

Assessing perceptions regarding distributive justice in the South African financial services industry

Authors:

Prof. Elroy E. Smith¹
Prof. Noxolo E. Mazibuko¹
Dr Viwe Mrwebi²

Affiliation:

¹ Nelson Mandela University, Port Elizabeth, South Africa

² Vaal University of Technology, Vanderbijlpark, South Africa

Corresponding author:

Prof. Elroy E. Smith
elroy.smith@mandela.ac.za

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Abstract

Distributive justice is associated with the perceptions of an individual of the presence of equity and fairness in an organisation and how employees compare their expectations to the actual outcome. The primary objective of this article is to critically assess distributive justice within the South African financial services industry. A quantitative research design was employed. Non-probability sampling was used and 436 usable questionnaires were returned. The empirical results revealed that trustworthiness of management, extrinsic rewards and organisational climate have a positive influence on distributive justice, while employee engagement and two-way communication were found to have no significant influence on distributive justice. Furthermore, distributive justice had a positive influence on organisational citizenship behaviour and reputable employee retention in the financial services industry.

1. Introduction

Organisational justice has captured the attention of scholars in recent years (see, for example, Gomes, Mellahi, Sahadev & Harvey, 2017:582; Lather & Kaur, 2017). Most organisational justice literature identifies three types or dimensions of organisational justice namely, procedural, distributive and interactional justice (see, for example, Greenberg & Baron, 2008:45; Sjahruddin, Sudiro & Normijati, 2013:138; Yean & Yusof, 2016). The focus of this article will only be on distributive justice in the financial services industry. It is associated with the perceptions and reactions of an individual to the presence of fairness in an organisation and captures what that individual feels or evaluates to be morally correct rather

than viewing it as something prescriptive (Whiteside, 2015:2). Although Ledimo (2015:27) argues that measuring organisational justice in a South African context is a concern, as the concept is multi-dimensional and there is no comprehensive definition, limited research was found on distributive justice, specifically in the financial services industry. Kim and Park (2017) are also of the opinion that research on organisational justice found that employee perceptions about justice are related to various organisational outcomes (e.g. job satisfaction, trust, organisational commitment, and organisational citizenship behaviours).

The South African financial services industry is one of the fastest-growing industries and the largest contributor to GDP with a contribution of 20% (StatsSA, 2017). However, scandals in recent years exposed a number of weaknesses in financial systems characterised by many illegal or unethical activities that came at an enormous cost to society and resulted in a significant loss of public trust in financial services as a whole (Bikhani, 2017:19). Crawshaw, Cropanzano, Bell and Nadisic (2013:885) further argue that a significant growth in theoretical and empirical research has begun to integrate how ethics might influence the administration of justice or fairness or how experiences of (in)justice motivate ethical or unethical behaviours.

In addition, since the financial services industry is composed of a diverse group of employees, several characteristics of financial services, as compared to other organisational behaviour settings, suggest the need to examine organisational justice in this context (Butt & Atif, 2015:36). Against this background, this study will thus focus on the nature, extent and impact of organisational justice, with specific reference to distributive justice within the financial services industry in South Africa.

2. Problem statement

Shah, Anwar and Irani (2017:240) postulate that a feature of the global economic and financial crisis has been that many organisations were faced with the hurdle of downsizing and occasional collapse as a result of unethical behaviour by some of their employees. Buys and Van Niekerk (2014:110) postulate that the financial services industry plays a critical role in the economic development and growth of the country, yet the problem within the industry is that managers and employees are not fully conversant with what constitutes organisational justice and injustice, which creates an environment of misunderstanding that is not conducive for effective work relations. Lown, Osler, Strahan and Sufi (2000) are also of the opinion that managers and supervisors in the financial services industry often create a platform of favouritism and employees display negative attitudes towards their job and the organisation. These perceived injustices such as favouritism, nepotism, unfair dismissal and tokenism create a situation where employees perceive themselves as being unjustly treated. Furthermore, other perceived injustices, which can be clearly attributed to a distributive unjust organisation, are propelled by a situation where employees with the same job and responsibilities are paid and rewarded unequally. This could create tension amongst workers. These employees often retaliate

by displaying negative attitudes (Botha, 2015:34). According to Wan (2017), perceptions of organisational justice are widely recognised as an influential factor in employee attitudes and behaviours in the workplace.

Rupp, Wright, Aryee and Luo (2015:15) concur that values and norms about what is considered fair and ethical underlie how individuals perceive and evaluate the behaviours and decisions of others, and also drive the reactions (or sanctions) against those who violate them. Although three main types of organisational justice are identified in the literature (see, for example, Srivastava, 2015:666; Cropanzano, Bowen & Gilliland, 2007:34), namely distributive, procedural and interactional justice, this article focuses only on distributive justice. This led to the following main research question to be addressed in this study: *What is the nature and extent of organisational justice, with specific reference to distributive justice, within the financial services industry in South Africa?*

3. Research objectives

The primary objective of this article is to analyse the perceptions regarding distributive justice within the South African financial services industry. The secondary research objectives are identified as:

- To critically review the literature pertaining to distributive justice;
- To identify the factors that could impact on distributive justice;
- To empirically assess the views of employees and managers with regard to distributive justice in the South African financial services industry; and
- To provide guidelines in terms of how distributive justice can be effectively implemented and improved in the South African financial services industry.

