

Organizational Justice Climate & Organizational Citizenship Behavior in Indian Banks

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The present study measures and compares organizational justice climate (OJC) prevailing in public sector, private sector and foreign banks operating in India. Impact of OJC on OCB has also been assessed. OJC was assessed with respect to examination of the three dimensions viz., distributive justice, procedural justice and interactional justice. The results of the study revealed that all the three dimensions of organizational justice exist at moderate level in the selected banks but with significant variations among the three banking sectors. Overall OJ level was found significantly higher in foreign banks followed by private sector banks and public sector banks. Correlation analysis reflects that all the three dimensions of OJ were found positively correlated with each other.

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Introduction

Employees are considered as the pivotal factor of any service-oriented organization like banking and play a significant role in improving its effectiveness. Indian banking industry is witnessing a paradigm shift not only in its profitability and performance but also in its systems and strategies. To sustain such transformations, there is a need to focus on creating a sense of belongingness and loyalty among the employees and that can be a great source of competitive advantage for Indian banking industry. Committed and loyal employees will produce highest quality of customer services leading to overall customer satisfaction culminating into organizational success. In view of such observations, today's challenge is to satisfy the employees in all respects and help them feel being treated fairly (Bhatt, 2012) and therefore, creating and maintaining 'organizational justice climate' within the organizational set up is a critical phenomenon.

Organizational justice (OJ) refers to the extent to which employee per-

ceives workplace procedures, outcomes and interactions to be fair in nature. The social science definition of organizational justice is based on individual perceptions. An act is considered fair because someone perceives it to be just (Nakra, 2014). The dimensions of OJ are commonly conceptualized as distributive justice i.e., the fairness of decision outcomes, procedural justice i.e., the fairness of procedures leading to a particular outcome, and interactional justice which refers to the quality of interpersonal treatment received by employees particularly as part of formal decision making procedures. Such fairness perceptions can influence employees' attitudes and behavior and consequently organizational performance. More specifically, it involves the ways in which employee perceives whether they have been treated fairly on their jobs and the ways in which those perceptions influence other work related variables (Moorman, 1991).

Most of the prior research in the area of organizational justice has focused on two major issues: firstly, employees' responses to the outcomes they receive, that is distributive justice and, secondly, the means or procedures by which they obtain these outcomes, that is procedural justice (Cropanzano & Greenberg, 1997). A few studies provide evidence that people consider the nature of their treatment by others also as a determinant of fairness (e.g., Bies, 1986; Tyler, 1988). Thus, the quality of interpersonal treatment received was also considered as a major determinant of people's assessment of fair treatment (Greenberg, 1990). Interactional justice may be sought by showing concern

for individuals regarding the distributive outcomes they received (Greenberg, 1993). Although few researchers have treated interactional justice as a component of procedural justice (e.g., Moorman, 1991; Niehoff & Moorman, 1993; Tyler & Bies, 1990) many others have considered it independently as a third type of justice (e.g., Aquino, 1995; Barling & Phillips, 1993; Bies & Shapiro, 1987; Skarlicki & Folger, 1997). Colquitt (2001) empirically tested the dimensionality of organizational justice and suggested a three dimension structure of OJ as procedural justice, distributive justice and interactional justice. Following Colquitt's suggestion, we argue that all the three components are equally significant as an organization that encourages distributive, procedural and interactional justice which are beneficial to both the employees as well as the organization; employees will be satisfied that they have been treated fairly and the organization will be benefitted by positive attitudes and behaviors of those satisfied employees. Earlier research on organizational justice in the Indian context has focused on the unique effects of justice dimensions on key outcomes such as job satisfaction, organizational commitment, organizational citizenship behavior, turnover intentions, etc. Further, a fuller understanding of the fairness judgment requires a simultaneous examination of the three dimensions (distributive, procedural and interactional justices) which are found scarce in the literature as most of the studies focused on either one or two dimensions of OJ. In view of these research gaps, we investigated organizational justice with respect to three dimensions viz., distributive, procedural and interactional

justice in Indian banks. Organizational citizenship behavior (OCB) has important implications for organizational performance (Podsakoff et al, 2009) and therefore, we also assessed the impact of OJ on OCB of bank employees.

