



Fairness at Work: How Organizational Justice Drives Employee Satisfaction and Performance in Rural Pakistani Banks

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Abstract: *The study This study examines the impact of organizational justice on job satisfaction and performance of employees in rural banking sector in Sindh, Pakistan. Based on the Equity Theory, Social Exchange Theory, and Organizational Support Theory, the paper explores the relationship between employee distributive, procedural and interactional justice perceptions and their work attitude and behavior. A quantitative methodology was employed and a structured questionnaire consisting of 15 items was used to administer the questionnaire to 300 employees of the bank in both print and electronic survey forms. The SPSS analysis involved reliability, correlation, and regression analysis. The results reveal a strong, positive correlation between organizational justice and both outcome variables. Organizational justice accounted 56.3 and 51.1 percent of the variation in job satisfaction and employee performance respectively. These results affirm that employees who feel fair when deciding on work-related issues, inter-relationships, and work results have higher chances of satisfaction and better performance. This study provides contextual insights for rural financial institutions where formal HR systems do not exist, and interpersonal fairness is the most important factor.*

Keywords: *Organizational Justice, Job Satisfaction, Employee Performance, Rural Banking.*

Introduction

Organizational justice has emerged as one of the pillars of contemporary organizational behavior and human resource, as it largely influences the attitude of employees, their motivation, and their performance. Organizational justice is a multidimensional construct that is created on the equity and social exchange theories and includes distributive justice (fairness of results), procedural justice (fairness of procedures), and interactional justice (fairness of interpersonal treatment) (Colquitt et al., 2023). These dimensions play a vital role in the way employees assess their working environment that

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determines their satisfaction and performance a relationship that has been identified in different industries and cultures.

Job satisfaction which is a stable predictor of employee engagement, retention, as well as productivity is sensitive to employee perceptions about the fairness of the organization. Equally, the equity climate in organizations is increasingly associated with employee performance, either by the efficiency in the tasks performed or the citizenship behavior of the employees (Anjum et al., 2023). In the recent studies, it was found out that workers who feel the fairness in rewards, policymaking procedure, as well as in the relations between people demonstrate more commitment, satisfaction, and performance (Iqbal & Nasir, 2024).

Although the correlation between organizational justice and employee performance has involved a lot of attention around the world, a research gap still exists especially in the developing economies especially in the rural regions. The service industry and banking sector in particular in Pakistan is a rapidly growing sector which requires such an investigation. Nevertheless, bureaucratic rigidity, centralized management, and severe urban-rural differences in employee experience are some of the structural challenges that characterize the sector (Shabbir et al., 2024). These differences occur most in rural areas such as Sindh in which workers are prone to work with little resources, weakness in training, and irregular supervision. As a result, real and perceived perceptions of injustice are likely to be exacerbated in such underserved settings.

Although the significance of organizational justice has been established, there is evident gap in the literature. There is a general deficit of research in the literature that can be attributed to the fact that previous research has been largely focused on urban banking settings or developed economies with well-developed HR infrastructures. The number of studies looking at these dynamics in rural developing country financial institutions, where formal HR systems are often poorly developed, and organizational life is strongly dependent on informal, interpersonal relationships, is limited. According to (Ahmed & Zahid, 2023), procedural justice can simply have a disproportionate influence in the rural branches since a higher approach to managerial honesty can be found in remote locations. Nonetheless, an in-depth study that would bring together all the three dimensions of justice into a single study within the context of the socio-institutional context peculiar to rural Pakistan is lacking.

This gap is directly dealt with in this research by exploring the effect of organizational justice on work satisfaction and performance of employees in the rural banking sector in Sindh, Pakistan. The originality and relevance of the current research are that it will provide context-specific evidence in the form of an underserved population that can be used to direct specific HR policy and managerial practices. The dynamics are essential to better performance and welfare of employees in the organization and inclusive growth of the financial sector in Pakistan.

Literature Review

Theoretical Foundations and Framework Justification

Organizational justice is studied based on strong behavioral and social theories that answer the question of why and how the perceptions of fairness affect the outcomes at the workplace. This research is grounded in three complementary theories the Equity Theory (Adams, 1965), the Social Exchange Theory (Blau, 1964), as well as the Organizational Support Theory (Eisenberger et al., 1986). A combination of these three theories gives a more holistic theory of the three theories when compared to a single theory.

