriptive and inferential statistics to answer the three research questions and test the hypotheses. Primary data was generated from a sample of 384 respondents selected using multiple sampling technique from five major deposit money banks in Nigeria namely, United Bank of Africa, First Bank, Zenith Bank, Guaranty Trust Bank and Access Bank. Results from both the Likert scale and the estimation of a logistic model to determine the influence of fair policy, appropriate reward system, and nature of the interpersonal relationship on employee performance proxied with employees' participation, morale and retention, shows that strong positive relationship exist between organizational justices and employee performance in DMBs. The study concluded that any improvement in organizational justice will definitely enhance employee performance in DMBs in South-East.

Keywords: Organizational Justice, Employees' Performance, Deposit Money Banks, Banking Sector, South-East Nigeria.

Introduction

Organizational justice which according to Whiteside (2015), Akanbi and Ofoegbu (2016), Azubuike and Madubochi (2021) captures how a person or an employee perceives and responds to the existence of justice in an organization as well as what such person believes to be ethically just rather than considering it from a different angle, is seriously gaining the attentions of scholars in recent time. To Graso and Grover (2017), Asongu et al (2020, 2020b), employees' perceptions of justice at work can either inspire or dull them to performing better and encouraging positive behavior. Over the years, a growing body of scholars Uduji and Okolo-Obasi (2017, 2018) Ajala (2019), Price and Mueller (2019), Nwanmuoh, Dibua and Friday (2024), research has examined the significance of organizational justice for both public and private organizations. People everywhere, particularly employees who have the chance to work in a variety of organizations, are acutely aware of all the circumstances surrounding fairness in both their daily lives and the

workplaces. Hence, the relationship between organizational justice, diversity and inclusion has led to its development over time (Karanja, 2016; Mohammad et al, 2020).

The banking business is one of several corporations that hire employees from a variety of backgrounds ranging from racial, sex, ethnic nationalities, and educational status, this they do with strong believe that diversity is the coexistence of individuals with various group identities within a single system (Nkomo & Cox 1996; Nwanmuoh & Ngong, 2025). To Wanous and Youtz (1986), Gichira (2016), Kelvin-Iloafu et al (2023) the tendency is always high that heterogeneous groups is more creative, make better decisions, and perform better than homogeneous groups. In the opinion of the banks and their likes, organizations that do not adapt to environmental changes find it difficult to maintain a sustainable business atmosphere and competitive advantage. Ideally, Taghrid et al (2021) noted that most time the business environment may be typically outside of an organization's control and because of the unpredictable nature of the environment diversity and inclusion must be the watchword.

Being sensitive to fairness is not enough to workers alone, but has so much to offer to the banking industry in the regards to just treatment to customers which has the potential to gradually grow the sector's clientele (Shahid & Azhar, 2013). The banking industry in Nigeria continues to be one of the professions with the benefit of fully realizing the potential of its employees that also leverage the advantage of investing in them (Ogwuche et al, 2018; Goodfaith et al, 2021). Businesses that are unable to support staff engagement and retention must invest a significant amount of money in various motivational elements, which could have been obtained cheaply if appropriate managerial tools were used within the company (Karanja, 2016, Okafor et al, 2023).

Justice and fairness are parts of the serious morale booster of employees which create in them the desire to discharge their duties effectively and efficiently. However, of late, studies, Folger & Konovsky (2019), Suzan et al (2022), began to show that lack of fairness and justice in the workplace have negatively manifested in serous low performance of employee and the subsequent poor productivity of organizations both in the public and private sectors. To Nwanmuoh et al (2023), most Nigerian workers in recent times have been experiencing disappointments in fair treatment, low motivation and low job satisfaction from the employers. Employees, when motivated are committed to work hard if they feel that their input are being appreciated and fair rewards are being given to them as at when due (Akanbi & Ofoegbu, 2016). This is why high performing employees in their droves are seeking appointments with organizations whose values are closely fit to their own personal values leading to massive search for jobs in the deposit money banks. Mohammad et al (2020), opined that people seek out respect, dignity, and politeness when interacting with others in the workplace, which influences their perception of fairness. To this, studies, Ogwuiche, Musa, and Nyam's (2018), Okolo-obasi et al (2024a, 2024b), have demonstrated that there are real links between workers' performance and organizational fairness. This study therefore, provides valuable information on how the practice of

organizational justice can affect performance and increase productivity. The stakeholders and employers in business sectors can based on the findings make reliable decision and actions that is aimed to enhancing competitiveness and overall performance of their organizations. The banking sector in providing consistent quality service to employees and customers thereby bringing in employees' loyalty which will automatically lead to increase in employees' retention, high productivity and profitability in the workplace.

The Problem Statement

Because organizational justice has become one of the overriding goals of human resource management, fair treatment of employees creates and cements their trust and commitment to duty which in turn leads to productivity and better outcomes for the whole organization. Employees who are treated fairly and justly try to protect the reputation of their work place and at the same time projects the image of the organization and makes it attractive to the competitors (Quyen, 2020). The Banking sector is seriously in tune with the above and to reasonable extent have hugely invested and continue to invest in human resources development and man power utilization, thus the need for fairness and just treatment as tools to boost the morale of the employees in the industry.

However, the rate at which employees are being stressed in the industry is the basic focus for research. Ranging from heavy workloads, tight deadlines; where bankers often need to finish their work quickly and process transactions and also provide financial services to customers. Others are sales target and performance; where the employees are given a targeted goal to reach and make sure that customers are happy while making money for the banks, they are also required to learn new products, services and new technology that emerges every day while still doing their regular jobs. At times they find it tough to have a good time balance between their work and their personal life, also their personal time can be affected while they are required to work for lengthy hours.