Review of Literature

The study of Nadiri & Tanova (2010) showed that the perceptions of organizational justice have a strong effect on organizational citizenship behavior. Moorman (1991) studied the relationship between fairness perceptions in the form of procedural justice / distributive justice and OCB and found a causal relationship between procedural justice and OCB but perceptions of distributive justice were not found to influence OCB. Viswesvaran and Ones (2002) revealed that procedural justice was positively related to a greater extent than distributive justice with OCB. Moorman, Niehoff and Organ (1993) found significant relationship between perceptions of procedural justice and OCB dimensions of courtesy, sportsmanship and conscientiousness. Kamdar, McAllister and Turban (2006) examined the relationship between procedural justice and 'interpersonal helping' dimension of OCB in an oil refinery in India and their study findings indicate that procedural justice has positive impact on OCB. Moideenkutty, Blau, Kumar and Nalakath (2006) examined the relationships between OJ and OCB in an Indian company and they revealed that procedural justice (but not distributive justice) and sportsmanship and civic virtue dimensions of OCB were found to have positive correlation. In a

recent study of Indian public and private sector companies, Gupta & Singh (2013) found that interpersonal justice significantly predicts courtesy behaviour (a dimension of OCB). Niehoff and Moorman (1993) found significant relationship between interactional justice and sportsmanship dimension of OCB. Dickinson (2009) studied the relationship between OCB and interactional justice among bank employees in the US and found significant but negative correlation between OCB and interactional justice. Schappe (1998) studied the influence of job satisfaction, organizational commitment and fairness perceptions in the form of procedural justice and interactional justice on OCB and found that neither procedural justice nor interactional justice was a significant predictor of OCB. Batool (2013), in his study of banks of Pakistan, found that organizational justice has no considerable positive effect in the direction towards OCB of a banker. Aquino (1995) in an empirical study proved the linkages between interpersonal justice and helping behavior among both managerial and non-managerial employees in several organizations. Colquitt (2001) suggests that individual referenced type of extra role behavior (such as helping) would be driven primarily by interactional justice whereas system referenced types of extra role behavior (e.g., civic virtue) would be driven by procedural justice. Review of literature presented here indicates that procedural justice has positive impact on OCB. However, so far as positive impact of distributive justice and interactional justice on OCB is concerned, in some studies it was found to exist whereas other studies reported that it was

missing. Overall, extant research on the issue of the impact of the three dimensions of OJ on OCB is inconclusive.

The Study

Perceived organizational justice (OJ) with respect to: a) distributive justice, b) procedural justice, and c) interactional justice as well as perceived organizational citizenship behavior (OCB) with respect to a) helping behavior, b) courtesy, and c) sportsmanship have been assessed by the present study. The main objectives of the study were: first, to measure the level of distributive justice, procedural justice and interactional justice in public and private sector banks and foreign banks operating in India. Second, to find out the relationship between the three dimensions (viz., distributive justice, procedural justice and interactional justice) of organizational justice. Third, to compare the level of OJ dimensions as perceived by the three managerial levels (senior, middle and junior) in the selected banks. Fourth, to compare the difference of managerial perceptions of OJ dimensions among the three banking sectors, viz., public sector banks, private sector banks and foreign banks in India. Fifth, to study the OCB of the bank managers with respect to helping behavior, courtesy, and sportsmanship. Sixth, to assess the impact of OJ on OCB of the bank managers across the three sectors of Indian commercial banks.

The Sample Design

The study was carried out with a sample survey of 318 managers belong-

ing to public sector, private sector and foreign banks operating in India. For the purpose, State Bank of India (SBI), Bank of India (BOI), ICICI Bank, HDFC Bank, Axis Bank, Yes Bank, Standard Chartered Bank, and Hongkong & Shanghai Banking Corporation (HSBC) have been selected. The first two banks represent Indian public sector banks, next four banks represent Indian private sector banks and the remaining two banks represent foreign banks operating in India. The selection of branches/ administrative offices for the survey was based on convenience sampling. For the purpose, the three levels of bank managers, viz., senior managers, middle-level managers, and junior managers working in various branches and administrative offices of the chosen banks were selected. Out of 318 participant managers, one hundred and thirty six (42.7%) managers were from public sector banks, one hundred and twenty five (39.3%) managers were from private sector banks and fifty seven (18%) managers were from foreign banks operating in India. The sample included 12.3% senior level managers, 36.8% middle level managers and 50.9% junior level managers. Our sample covers managers of both the sexes, various age-groups, varying qualifications and length of experience.