Equity Theory explains the fundamental cognitive process in which the workers evaluate the fairness based on the input-output ratio in comparison to other employees. This theory is vital in the light of rural banks which have inequality in terms of remuneration, elevation and workload which can be very pronounced, therefore the theory is interpolated to elucidate the dissatisfaction that comes about due to the feeling of inequity.

The Social Exchange Theory adds to this by the behavioral reciprocation that is caused by fairness. Workers who are treated fairly will feel a need to treat others equally with loyalty, trust and improved performance. The theory is specifically applicable to the discussion of how procedural and interactional justice promote organizational commitment and discretionary effort.

Organizational Support Theory is an expansion of the framework because fair treatment will inform employees that the association cares about and respects their well-being. This organizational support is perceived and enhances affective commitment and job satisfaction.

Together, these theories provide a multi-layered explanation: Equity Theory addresses. Social Exchange Theory explains. Organizational Support Theory captures, Equity Theory: This theory evaluates the cognitive aspect of fairness; Social Exchange Theory: This theory describes the two-way social

interaction; Organizational Support Theory: This theory describes the emotional and supportive element of the association between the employee and the organization. This combined model is strong enough to prove the point of organizational justice being one of the essential factors driving job satisfaction and job performance.

Organizational Justice and Job Satisfaction.

An expanding literature confirms that organizational justice is a formidable precursor of job satisfaction especially in service industries such as banking. Perceived fairness of policymaking processes (procedural justice) is commonly identified as the most predictive of it. According to the findings of (Ahmed & Zahid , 2023), in Pakistan, the rural bank employees were much more satisfied with the level of job satisfaction when they believed that the process of decision-making was transparent, consistent, and fair. On the same note, (Eyupoglu et al., 2023) determined that equitable procedures increase emotional involvement and decrease turnover intentions.

Interactional justice is also important particularly in institutions such as rural financial institutions where formal HR grievance systems are few. In this case, supervisors must be very respectful and honest in their communication to employees so that they can determine the degree of fairness (Ndossy, 2025). Distributive justice in regards to fairness of outcomes such as payments and promotions has proved to have both positive and negative effects; it has proven helpful in urban private banks (Gelana, 2025), but its effects are suppressed in the public sector banks, which have strict pay structures (Afifah & Syaharuddin, 2025).

Mechanism and Boundary Conditions: The fundamental mechanism by which justice is related to satisfaction tends to be trust in the management and decreased stress. Rigidity of institutional HR policies as one of the major boundary conditions as proposed by (Muhammad et al., 2025) may help to counteract the positive influences of justice perceptions. Even the rural environment with its own socio-cultural processes serves as a major condition of boundary on which this research is based.

H1: Organizational justice has positive and significant impact on job satisfaction.

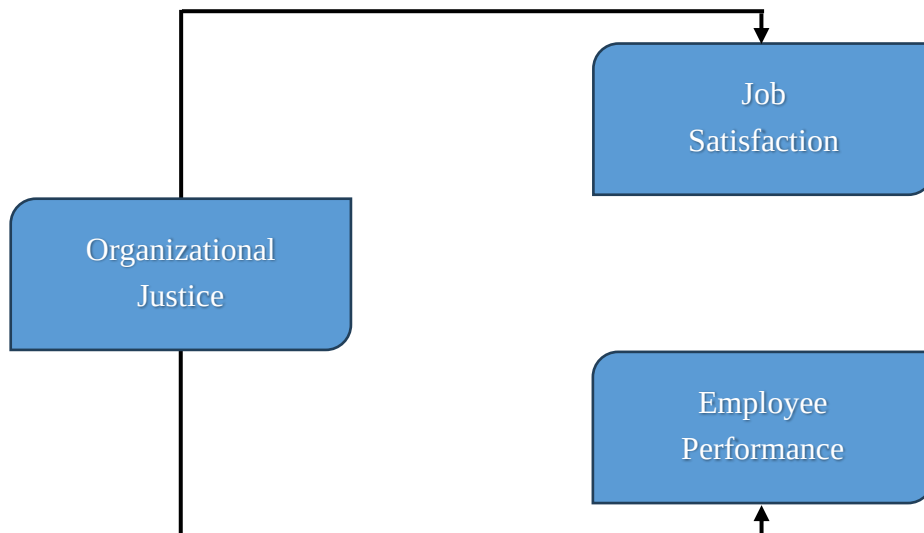
Organizational Justice and Employee Performance.