These have raised serious issue of debate whether the treatment meted at the employees of the deposit money banks is fair or unfair. While some scholars Ezionye (2008) Faruk (2016), Uduji et al (2024a, 2024b) argues that the treatment is unfair and injustice, they opine that it can result to so many negative consequences such as reduced interest and productivity, decreased job satisfactions and negative feelings of the employees, high rate of stress and burnout, damage to organizational reputation and employees' brand etc. Others like Evawere et al (2018), Azubuike and Madubochi (2021), maintain that employees' participation and commitment could only be dropped to the lowest level if their rights and values are presumed to be abused by employers and through management policies. But where the remuneration accruing to the employees is good enough to compensate for the stress, injustices has not been meted on the bank employees.

In all the argument, balancing the work and personal lives and welfare of the employees in any organization should be paramount if the employees must be at their best throughout their period of employment in the organization. It is on the basis of this raging argument that this study was set to contribute to the debate on organizational justices from the angle

of money deposit banks employees in south-east Nigeria in three distinct areas that have not received enough mention in the literature. Such areas form the basic objective of this study which was attempted by answering the three research questions thus;

- What is the nature of the relationship between fair policy and employees' participation to enhance performance in deposit money bank in South-East Nigeria?
- What is the effect of appropriate reward system on employees' morale boosting to enhance performance in deposit money bank in South-East Nigeria? and
- What is the nature of the interpersonal relationship and employees' retention in deposit money bank in South-East Nigeria?

Hypotheses Development

Various advantages are evident from a condition of higher degree of employee performance. For instance, an organization could attain increased profitability from higher employee performance, and a sustained competitive advantage arising from strategic cost leadership and high quality product delivery. Furthermore, studies have pointed out that an organization with employee-welfare-friendly policies as a way of boosting their productivity increases their chances of gaining industry leadership from a sustained competitive advantage.

However, in the recent times, many are complaining as noted by Akanbi and Ofoegbu (2016), Goodfaith et al (2021), that in most of the deposit money banks (DMBs) in the eastern region of Nigeria, the organisation policies appear not to be fair to the employees as majority are causally employed. To Azubuike and Madubochi (2021), this causal nature of many employees leaves the reward system porous and have seriously hampered the inter-personal relationship nature in many organisations. Still, studies Okolo-Obasi and Uduji (2021, 2022, 2023), have shown that the working condition of the employees of the DMBs remains one of the best in both government and no-governmental organisations in the country. With this confusion arising and the gaps noticed in the literature, this study hypothesizes that:

- Fair policy making of organisations have no significant influence on employees' performance in deposit money bank in South-East Nigeria
- Appropriate reward system of organisations have significant influence on employees' performance in deposit money bank in South-East Nigeria
- The nature of the interpersonal relationship significant influence on employees' performance for retention in deposit money bank in South-East Nigeria.

Relevant Literature and Theoretical Underpinning

Concept of Organizational Justice

Organizational justice has been widely studied in the majors of management, psychology and organizational behavioural sciences (Parker & Kohlmeyer, 2005). According to

(Rahman et al, 2015; Harif et al, 2015; Greenberg, 2017; Uduji & Okolo-Obasi, 2022a, 2022b, 2022c), Organizational justice is the measurement of an organization's conduct towards its workers by taking into account the general ethical and moral norms. Consequently, the relationship between organizational justice and job performance is not only dependent on the tasks but also involves interpersonal elements and motivations which also contribute to job satisfaction (Folger & Konovsky, 2019). To Zahra et al (2018) employees compare their benefits and rewards between employees within or outside the related organizations and if there are variations between both this can lead to a worrying trend of absenteeism, disloyalty, high rate of turnover, low commitment which adversely affect organizations productivity and profitability.

In the context of this study, we looked at three dimensions of organizational justice which include fair policy making, appropriate reward system, as well as the nature of interpersonal relationship. High interpersonal relationship perception among employees makes them feel appreciated and respected, which may improve work happiness, mutual trust, organizational commitment, and productivity. In the words of Elanain (2008) Nwanmouh et al (2024a, 2024b, 2024c), because, organizational justice has the potential to increase employee commitment and hence lower employee turnover, managers should consider it a fundamental component of their daily operations.

Fair policy making is an equitable idea or plan of action, rule or regulation that has been agreed on officially by a group of people, a business organization, a government or a political body (Moazzez et al, 2014; Folger & Konovsky, 2019; Azubuike & Madubochi, 2021). A good policy could be used as a basis of decision making in every sector (Taamneh 2015, Khtatbeh et al 2020). Appropriate reward system deals with how incentives are distributed within an organization and how its reward system operates (Eboh, 2002; Greenberg et al 2007; Ramaswami & Biswas 2013; Dara et al 2019). Where organization's allocation of rights, advantages, results, and returns are done equitably, the benefits, recommendations or rights is always a way of pay packages (Malik et al 2017).

Employee Performance

In (Daft 2001), employee performance (EP) is the capacity of an employee to use the resources at their disposal effectively and efficiently in order to achieve organizational goals. It signifies individual's work achievement after exerting required effort on the job which is associated through getting a meaningful work, engaged profile, and compassionate colleagues/employers around (Hellriegel, Jackson & Slocum, 1999; Karakas, 2010, Okolo-obasi et al, 2025a, 2025b, 2025c). Effective employee management system is very important in any organization for them to fully utilize their Human resources and record organizational success.

The performance- driven objective is expected to be aligned with the organizational policies so that the entire process moves away from being event-driven to become more strategic and a people-centric perspective (London, 2003; Mone, & London, 2009; Jena & Pradhan, 2014; Greenberg, 2017). In this study, employees' performance was measured using the

following constructs: employees' dedication, employees' participation, employees' morale and employees' retention.

Employees Dedication

Dedication is about being inspired, enthusiastic and highly involved in one's job (Rayton & Yalabik, 2014). For any organization to survive and operate effectively they must not neglect their human resources, this is because the success of any organization does not depend on the amount of equipment they possess but on the ability and the capabilities of the human power development. In the words of (Williams, Maha & Zaki, 2010), dedication is the type of engagement in which the employee engaged due to the feelings that his services are retained in the organization and no need of looking for job elsewhere.