Data Collection & Analysis

The survey was conducted by using the five point Likert type scales. Organizational justice was measured using a nine item scale partially adapted from the organizational justice scale developed by Niehoff & Moorman (1993). The

Cronbach's reliability coefficients (α) of the overall Organizational Justice scale including all the three dimensions and nine items was found to be 0.86. The three items were related to Distributive Justice ($\alpha = 0.79$), three items to Procedural justice ($\alpha = 0.73$) and three items were related to Interactional justice ($\alpha = 0.85$). OCB was measured using an eighteen item scale that measures the three dimensions of OCB, viz., helping behavior, courtesy, and sportsmanship. The OCB scale consisted of a six item helping behavior sub-scale which was adapted from the scales developed by Podsakoff et al., (1990), Williams & Anderson (1991), Rego (1999), six item courtesy sub-scale which was adapted from the scales given by Podsakoff, Ahearne & MacKenzie (1997) Williams & Anderson (1991), and six item sportsmanship sub-scale which was adapted from the scales developed by Rego (1999) and Pattanayak, Misra & Niranjana (2003). The reliability coefficient, the Cronbach's alpha (α) score of the overall OCB scale was found as 0.85.

The reliability coefficients (α values) of all the OJ and OCB scales were found above Nunnally and Bernstein's (1994) standard 0.70 threshold and hence they are the indicators of the reliability of the scales. Mean, standard deviation, t- test, ANOVA, correlation analysis and regression analysis were used to make relevant analysis.

Key Variables

Organizational Justice refers to the extent to which employee perceives

workplace procedures, outcomes and interactions to be fair in nature. Distributive Justice is the fairness of decision outcomes. Procedural Justice is the fairness of procedures leading to a particular outcome. Interactional Justice refers to the quality of interpersonal treatment received by employees particularly as part of the formal decision making procedures. *OCB* represents individual behavior that is discretionary, not directly or explicitly recognized by the formal system. Helping Behavior or Altruism is the voluntary action that helps another co-worker with a work problem. Courtesy measures behaviors such as taking steps to try to prevent conflicts with co-workers, boosting up others when they are stressed by work related problems, always willing to listen to co-worker problems, willingly share expertise with co-workers, treating customers with respect, speaking courteously with every customer. Sportsmanship is employees' willingness to tolerate the inevitable inconveniences and impositions of work without complaining.

Overall Organizational Justice Climate

Organizational Justice Climate as a whole and Distributive Justice, Procedural Justice and Interactional Justice separately were perceived to be found at moderate levels by the bank managers across public sector, private sector and foreign banks operating in India (Table 1). While comparing the perceptions of male and female managers as regards Organizational Justice, it was

Organizational Justice Climate as a whole and Distributive Justice, Procedural Justice and Interactional Justice separately were perceived to be found at moderate levels.

found that the dimensions of Distributive Justice and Procedural Justice have been perceived at moderate levels across both the groups (males and females) without any significant varia-

tion (at 0.05 level of significance). However, Interactional Justice although has been perceived at a moderate level by both males and females with significant variation it was found that female managers perceived Interactional Justice at a significantly higher level as compared to male managers. Overall Organizational Justice Climate as a whole was found to prevail at moderate levels as perceived by both male and female managers without any significant variation.

Table 1 Organizational Justice Climate (OJC) in Selected Banks as Perceived by Male & Female Managers

OJC Dimen- sions (N=318)	Mean Value	SD	Level of OJC	t Test Results					
				Male Perception (N=237)		Female Perception (N = 81)		t Value	Sig.
				Mean	SD	Mean	SD		
Distributive Justice	3.44	.886	Moderate	3.44	.887	3.44	.890	-.025	.929
Procedural Justice	3.66	.661	Moderate	3.65	.673	3.68	.708	-.365	.712
Interactional Justice	3.67	.661	Moderate	3.64	.726	3.77	.518	-1.482	.008*
Overall Organizational Justice	3.59	.607	Moderate	3.58	.627	3.63	.548	-.701	.178

Notes: Standards for analysis: If mean value of the specific aspect of perceived OJC is above 4.0, it has been regarded as 'High'; if the mean value is between 2.5 and 4, it has been considered as 'Moderate'; and, if the mean value is less than 2.5, it has been regarded as 'Low'*Significant at .05 level of significance (Table Value = 1.96).