The observation of justice also plays an important role in influencing employee performance, such as the task completion, productivity, and organizational citizenship behaviors (OCB). Distributive justice increases performance where rewards that are based on performance are concrete and meaningful (Iqbal & Nasir, 2024). Procedural justice enhances trust in organizational systems, which encourages workers to focus their effort on organizational objectives when they believe that the assessment and allocation of resources are reasonable (Okafor & Ijemba, 2025). Though closely related to satisfaction, interactional justice has a direct effect on performance in the service atmosphere where emotional labor and interpersonal relations play a major role in productivity (Wajid et al., 2025).

There are contradictions, however. Research conducted in centralized state-owned banks suggests that even under the condition of fair treatment, performance gains might be low in case merit-based mechanisms such as promotions were not put into practice (Muhammad et al., 2025). This points out that justice is very important but its consequences can be balanced through institutional configurations and leadership patterns.

H2: Organizational justice has positive and significant impact on employee performance.

Figure 1
Research Model



Research Methodology

The present research follows a quantitative research approach in an attempt to explore the impact of organizational justice on job satisfaction and employee performance in the banking sector in the rural Sindh Pakistan. Data were collected from a sample of 300 respondents, which was carried out on a structured questionnaire that was constructed on a 5-point likert scale with schemes between 1 (Strongly Disagree), and 5 (Strongly Agree). The questionnaire had three main parts with each one being determined by one of the key variables of the research. The first section measured the Organizational Justice using 5 items, which are taken based on a validated scale created by (Al-Zu'bi, 2010). The second part focused on the Job Satisfaction through 5 items based on (Rahman et al., 2015). The third section assessed Employee Performance based on items modified after (Kalay, 2016) that used 5 questions. In this way, the instrument consisted of 15 items.

Measurement Instrument

An organized questionnaire was used for data gathering. It was separated into three segments, each measure a key variable on a 5-point Likert scale (1=Strongly Disagree to 5=Strongly Agree). The tool consisted of 15 items revised from established scales to safeguard validity.

Table 1.

Questionnaire Items

Construct	Number of Items	Sample Item	Source
Organizational Justice	5	• My work schedule is fair. • I think that my level of pay is fair. • I consider my workload to be quite fair. • Overall, the rewards I receive here are quite fair. • I feel that my job responsibilities are fair.	(Al-Zu'bi, 2010)

Construct	Number of Items	Sample Item	Source
Job Satisfaction	5	• I am satisfied with my current job responsibilities. • My job gives me a sense of personal accomplishment. • I am satisfied with the support I receive from my supervisor. • I feel enthusiastic about going to work most days. • I am proud to work for this organization.	(Rahman et al., 2015)
Employee Performance	5	• I complete my duties efficiently and on time. • I consistently meet the performance standards of my job. • I strive to improve my performance regularly. • I take initiative to solve work-related problems. • I actively contribute to team objectives and goals.	(Kalay, 2016)

The questionnaire would be distributed using a hybrid approach, i.e., through online means (on Google Forms) and at the physical level (in bank branches in rural Sindh) in order to maximize the extent to which it is able to reach and be accessed by potential respondents. This combination of data collection helped to cover a wider range of people and was effective in meeting different technologies available in different parts.

As the means of data analysis, statistical software SPSS (Statistical Package for the Social Sciences) was used. The data were analyzed through three primary tests in statistics. To determine the reliability of both individual variables and the instrument in general, the stability of it was established based on the Cronbach Alpha analysis. Secondly, Pearson correlation coefficient was employed to regulate the strength and the direction of association between the variable's correlation analysis was performed. Lastly, the separate influence of organizational justice on job satisfaction and performance of employees were studied through the regression analysis. This allowed the study to determine the predictive ability of the independent variable, i.e. organizational justice on all the other two dependent variables. The research design, reliability of the instruments and the method of performing statistics all contribute towards authentication the findings to be robust, valid and credible.