A dedicated employee is one who accepts responsibility for their work and the organization as a whole (Uduji & Okolo-Obasi, 2019, 2020, 2021). They are dedicated to the company's mission and exemplify the ideals instilled in them by the team's culture (Abekah-Nkrumah & Atinga, 2013). There is no blame or ego in this situation. Dedicated personnel are concerned about the company's overall success and understand what is best for everyone.

Employees' Participation

Workers' participation can be defined as a process of involving and empowering workers to use their input towards creating value and improving organizational productivity (Sofijanovska & Chatleska, 2013; Pekel, 2021). Employee involvement also means direct participation or engagement of employees towards applying ideas, expertise, and efforts on solving organizational problems and achieving its goals or objectives. As maintained by (Beteman & Crant, 2011; Nwanmuoh et al, 2024a,) the term participation includes people's involvement in decision making processes, in carrying out programs, their taking part in the benefits of growth and involvement in efforts to obtain the organizational goals. The idea of worker participation suggested a practice, which grants employees considerable opportunity to be call for in decision-making further on the instant borderline of their job (David, 2009). As demonstrated in (Westhuizen, 2010; Quyen, 2020), employee participation in his definition is the totality of forms, that is directly or indirectly involvement of individuals and groups to contribute to the decision making process. As claimed by (Beardwell & Claydon, 2007; Uduji et al, 2023)) employee participation can be defined as the dissemination of power between employer and worker in decision making processes, either by means of direct or indirect involvement. In inclusion, worker participation also has to do with employee involvement in decision making at the organization (Busck, Rnudsen & Lind, 2010). Employee participation stands for the amalgamation of task-related practices, which focus at magnifying employee sense of involvement in their organization and their commitment to the wider workplace (Bhatti & Mawab, 2011).

Employees' Morale

Yoder (2020) asserts that morale is a feeling, somewhat related to esprit de corps, enthusiasm or zeal. Morale may be defined as an intangible concept that refers to how positive and supportive a group feels towards the organization to which he belongs to and the special feelings members of the group share with others, (Arvind, Lakshmi & Keerthi, 2019). Morale is generally referred to as "willingness to work". Good morale is evidenced by employee enthusiasm, voluntary conformance with regulations and orders, and a willingness to cooperate with others in the accomplishment of an organization's objectives. Mee (2021), holds the view that "good employee morale is the mental attitude of the individuals, or of the group, which enables an employee to realize that the maximum satisfaction of his drives coincides with the fulfillment of the objectives with those of the company, and subordinates his own desires to those of the company". Morale is a fundamental psychological concept. It is not easy to define. Morale is the degree of enthusiasm and willingness with which the members of a group pull together to achieve group goals. It has been defined differently by different authors. Different definition of Morale can be classified into three major approaches.

Employees' Retention

Retention is a complex concept and there is no single recipe for keeping employees within a company. In literature, retention has been viewed as "an obligation to continue to do business or exchange with a particular company on an ongoing basis" (Zineldin, 2000; Syarifah, 2016). A more detailed and recent definition for the concept of retention is "customer liking, identification, commitment, trust, readiness to recommend, and repurchase intentions, with the first four being emotional-cognitive retention constructs, and the last two being behavioral intentions" (Stauss et al, 2001; Mohammad et al, 2020). Studies have also indicated that retention is driven by several key factors, which ought to be managed congruently: organizational culture, communication, strategy, pay and benefits, flexible work schedule and career development systems (Logan, 2000).

Conceptual Framework Diagram of Organizational Justice and Employees' Performance

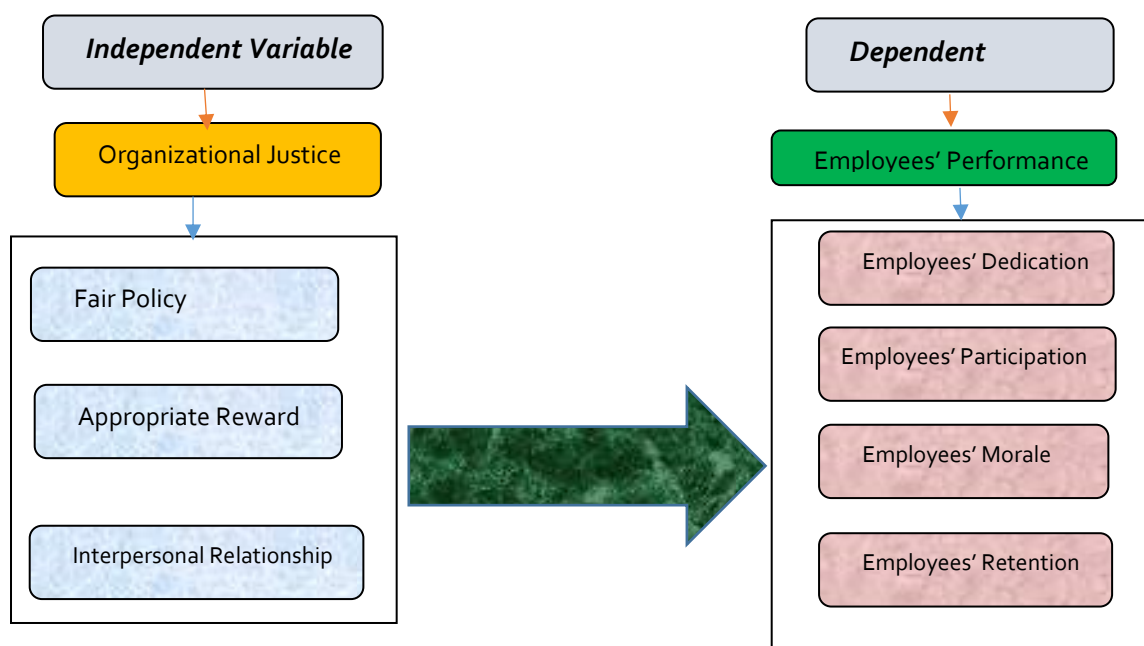


Figure 1: Conceptual Framework Diagram of Organizational Justice and Employees' Performance.