Three Dimensions

A high degree of positive correlation was found to exist between the three dimensions of Organizational Jus-

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tice, viz., Distributive Justice, Procedural Justice and Interactional Justice. It means that all the three dimensions of Organizational Justice are positively and strongly related with one another (Table 2).

Table 2 Inter-correlation (r) among the Three Dimensions of Organizational Justice Climate (OJC) in the Selected Banks

OJ Dimensions	Distributive Justice	Procedural Justice	Interactional Justice
Distributive Justice	1		
Procedural Justice	.502**	1	
Interactional Justice	.488**	.446**	1

Notes: N = 318. ** Correlation is significant at the 0.01 level. Correlation coefficient of 0.5 or even 0.4 is considered to be of a fairly high degree. A correlation coefficient of 0.5 means 25% of the variation and a correlation coefficient of 0.4 means only 16% of variation. In view of these standard interpretations, the researchers considered correlation coefficient of 0.5 or higher as of fairly high degree and a correlation coefficient less than 0.3 as of negligible or ignorable degree.

Distributive Justice and Procedural Justice have been perceived at moderate levels by the managers of public sector, private sector as well as foreign banks but with significant variation. The levels of distributive as well as procedural justice were found higher in the case of foreign banks. While the level of Distributive Justice was found lowest in public sector banks, that of procedural justice was found the lowest in the case of private sector banks. Interactional Justice was perceived at moderate levels by the managers of public sector, private sector and foreign banks and there is no

significant variation between the perceptions of managers of the three banking sectors. However, overall OJ perceptions were found significantly higher in foreign banks as compared to public sector and private sector banks. This implies that OJ prevails at higher level in foreign banks as compared to public sector and private sector banks (Table 3).

OJ prevails at higher level in foreign banks as compared to public sector and private sector banks.

Table 3 Organizational Justice in Categories of Banks as Perceived by the Bank Managers (Results of ANOVA)

OJ Dimensions	Public Sector Banks(N = 136)		Private Sector Banks(N = 125)		Foreign Banks(N = 57)		F	P(Sig.)
	Mean	SD	Mean	SD	Mean	SD		
Distributive Justice	3.28	.867	3.42	.851	3.88	.883	9.564	.000*
Procedural Justice	3.68	.578	3.55	.704	3.81	.819	3.030	.050*
Interactional Justice	3.60	.679	3.73	.625	3.74	.787	1.553	.213
Overall Organizational Justice	3.52	.534	3.57	.619	3.81	.700	4.882	.008*

*Note: Significant at .05 level of significance (Table Value of F = 2.6049)

Across the three management viz., senior, middle and junior levels in the selected banks, the three dimensions, viz., Distributive Justice, Procedural Justice and Interactional Justice have been perceived to prevail in practice at a moder-

ate level and that too without any significant variation. This indicates that in the selected banks, irrespective of their managerial levels, fair treatment is being given to all the employees in regard to the three dimensions of OJ (Table 4).

Table 4 Organizational Justice Climate by Management Levels as Perceived by Bank Managers (Results of ANOVA)

OJ Dimensions	Senior Level (N = 39)		Middle Level (N = 117)		Junior Level (N = 162)		F	P(Sig.)
	Mean	SD	Mean	SD	Mean	SD		
Distributive Justice	3.73	.769	3.46	.815	3.37	.947	2.620	.074
Procedural Justice	3.87	.673	3.61	.641	3.64	.704	2.267	.105
Interactional Justice	3.65	.716	3.65	.654	3.69	.694	.147	.864
Overall Organizational Justice	3.70	.582	3.58	.585	3.57	.630	.756	.470

Note: No p value is significant at 0.05 level of significance (Table Value of F =2.6049)

The two dimensions of OCB viz., 'helping behavior' and 'sportsmanship' have been found at moderate levels in the selected banks while the third dimension viz., 'courtesy' was found at high levels in the selected banks. However, overall OCB of the bank managers in the aggregate was found only at moderate levels. Thus, it appears that the bank managers favorably and positively demonstrate their organizational citizenship behaviors in the matter of helping, courtesy and sportsmanship (Table 5).