Data Analysis

Reliability Analysis

Table 2.

Reliability Statistics

SN	V. Name	Cronbach's Alpha	N of Items
1	Organizational Justice	0.894	5
2	Job Satisfaction	0.873	5
3	Employee Performance	0.875	5
4	Overall	0.937	15

Interpretation

able 2 presents the reliability statistics, indicating the internal consistency of the scales of three main variables and their overall reliability including the domains between their internal consistency of the items deployed in a study or survey. Cronbach Alpha is a measure of reliability of the scale and a reliability coefficient greater than 0.7 is acceptable, more than 0.8 is good, and above 0.9 outstanding.

The construct of Organizational Justice attained Cronbach alpha of 0.894 which is high internal consistency throughout the scale with 5 items. Likewise, Job Satisfaction and Employee Performance had high reliability with alpha of 0.873 and 0.875 respectively and they both had 5 sub-items as well. These

values indicate that the elements of this construct are correlating and measuring the respective concept well with each other reliably.

More so, the general reliability (using sum of all the 15 items across the 3 variables) produced an unimaginably high Cronbach Alpha of 0.937 which is considered a strong indicator of the overall strength of the survey tool. Such a great degree of internal consistency indicates that the questionnaire is very strong when it comes to the measurement of the targeted organizational constructs.

Correlation Analysis

Table 3.

Correlations

		Organizational Justice	Job Satisfaction	Employee Performance
Organizational Justice	Pearson Correlation	1	0.750**	0.715**
	Sig. (2-tailed)		0.000	0.000
	N	300	300	300
Job Satisfaction	Pearson Correlation	0.750**	1	0.538**
	Sig. (2-tailed)	0.000		0.000
	N	300	300	300
Employee Performance	Pearson Correlation	0.715**	0.538**	1
	Sig. (2-tailed)	0.000	0.000	
	N	300	300	300

** . Correlation is significant at the 0.01 level (2-tailed).

Interpretation

The table of correlations shows the relation between three variables namely the Organizational Justice, level of Job Satisfaction, and level of Employee Performance using a sample of 300 individuals.

The results indicate that Organizational Justice is a statistically strong positive proponent of both Job Satisfaction and Employee Performance ($r = .750$, $p < .001$ and $r = .715$, $p < .001$ respectively). It means that the more employees will feel that fairness and justice are high in the organization, the more they will be satisfied with their work and will exhibit better performance.

In the same manner, Employee Performance and Job Satisfaction are positively correlated ($r = .538$, $p < .001$), except that the value of correlation is moderate rather than strong as in the case of Organizational Justice and the same two variables.

All the correlations are significant at the 0.01 level (2-tailed), which shows that there are very low chances that the findings were due to randomness. The results give the paramount importance of the organizational justice in forming the corporate approach of the employees and workers and indicate that a more equitable pattern in the organizational practices may result both in the improved satisfaction with employment and performance achievements.

Regression Analysis 1

Table 4.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.750 ^a	0.563	0.562	0.66213649
a. Predictors: (Constant), Organizational Justice				

Table 5.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	168.349	1	168.349	383.987	0.000 ^b
	Residual	130.651	298	0.438		
	Total	299.000	299			

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), Organizational Justice

Table 6.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-6.244E-17	0.038		0.000	1.000
	Organizational Justice	0.750	0.038	0.750	19.596	0.000

a. Dependent Variable: Job Satisfaction

Interpretation

A significant proportion of the variance of the Job Satisfaction is explained by the regression model employing Organizational Justice as a single predictor of the Job Satisfaction. The correlation coefficient ($R = 0.750$) implies a vigorous positive linear connection. Organizational Justice explains approximately 56.3 percent of the variables in Job Satisfaction ($R^2 = 0.563$) which are reliable ($\text{Adjusted } R^2 = 0.562$) in terms of explaining the sample size.

The ANOVA table proves that the complete model is statistically significant ($F(1, 298) = 383.987, p < .001$). Being so low ($\text{Sig.} = .000b$), this significance level shows that it is much more accurate when using the model to predict Job Satisfaction than when you only use the mean, and it is practically impossible that this association happens due to chance.