Source: Adapted with modification from Goodfaith, John, Chukwujekwu and Solomon (2021)

Several studies have been conducted in the area concerning organizational justices and employee performance with serious argument raging among scholars. In the study of Gichira (2016) who investigated on the influence of organizational justice perceptions on commitment of employees in health sector organizations in Kenya the findings were that organizational justice had significant relationships with affective, continuance and normative commitment in health sector non-governmental organizations in Kenya. Faruk and Yil (2016) on their own investigated the impacts of three aspects of organizational justice on the task performance of employees in Turkey and noted that among the three aspects of organizational justice had no significant impact on employee task performance in Turkey. Karanja (2016) investigated the influence of organizational justice on organizational commitment of teachers in public secondary schools and bank tellers in commercial banks in Kenya and concluded that teachers' organizational justice significantly and positively influenced teacher's commitment and performance.

Ogwuche et al (2018) investigated the influence of perceived organizational justice on job performance among secondary school teachers in Makurdi metropolis and posited that that perceived organizational justice significantly and positively influence job performance. Evawere et al (2018) conducted a study on the relationship between organizational justice

and workers' citizenship behavior in Port Harcourt and concluded that a strong correlation exists between the dimensions of organizational justice and measures of workers' citizenship behavior. Ajala (2019) examined the influence of organizational justice on job satisfaction of employees in the manufacturing sector in Ogun State of Nigeria and found out that the level of job satisfaction has a direct response to the perceived existence of organizational justice at the workplace.

Suzan, Mona, and Hazem (2022) did a study to investigate the effect of organizational justice on work performance and job satisfaction with a conclusion that organizational justice is insignificantly affecting work performance. Mohammad et al (2020) did a study on the importance of organizational justice and its types along with employee satisfaction in the performance appraisal system and came up with a support for linkage of three kinds of organizational justice with performance appraisal.

Goodfaith et al (2021) did a study on effect of organizational justice on employee performance of government owned polytechnics in Anambra State of Nigeria. The findings of the study revealed that procedural justice has a significant effect on employee performance of government owned polytechnics in Anambra State. It also showed that distributive justice has a significant effect on employee performance. The study also discovered that interactional justice has a significant effect on employee performance. Emmanuel and Wosu (2021) conducted a study on procedural justice and employees' commitment in selected hospitals in Rivers state and noted that there is a significant positive relationship between procedural justice and employee commitment. Abdul et al (2019) did a study on the impact of organizational justice on organizational performance in view point of employee voice and the result is that there is direct positive influence of organizational justice on employee voice and organizational performance.

Moses et al (2020) in their own study examined organizational justice and the performance of public primary school teachers in Benue State-Nigeria and came up with the result that all three justice dimensions are significantly related to performance of public primary school teachers in Benue State.

While Quyen (2020) conducted a study on the relationship between organizational justice, employee satisfaction, and employee performance: A case study in Vietnam and found a weak relationship. The study of Aydın (2021) who did a study on the relationship between the job performance of physical education and sports teachers and their level of organizational justice and opposition concurred with this position.

While Orishede and Bello (2019) examined the effect of organizational justice on employees' performance in selected Banks in Asaba and concluded that organizational justice has a huge influence on employees' performance; Nethavhani and Maluka (2020) who did a study on perceived organizational justice among academic employees at a selected higher learning institution supported the finding. This strong relationship is also confirmed by Dalia and Zain (2022) who investigated the relationship between organizational justice and job performance at selected private businesses in Kurdistan region of Iraq. Adisu and Chalchissa (2022) did a study on the effect of organizational justice

on organizational performance with mediating variables of organizational commitment and job satisfaction and found a strong relationship.

Theoretical Framework

The theoretical underpinning of this study is anchored on Expectancy theory and Theory of Justice. This is because Expectancy, when applied to organizational justice, aligns with employees' perception of fairness in the organization and how it spurs their performances (Paracha et al, 2017). When employees perceive that their efforts will be rewarded justly; that organizational treatments are fair and transparent, they are more likely to be motivated to put in their best to achieve desired outcomes (Udu & Ameh, 2016). The perceived fairness can influence employees' expectancies about their efforts and contributions and the outcomes that follow.

Expectancy theory was propounded by Vroom (1964), with a general belief in every person that when effort is added to a job, it will surely bring about achievements. To Moses et al (2020), the expectancy theory is all about an expectation that if all things being equal, efforts that are directed towards work should be fairly and justly be compensated. Adding to this, Taamneh (2015) Uduji et al (2019a, 2019b), pointed out that the compensation aspects may be in form of recognitions, clapping or applauding the person, giving of awards, promotion at when due, gifting, good pay etc. This theory emphasizes the need for organizations to relate rewards directly to performance and ensure that the rewards provided are deserved and wanted by the recipients.

Theory of Justice on the other hand propounded by Rawls (1971) attempts to provide a moral theory which addresses the problem of distributive justice (the socially just distribution of goods in the society). To Karanja (2016), Nwanmuoh et al (2024) the theory is fully a political form of justice, which dictate that the society should be structured in such a way that the greatest amount of liberty is given to its members but the only limitation should be that the liberty of any one member shall not infringe upon that of another member. The author argued for a principled reconciliation of liberty and equity that is the meant to apply to the basic structure of a well ordered society.

Method and Materials

Area of Study

This study was conducted in the South-East region of Nigeria. The region is made up of Abia, Anambra, Ebonyi, Enugu and Imo states. According to Uduji et al (2019b), Nwanmuoh et al (2021, 2022a, 2022b, 2023, 2025), Okolo-obasi et al (2025), South-East region is made up of 95 Local Government Areas (LGAs) situated in a total land mass of about 29525Km². NBS (2023) estimated the total population of the region to about 21,955,414 with about 51% female and about 61% under 30 years. Known for its commercial prowess, the region has over 500 branches of all the leading deposit money banks in Nigeria.

Research Design

For the purpose of this study, survey research design was adopted. Extensive use was made of the questionnaire being the basic tool for data collection. Also, multiple choice questions were used in designing the questionnaire in an attempt to exhaust all the possible responses which the research called for.