Regression analysis was performed to assess the impact of OJ on OCB which indicates that the former has a significant impact on the latter (Table 6). The results revealed that 16.6% of variation in OCB was due to variation in the three dimensions of Organizational Justice. Hence, the model adequately explained the relationship between the OCB and Organizational Justice. As depicted in Table 6, the largest beta coefficient (β) is 0.365 which is for Interactional Justice. This means that this OJ dimension

Table 5 Perceived Organizational Citizenship Behavior of Bank Managers

Dimensions of OCB	Mean (N=318)	S.D.	Level
Helping Behaviour	3.92	.495	Moderate
Courtesy	4.05	.507	High
Sportsmanship	3.67	.499	Moderate
Overall OCB	3.88	.397	Moderate

Note: Standards for analysis: If mean value of the specific OCB dimension is above 4.0, it has been regarded as 'High'; if the mean value is between 3 and 4, it has been considered as 'Moderate'; and, if the mean value is less than 3, it has been regarded as 'Low'.

Table 6 Impact of Organizational Justice Climate on Organizational Citizenship Behavior of Bank Managers (Regression Analysis)

Model	Coefficients					
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error				
1 (Constant)	2.940	.131		22.436	.000	
Procedural Justice	-.064	.028	-.143	-2.258	.025	
Distributive Justice	-.103	.036	.177	2.868	.004	
Interactional Justice	-.213	.036	.365	5.959	.000	
Organizational Justice	.192	.085	.294	2.258	.025	
Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.408 ^a	0.166	.158	.364		
ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	12.851	6	2.142	6.357	.000 ^a
	Residual	104.790	311	.337		
	Total	117.640	317			

a. Predictors: (Constant), Interactional Justice, Distributive Justice, Procedural Justice, Organizational Justice b. Dependent Variable: Organizational Citizenship Behavior.

makes the strongest contribution to explain the variations in OCB.

The model adequately explained the relationship between the OCB and Organizational Justice.

Discussion & Implications

The aim of the present study was to measure the level of Organizational Justice in Indian banks. It was found that OJ in terms of Distributive Justice, Procedural Justice and Interactional Justice prevailed at moderate levels in practice in Indian banks. Results of the study in-

dicates that although OJ climate prevails favorably in the Indian banks to a reasonable extent, such a climate still needs to be improved substantially. Since earlier research studies have established that all the three dimensions of OJ play a critical role in influencing various organizational and individual level outcomes, it becomes significant for the management of Indian banks to pay special attention by way of implementing fair procedures, providing fair rewards and giving a fair treatment to the employees for enhancing the level of Organizational Justice. OJ climate may be improved by encouraging in a planned way voice behavior, unbiased behavior, and ethical behavior par-

ticularly in decision-making process. Gupta and Singh (2013:1292) appropriately argued that “voice emerges as a distinct justice dimension in the Indian context, because voice makes employees feel that they are empowered to control their outcomes”.

So far as impact of perceived OJ on OCB is concerned, results of extant research are inconclusive. However, the results of our study provides the additional weight in support of the proposition that favorable OJ climate has positive impact on organizational citizenship behavior. As Gupta and Singh (2013) stated citing Leung (2005) and Leung & Tong (2004) that although justice is universal, cross-cultural psychologists and anthropologists have long argued that the substance of justice varies across cultures. Therefore, the issue of relationship between OJ and OCB needs to be further researched with reference to various sectors in the specific culture and across the cultures. According to Organ's (1988) conceptual framework, OCB consists of five dimensions, viz., helping behavior, compliance, sportsmanship, courtesy and civic virtue behavior. While assessing the relationship between OJ and OCB, all the five dimensions of OCB have not been taken into consideration in most of the Indian studies including ours. It is, therefore, expected that future researchers will attend this research gap while designing their studies in the area of relationship between OJ and OCB. The findings of our study are based on the perceptions of only bank managers whereas a substantial number of employees in the banks, especially in pub-

lic sector banks, belong to non-managerial cadre. Therefore, a more detailed investigation of OJ perceptions of non-managerial staff who were unrepresented in the present survey should be carried out in future.

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