The coefficients in Table 6 indicate that Organizational Justice is a significant positive predictor ($B = 0.750, p < .001$). The Unstandardized Coefficient ($B = 0.750$) advises that by one unit increment in Organizational Justice, the Job Satisfaction would rise by 0.750 units. The R value indicates a strong positive relationship and the Standardized Coefficient ($\text{Beta} = 0.750$) affirms the same. It shows that a standard deviation of Organizational Justice is linked with 0.750 standard deviation of Job Satisfaction.

Organizational Justice is a large and strong interpreter of Job Satisfaction. The model accounted for more than 56 percent of the variability in Job Satisfaction, and the connotation of greater perceived Organizational Justice with greater Job Satisfaction was significantly positive: there is an extremely strong association between ratings of perceived Organizational Justice and ratings of Job Satisfaction. The unstandardized coefficient indicates the specific expected change in the Job Satisfaction to every unit change in Organizational Justice.

Regression Analysis 2

Table 7.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.715 ^a	0.511	0.509	0.70058406
a. Predictors: (Constant), Organizational Justice				

Table 8.
ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	152.736	1	152.736	311.187	0.000 ^b
	Residual	146.264	298	0.491		
	Total	299.000	299			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Organizational Justice

Table 9.
Coefficients^a

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.617E-16	0.040		0.000	1.000
	Organizational Justice	0.715	0.041	0.715	17.640	0.000

a. Dependent Variable: Employee Performance

Interpretation

Employee Performance is described by the model with OJ as a single predictor as it accounts to a significant part of the variance. A very high positive linear relationship exists as represented by the correlation coefficient ($R = 0.715$). The R Square value of 0.511 suggests that the variability in the Employee Performance is explained by the perceptions on Organizational Justice corresponding to 51.1 percent. There is indeed no significant deviation between the R Square and the Adjusted R Square (0.509) indicating this is an accurate model in respect to the sample size ($n=300$). The standard error of the estimate (0.701) shows how far in an average sense the observed values of Employee Performance differed with the values predicted by the regression line.

As indicated by the ANOVA table, the regression model is originate to be overall statistically significant ($F(1, 298) = 311.187, p < .001$). The significance level ($\text{sig}=.000$) is too small to indicate that the model (by employing Organizational Justice) is a better predictor of Employee performance than the mean value of Employee Performance.

Organizational Justice is a very important precursor of Employee Performance ($p < .001$).

Unstandardized Coefficient ($B = 0.715$) shows that a one -unit change in the original scale of Organizational Justice will be expected to increase Employee Performance by 0.715 units in the original scale of Employee Performance. Nonetheless, due to the close reality of the constant, and the situation ($Beta = R$), there is great likelihood of standardization.

The Standardized Coefficient ($Beta$) is interpreted when variables are standardized ($Beta = 0.715$). It implies that in all, Organizational Justice has a positive or 0.715 standard deviations increment on the Employee Performance. This proves the significant positive correlation which was denoted by the R value.

Hypothesis Acceptance and Rejection

H1: Organizational justice has positive and significant impact on job satisfaction. (Accepted)

H2: Organizational justice has positive and significant impact on employee performance. (Accepted)

Results Discussion

The findings of this Research strongly confirm that organizational justice is a influential force that leads to job satisfaction and employee performance in the rural banking industry of Sindh, Pakistan.

The high predictive results (56.3% variance explained) of organizational justice on job satisfaction are consistent with and extend previous study. It supports the findings of (Ahmed & Zahid, 2023), who highlighted the most important role of procedural justice among the employees of rural banks in Pakistan. Our results also support the combined perspective of (Colquitt et al., 2023) which shows that a combination of all three justice dimensions creates positive job attitudes. The high correlation ($r = .750$) implies that, in resource-limited rural conditions, equitable treatment in procedures, results, and inter-relationships is not a hygiene factor but one of the essential elements in employee morale. The integrated theoretical framework can well explain this relationship: employees are cognitively assessing fairness (Equity Theory), returning the same fair treatment with positive attitude (Social Exchange

Theory), and being valued by the organization (Organizational Support Theory), which culminates in their greater job satisfaction.