Population of the Study

The population considered in this study is the finite population which comprised of both junior and senior staff of the selected deposit money banks in South-East, Nigeria. The selected bank includes: United bank of Nigeria Plc, First bank Plc, Zenith bank Nigeria Plc, Guaranty Trust bank and Access bank Plc. The estimated population of the employees is about 2040.

Sample size

For the survey, we computed the sample size using the Fisher formula which is mathematically represented as follows:

$$n = \frac{z^2 p(1-p)}{d^2}$$

Where, n = the sample size;

z = the standard normal deviation for a given level of confidence, (95% confidence =1.96)

d = margin of error at 0.05 for CI at 95%;

p = proportion to be estimated. If the value of p is not known with certainty, p is always assumed to be 0.5. Therefore, we calculated the sample size thus:

$$n = \frac{1.96^2(0.5)(1-0.5)}{0.05^2} = n = \frac{0.9604}{0.0025} = 384.$$

Hence, the total sample used for the study is 384, respondents distributed among the DMB, as follows:

Table 1: Population of the Study

Names of Bank	Senior Staff	Junior Staff	Total	%	Sample
United Bank of Nigeria Plc	90	290	380	19	72
First Bank Plc	120	365	485	24	91
Zenith Bank Nigeria Plc	75	305	380	19	72
Guaranty Trust Bank Plc	100	320	420	21	79
Access Bank Plc	75	300	375	18	71
Total	460	1580	2040	100	384

Source: Calculated from Human Resource Department of the DMBs.

Sampling Procedure

In selecting the respondents used for this study, we employed a multi-stage sampling method using both quota and stratified random samplings techniques. In the first stage, we

selected the state headquarters of each of the selected banks from the five states of South-east region. This was to ensure that each state gets a quota of the sample size commensurate with her population. In the second stage, we listed all the staff of each of the selected banks according to their cadre divided broadly into either senior or junior staff. In the final stage, from each of the cadre which is now strata, we randomly selected a number of staff commensurate with their total population. With this, a total of 87 senior staff were randomly selected from the senior strata while a total of 296 junior staff were also selected from the junior strata.

Data Collection

We used participatory appraisal (PA) technique of written structured questionnaire to generate data used for the study from primary sources. The use of this technique was informed by the fact that, the views of the employees being studied on all the issues are paramount. The SQ was the major tool used for the survey to glean data from the 384 respondents. It was self-administered by the researchers with the help of research assistants. All the questions in part A provides general information about the respondents while the remaining questions in part B address the research questions. The questionnaire was designed on likert scale format; it contains thirty-two questions.

Validity of the Instrument

Validity is the most critical criterion, and indicates the degree to which an instrument measures what it is supposed to measure. A proper structuring of the questionnaire and a conduct of pre-test of every question contained in the questionnaire was carried out to ensure that the instrument is valid. The instrument was given to some management experts from the industry and academia that made the necessary correction.

Reliability of the Instrument

To ensure reliability of the instrument, a test-retest method of reliability was applied. The test-retest was carried out using twelve (12) copies of the questionnaire prepared and administered to the staff (respondents) of the selected deposit money banks. After some days, the twelve (12) copies of the instrument were re-administered on the same respondents.

Table 2: Summary of Reliability Coefficient of the Study Variables

Variables	Number of Items	Cronbach's Alpha	Remark
Fair Policy	4	0.821	Reliable
Appropriate reward system	4	0.892	Reliable
Nature of inter-personal relationship	4	0.912	Reliable

Source: Authors' computation

Following the assertion of Sekaran and Bougie (2013), that for basic research, when the coefficient of alpha is greater than or equal to 0.7, it should be accepted as reliable, analysis (Table 2) shows alpha coefficient above 0.70 for the three major variables. While fair policy measured by 4 items yielded reliability is 0.821 (82.1%); appropriate reward system measured with 4 items came out with 0.892 and nature of inter-personal relationship measured with 4 items that produced reliability is 0.912. On the note that the Cronbach's Alpha scales obtained from the three variables were all above the of 0.70 (about 70%), the study considered the scales consistent and capable of guaranteeing that variables measured same construct and generates internal consistency.

Ethics Observation

In this study, we acknowledged that the footing of ethical research is 'informed consent'; as a result, we embraced the ethics of informed consent. All the participants in the survey were made to have a clear knowledge of the questions and how the data were expected to be utilized. They were also guaranteed that there are no implications thereafter. In carrying out this study, we entered into a consent agreement with employees and employers. Here we spelt out who the researchers and their assistants are, the aim of the study, what data to be collected from participants and how the data will be utilized/reported, as well as the possible dangers (if any) of participating in the study. In no way was force, coaxing or pressure used on any respondent or participant into getting involved in this study. We kept up privacy and discretion of information as assured to the voluntary participants (respondents).

Methods of Data Analysis

The data collected was analyzed using both descriptive and inferential statistics of multiple regressions. The descriptive statistics was done with SPSS version 26. The study identified three basic organizational justices namely; fair policy, appropriate reward system, and nature of the interpersonal relationship as the independent variable explaining the employee performance which is the dependent variable (proxied with employees' participation, employees' morale, employees' retention). Findings from the descriptive statistics were presented in tables, charts and figures.

Specification of the Model

The effect of the three identified variables (fair policy, appropriate reward system, and nature of the interpersonal relationship) on employee performance. The predictors outlined from the literature review formed part of the elaborate model. These variables were tested following the works of Uduji et al (2024), adopted with modifications, the work stated the binominal response variables as a natural logarithm of the odds ratios as follows:

$$\text{Logit}(EP) = \log\left(\frac{P_i}{1 - P_i}\right) = \alpha_0 + \alpha_1 X_{1\dots n} + \alpha_2 Y_{1\dots n} + \alpha_3 \delta_{1\dots n} + \alpha_4 \gamma_{1\dots n} + \mu$$

Where;

α_0 stands for the constant.

$\alpha_1 - \alpha_4$ stand for are unknown coefficients.

P_i stand for the probability of experiencing organizational injustices.

$X_{1....n}$ stands for socio economic variables (Age, household size, occupation, income, etc.)

$Y_{1....n}$ Stands for fair policy

$\delta_{1....n}$ stands for appropriate reward system

$\gamma_{1....n}$ stands for nature of the interpersonal relationship.

μ stands for the stochastic error term.

Applying this to the variables in the current study, the model will have 18 independent variables as follows:

$$\text{Logit}(EP) = \log\left(\frac{P_i}{1-P_i}\right) = \alpha_0 + \alpha_1 \text{Age} + \alpha_2 \text{Gen} + \alpha_3 \text{Edu} + \alpha_4 \text{Rel} + \alpha_5 \text{Exp} + \alpha_6 \text{FP} + \alpha_7 \text{ARS} + \alpha_8 \text{NIR} + \mu$$

Where EP is the dependent variable estimated by with employees' dedication, employees' participation, employees' morale, employees' retention.

The dependent variable is:

Age = Age of the respondent (measured in number of years)

Gen = Sex of the respondent (which has a dummy of male or female)

Edu = Level of education of respondent (measured by number of years spent in acquiring formal education)

Exp = Experience of the respondent (measured by number of years spent in the bank so far)

FP = Fair policy (measured by perception of the respondents to be either just or unjust)

ARS = Appropriate reward system (measured from the perspective of the respondent to be either appropriate or inappropriate).

NIR = Nature of the interpersonal relationship (measure by cordial or not)

Result of Findings

Socio-economic Characteristics

In this study, we began the data analysis with description of some of the economic (occupation, income), social (education etc) and demographic (age, marital status etc), and characteristic of the respondents to ensure that the differences in the socio-economic and demographic status of the respondents across the states are understood to make adequate assertions.



Figure 1: Distribution of Respondents by Gender.

Source: Authors' computation

Analysis (Figure 1) shows that about 45.3% of the respondents were males while about 54.7% are females. This shows that, currently more women work in the DMBs than men.

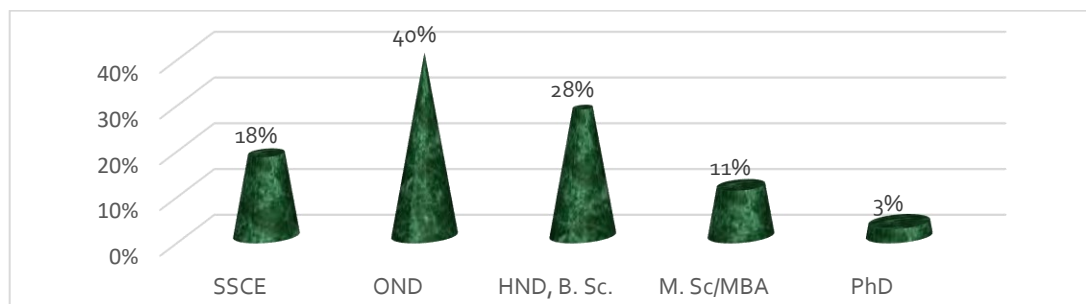


Figure 2: Distribution of Respondents by Educational Qualification.

Source: Authors' computation

Also, while about 18% of the employee have only SSCE, about 40% have ordinary national diploma, while 28% has either HND or BSc. This shows that while about 82.3% of the respondents have tertiary education, only 14.3% have post graduate degree with about 3.1% having PhD.

The analysis also shows that while about 72.2% of the respondents have worked in the DMB for over 5 years, only about 27.8% have less than 5 years of experience with about 9.2% less than 2 years.

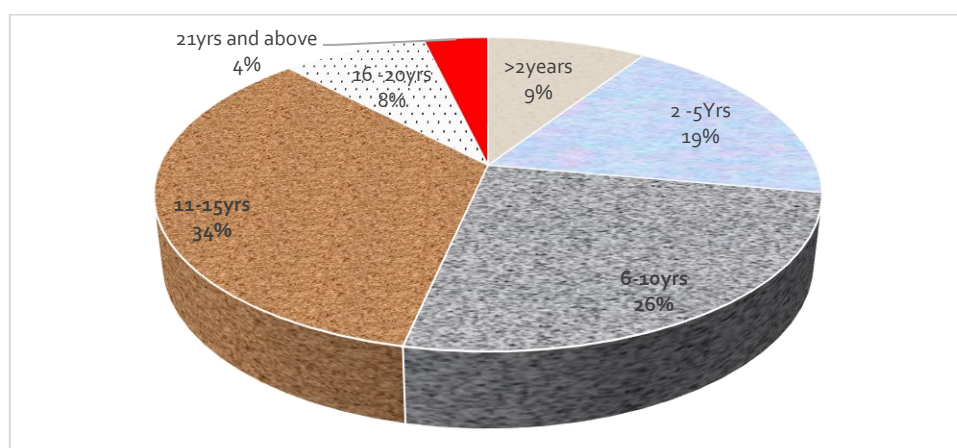


Figure 3: Distribution of Respondents by Experience in the bank.

Source: Authors' computation

The Relationship Between Fair Policy and Employees' Participation in Deposit Money Bank in South-East-East Nigeria.

Analysis (Table 3) shows the respondents option on the nature of the relationship between fair policy and employees' participation in deposit money bank in South-East Nigeria. Response to all the item under question one shows that the majority, about (85%) of the respondents agreed that, employees' commitment increases when there is a just distribution of working materials.

Table 3: Mean Rating of Responses to Question One

S/N	Question Items	A%	U%	D%	Mean	SD	Remark
1	Employee commitment increases when there is a just distribution of working materials.	85	8	7	4.337	0.101	Agreed
2	Sense of belonging increases when there is fair and just distribution of rewards and remunerations.	94	4	3	4.520	0.115	Agreed
3	There is job satisfaction when employee is treated with respect and dignity.	82	13	5	4.291	0.098	Agreed
4	There is increase in trust and respect to the supervisors when they show benevolence and care about the needs of workers.	77	11	12	4.171	0.089	Agreed
	Grand Mean				4.316	0.099	Agreed

Source: Authors' computation

Also, about 94% of the respondents agreed that, sense of belonging increases when there is fair and just distribution of rewards and remunerations with a mean score of 4.5. While about 82% of the respondents agreed that, there is job satisfaction when employee is treated with respect and dignity, about 77% also agreed that, there is increase in trust and

respect to the supervisors when they show benevolence and care about the needs of workers. This finding reveals that with a grand mean 4.316, there is a relationship between fair policy making and employees' performances in deposit money bank in South East Nigeria.