Similarly, the significant influence of organizational justice on employee performance reinforces existing literature while providing a crucial rural contextual nuance. This finding aligns with the work of (Iqbal & Nasir, 2024), who raised fairness in appraisals as a factor contributing to the increase in output within Pakistani banks. It also supports the findings of (Okafor & Ijemba, 2025) regarding the influence of procedural justice in other similar institutional settings. This high correlation ($r = .715$) highlights the fact that once employees in remote rural branches feel fair, they get the drive to make it reciprocal with more effort and improved performance as postulated by the Social Exchange Theory. The results indicate that without advanced HR systems, the soft component of management fair interpersonal treatment (interactional justice) turns into a performance lever and uphold the results of (Wajid et al., 2025).

Theoretical Contributions

This study offers several key theoretical contributions. First, It extends existing organizational justice models that have been earlier tested and validated in an understudied setting- rural financial institutions in a developing nation. It shows that the fundamental assumptions of Equity, Social Exchange and Organizational Support theories are true and even possibly increased in the environment with incompletely developed institutional infrastructures. Second, it enhances the applications of these theories in practice by demonstrating the collective explanatory strength of these theories in a situation in which socio-economic and institutional divides are acute. The high explained variance suggests that these theoretical models are not only applicable but particularly salient in such environments.

Practical Implications

The practical implications of this study are direct and actionable. To managers and policymakers in the banking industry in Pakistan:

1. Invest in Clear Processes: Rural banks need to make investment in establishment and communication of transparent, consistent, and objective procedures in terms of performance appraisal, resource allocation, and promotions.

2. **Train Managers Interactional Justice:** Since the issue of interpersonal treatment is also vital, the training of the branch managers in the rural area should focus on establishing dignity, respect, and open communication.
3. **Encourage Ethical Leadership:** The justice-oriented culture can be fostered through the promotion of fair-behaving leaders, and this study revealed that the culture directly increases satisfaction and performance.
4. **Review Distributive Mechanisms:** at the same time that procedural and interactional justice were central considerations, it is important to consider that goal attained, such as pay and bonuses as well should be seen as fair in order to motivate performance.

Conclusion

This research offers conclusive empirical results regarding the very important factor of organizational justice in determining job satisfaction and employee performance in rural banking sector of Sindh in Pakistan. Outcomes show that organizational justice positively and with statistically significant effect affects both outcome variables. In particular, the regression analysis shows the organizational justice contributes to 56.3 percent of variance in the job satisfaction and 51.1 percent variance in the performance of employees, which is a significant manifestation of the presence of organizational justice in the workplace dynamics.

The results confirm both theoretical and empirical premises that were taken founded on Equity Theory, Social Exchange Theory, and Organizational Support Theory. Collectively, these frameworks explain why fair treatment in organizational processes (procedural justice), outcomes (distributive justice), and interpersonal interactions (interactional justice) directly enhances employee attitudes and behaviors.

Besides, the findings are consistent with the current body of research on the value of procedural and interactional justice in underdeveloped areas where there is usually a lack of institutional infrastructure and HR practices. The study contributes significantly to the literature as no study had previously investigated issues concerning the banking sector within the rural setting, hence bringing into perspective some practical implications of reform of policies, training and human resource approaches to impact equity workplace culture.

Limitation of the Study

Geographical Scope: The study will only involve the rural banking industry of Sindh region of Pakistan. Although the results are valuable in understanding this situation, they might not be completely used in the urban banking setting or even in other parts of Pakistan that do not have the same institutional set-up.

The study takes the cross-sectional design, where the perceptions of the employees were captured at one optimum time. This restricts the possibility of concluding about causality or changes of perceptions in the course of time.

The single predictor variable: The single independent variable taken into consideration was organizational justice. Although it is a powerful predictor, other factors like leadership style, organization culture and others like workload or compensation did not figure in, and yet, they are potential predictors of employee performance and job satisfaction.

Deficiency of Qualitative Information: The study has adopted a purely quantitative design. An interview/focus group (mixed-methods or qualitative) would have given more discourse on how justice is perceived, and felt by the employees, especially within the backdrop of the rural socio-economic contexts.

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