Test of Hypothesis One

Using the multiple regression results in Table 8, the study tested this hypothesis with the decision rule to reject the null if p-value is <0.05 accept otherwise. As regard to the influence of fair policy of the organizations on employee performance the p-value of the independent value is 0.006 which is less than the set significant level of 0.05. Also, the value of the calculated t-statistic is 2.808 and this is equally greater than the t-critical value of 1.96. This study therefore rejected the null hypothesis and thereby concluded that *fair policy making has significant influence on employee performance in DBMs in South-East, Nigeria*.

The effect of appropriate reward system on employees' Performance in deposit money bank in South-East-East Nigeria

Analysis (Table 4) shows the respondents option on the appropriate reward system on employees' performance in deposit money bank in south-east Nigeria. Response to all the item under question Two shows that the majority, about (83%) of the respondents agreed that, Good reward as well as good working environment increases performance in the workplace.

Table 4: Mean rating of respondents on the effect of appropriate reward system on employees' performance in deposit money bank in South-East, Nigeria

S/N	Question Items	A %	U%	D%	Mean	SD	Remark
1	Good reward as well as good working environment increases performance in the workplace.	83	8	9	4.343	0.102	Agreed
2	Equity in the distribution of pay, benefits, etc encourages job performance.	83	7	11	4.166	0.088	Agreed
3	An effective distribution of working materials could not hinder employee performance.	82	13	5	4.291	0.098	Agreed
4	Use of working tools reduces pressure of work excessively.	76	11	12	4.234	0.093	Agreed
	Grand Mean				4.274	0.096	Agreed

Source: Authors' computation

Likewise, the analysis shows that the respondents about 83% indicated that equity in the distribution of pay, benefits, etc encourages job performance, about 82% in the same vain agreed that, an effective distribution of working materials could not hinder employee

performance. Finally, on question two, the analysis indicates that, 76% of the respondents agreed that, use of working tools reduces pressure of work excessively. The outcome revealed with a grand mean of 4.274 implies that appropriate reward system has significant effect on employees' performance (morale) in deposit money bank in South-East, Nigeria.

Test of Hypothesis Two

Using the multiple regression results in Table 8, the study tested hypothesis two with the decision rule to reject the null if p-value is <0.05 accept otherwise. Hence the influence of appropriate reward system of the organizations on employee performance has a p-value of the independent value is 0.000 (less than the set significant level of 0.05). Also, the value of the calculated t-statistic is 5.545 (greater than the t-critical value of 1.96). To this, we rejected the null hypothesis and thereby concluded that *appropriate reward system of the organizations has significant influence on employee performance in DBMs in South-East, Nigeria.*

The Nature of Inter-Personal Relationship and Employees' Retention in Deposit Money Bank in South-East

Analysis (Table 5) indicates that the respondents' option on the interpersonal relationship on employees' performance leading to retention in deposit money bank in south-east Nigeria. Response to all the items under question three shows that about (83%) of the respondents agreed that, interaction among co-workers promotes employee retention.

Table 5: Mean rating of respondents on the nature of inter-personal relationship and employees' retention in deposit money bank in South-East Nigeria

S/N	Question Items	A%	U%	D%	Mean	SD	SD
1	Interaction among co-workers promotes employee retention.	83	7	11	4.166	0.088	Agreed
2	A friendly discussion with co-workers keeps them going and improves interest.	93	4	3	4.520	0.115	Agreed
3	A manager that is friendly to the employees encourages them to achieve goal.	82	13	5	4.291	0.098	Agreed
4	Lack of cooperation in the workplace can lead to negative effect like job-dissatisfaction.	76	12	12	4.091	0.083	Agreed
	Grand Mean				4.266	0.096	Agreed

Source: Authors' computation

The table shows also that about 93% of the respondents agreed that, a friendly discussion with co-workers keeps them going and improves interest, about 82% agreed that, a manager that is friendly to the employees encourages them to achieve goal and about 76%

agreed that, lack of cooperation in the workplace can lead to negative effect like job-dissatisfaction. This finding indicates that, a significant relationship exists between interpersonal relationship and employees' retention in deposit money bank in South-East Nigeria with a grand mean of 4.266.

Test of Hypothesis Three

Using the multiple regression results in Table 8, the study tested hypothesis three with the decision rule to reject the null if p-value is < 0.05 accept otherwise. Hence the influence of nature of interpersonal relationship on employee performance has a p-value of the independent value is 0.000 (less than the set significant level of 0.05). Also, the value of the calculated t-statistic is 3.695 (greater than the t-critical value of 1.96). To this, we rejected the null hypothesis and thereby concluded that *the nature of inter-personal relationship has significant influence on employee performance in DBMs in South-East, Nigeria*.

Regression Analysis

In the Table 6, this study presents overall fitness results for of the estimated regression model employed in explaining the difference in employee performance as a result of fair policy of the organizations, their appropriate reward system, and nature of interpersonal relationship.

Table 6: Model Fitness

R	R ²	Adjusted R ²	Std. Error of Estimate
0.894	0.712	0.608	0.50211

Source: Authors' computation

Analysis (Table 5) shows that together the three explanatory variables were seen as being significant satisfactory in explaining employee performance in DMBs. This is shown in the analysis coefficient of determination with $R^2 = 0.712$ showing that all the variable we used in the measurement explain about 71% of the changes in the dependent variable (Employee performance). In Table 6, we present the results on the analysis of variance (ANOVA) where all the variables are combined.

Table 7: Analysis of Variance

	Sum of Square	df	Mean Square	F	Sig
Regression	42.315	4	10.579	41.961	0.001
Residual	39.077	380	0.252		
Total	81.392	384			

Source: Authors' computation

In the analysis (Table 7) we noticed that the overall multiple regression model is statistically significant with all the explanatory confirmed good interpreters of the variance in the dependent variable (Employee performance). The F-cal (calculate F statistic) has a value of 41.961 which is higher than 2.46, the value of the critical F (F-crit or F-tab) which is the value of F obtained from the F-distribution table. The reported p-value of the result is 0.001, and this is lower than 5% probability or 0.05 significance level set for the study. Hence, this result shows that all the three independent variables measured played significant roles in explaining the differences in employee performance of organisations.

In Table 8 we present the regression coefficients result for fair policy of the organizations (FP), their appropriate reward system (ARS), and nature of interpersonal relationship (NIR).

Table 8: Overall Regression Coefficient Result

	Unstandardized Coefficients		Standardized Coefficients	t.	Sig.
	B	Std. Error	Beta		
Constant	1.069	0.185		1.991	0.048
FP	0.450	0.053	0.186	2.808	0.006
ARS	0.567	0.048	0.36	5.545	0.000
NIR	0.302	0.055	0.245	3.695	0.000

Source: Author's computation

$$EP = 1.069 + 0.450X_1 + 0.567X_2 + 0.302X_3$$

Where EP = Employee Performance

X_1 = FP = Fair Policy of the organization

X_2 = ARS = Appropriate reward system

X_3 = NIR = Nature of the interpersonal relationship

Analysis (Table 8) shows the regression coefficients results which revealed that combined together, all the independent variables have positive and significant relationship with employee performance in DMBs in the south-east Nigeria. The result shows the coefficient of fair policy as 0.450 with p-value of 0.006 while the coefficient of appropriate reward system is 0.567 with p-value of 0.000 and the coefficient of nature of the interpersonal relationship is 0.302 with p-value of 0.000.

Generally, the study showed that there is significant relationship between fair policy making and employees' participation in deposit money bank in that sense of belonging increases when there is fair and just distribution of rewards and remunerations. This finding contradicts Faruk and Yil (2016) that investigated the impacts of three aspects of organizational justice in Turkey and concluded that both procedural justice and interactional justice had no significant impact on employee task performance in Turkey. On the other hand, the finding agrees with Goodfaith et al (2021) in their study on effect of organizational justice on employee performance of government owned polytechnics in

Anambra State of Nigeria where they concluded that organizational justice has a significant effect on employee performance of government owned polytechnics in Anambra State.

With the implication of the finding that appropriate reward system has significant effect on employees' morale that boost their performance in deposit money bank, the study disagreed with Mohammad et al (2020) who studied the importance of organizational justice on employee satisfaction in the performance appraisal system in Pakistan, and found a strong positive linkage between organizational justice in terms of reward management with employee performance. Also, the findings of Suzan et al (2022) that investigated the effect of organizational justice on work performance and job satisfaction gave credence to this finding in that they emphasized a strong relationship between organizational justice, job satisfaction and work performance.

On the part of significant relationship between inter-personal relationship and employees' retention in deposit money bank, the study agrees with Evawere et al (2018) who studied the relationship between organizational justice and workers' citizenship behavior in Port Harcourt and found a strong correlation between the dimensions of organizational justice and measures of workers' citizenship behavior. Also, the position of Gichira (2016) who investigated the influence of organizational justice perceptions on commitment of employees in health sector organizations in Kenya, buttressed this finding. Gichira (2016) emphasized that organizational justice perceptions have significant relationships with affective, continuance and normative commitment in health sector non-governmental organizations in Kenya.

Concluding Remarks and Recommendations

This study finds that there is significant relationship between fairness in policy and employees' participation in deposit money banks and that appropriate reward system has significant effect on employees' morale boosting to enhance performance, that a significant relationship exists between inter-personal relationship and employees' retention in deposit money bank in South-East Nigeria.

On the basis of the above, we concluded in this study that organizational justice has positive and significant effect on employees' performance of deposit money banks in South-East, Nigeria. We noted that unfair treatment and organizational injustice will never be good or favour any organization, rather the resultant effects will be so many negative consequences. Such consequences include reduced interest leading to increase job turnover, decrease in productivity and job dissatisfaction, as the failure to achieve personal goals must affect the organizational goals.

Employee in a harsh economic situation and environment like Nigeria, who feels or perceives injustice, find it hard to consider the option of resignation. Such employees often remain in the job with a less input, and hence, reduction in productivity. Managers therefore ought to understand what defines the productivity of their employees, how it could be measured, enhanced and what ways it could be supported. Knowledge of the factors that

affect employees' performance is a key to ensuring long term sustainability in the organization.

The desire of every employee is to work in an organizational environment where industrial democratic practices are entrenched. It is pursuance of this natural industrial right that trade unions such as Association of Senior Staff of Banks, Insurance, and Financial Institutions (ASSBIFI) and National Union of Bank, Insurance and Financial Institution Employees (NUBIFIE) are formed. The activities of these trade associations are intended to guarantee organizational justice and ensure that employees rights to empowerment and participation is upheld.

Hence, this study recommends that, management of DMBs, in Nigeria should prioritize employee engagement and participation practices such as work council, employees' voting, reasonable remuneration, and allowing employees to participate in decision making processes. This will help to increase the level of cooperation between management and employees as well as reduction in industrial actions. Also, staff of the organizations in the banking sector should encourage fair and friendly atmosphere in the place, by creating an environment for openness among each other. This will help to promote democratic practices in the workplace. The organizations should in turn help employees to politely address their welfare issues through collective bargaining rather than industrial actions. The leadership should promote interpersonal relationship through treatment of employees with politeness, respect and dignity. This way, the industries will not only benefit from a committed workforce, but also improve employees' retentions and thereby minimize the consequences of retributive justice emanating from employee workplace deviance actions.

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