4. Theoretical overview of organisational justice

4.1 Clarification of key concepts

Moliner, Cropanzano and Martínez-Tur (2017) state that organisational justice refers to how an employee judges the behaviour of the organisation and the employees' resulting attitudes and behaviour towards perceived fairness. It refers to employees' perceptions of the fairness of decision-making and decision-making processes and the influences of these perceptions on workplace behaviour (Colquitt & Zipay, 2015). Muchinsky (2003:314) further explains that organisational justice concerns itself with the fair treatment of people within organisations. It can be regarded as a limited form of social justice that can be defined as fair and proper administration of laws that conform to the natural law that all persons should be treated without prejudice, irrespective of factors such as ethnic origin, gender, possession, race and religion, amongst others. Fairness can be questioned both in the processes followed as well as in decisions being made. Organisational justice could be divided into three distinct dimensions, namely, distributive, procedural and interactional

justice, which is further divided into interpersonal and informational justice (Greenberg & Baron, 2008:44). This article will focus only on distributive organisational justice.

4.1.1 Distributive justice

Distributive justice is primarily concerned with how the outcomes of the organisation are divulged in terms of creating fairness (Maiese, 2013:51). It thus relates to the degree to which decisions by managers are perceived as fair in terms of distribution and allocation of outcomes, for example, promotions and salaries. It also relates to the degree to which managerial decisions allocate rewards in an equitable and fair manner to employees (Lamont, 2017). Distributive justice focuses on people's belief that they have received a fair amount of pay and recognition in relation to exerted effort which could have a great impact on employees' work satisfaction and motivation levels when equal pay is justly distributed.

4.1.2 Procedural justice

Procedural justice refers to the means by which outcomes are allocated but not specifically to the outcomes themselves, by establishing certain principles specifying and governing the role of participants during the decision-making process (Niehoff & Moorman, 2010:356). Procedural justice thus refers to the degree of fairness that is exercised during the process of making decisions or creating procedures, and relates to perceptions that affect employees and the degree to which fair methods and guidelines are used when allocation decisions are made (Drahos, 2017:46). Procedural justice and employees' perceptions of fairness of the procedures can be improved if employees are afforded an opportunity to voice their views in the decision-making process.

4.1.3 Interactional justice

Rani, Garg and Rastogi (2012:185) state that interactional justice focuses on how employees are treated during the decision-making process and thus the quality of the interpersonal interaction between the employees and the employers in an organisation. According to Ololube (2016:432), there are two aspects of interactional justice. The first part is called *informational justice* and refers to whether one is truthful and provides adequate justifications when things go wrong. The second part is called *interpersonal justice* and refers to the respect and dignity with which one treats others.

4.2 Evolution of distributive justice movement

The distributive justice movement emanated and can be traced back to the 1950s and is primarily concerned with equity in the allocation of resources. The matter of distributive justice, which concerns itself with the allocation of resources, has been a major concern for social scientists for decades (Lather & Kaur, 2015:7-25).

Attention to social comparison was created whereby people's responses were seen as primarily dependent upon the comparison with the outcomes of others against whom people judge themselves and less on the absolute levels of their own outcomes

(Festinger, 1954:120). Distributive justice was perceived as that of establishing the importance of social comparison processes in judging satisfaction with outcomes.

The social exchange process emanated from Homans (1961) and is defined as the process by which one person acts in accordance with the reaction of another. It is envisaged that individuals involved in the social exchange processes and relationships have perceptions regarding the possibility that one party may be getting more benefit from the exchange compared to the other one. Distributive injustice arises when the returns are less than the investment, which results in resentment, anger and bitterness.

The equity theory, developed in 1963 by Adams, also played an important role in contributing to the organisational justice concept. Equity theory focuses on determining whether the distribution of resources is fair to both relational partners. Equity is measured by comparing the ratio of contributions (or costs) and benefits (or rewards) for each person. It was envisaged that people relate their outcomes to the corresponding ratios of other people (Hatfield, Salmon & Rapson, 2011:101). In advocating the uses of alternative allocation norms, Leventhal, Karuza and Fry (1980) significantly broadened the scope and definition of distributive justice. This means that fair outcomes are determined and result in allocation norms that benefit the achievement of key goals. It is therefore clearly described that the acknowledgements of allocation decisions should be described more accurately amongst the multiple allocation norms.

4.3 Perspectives on distributive justice

Distributive justice is a concept that addresses the ownership of goods in a society. It assumes that there is a large amount of fairness in the distribution of goods. Equal work should provide individuals with an equal outcome in terms of goods acquired or the ability to acquire goods. Distributive justice is absent and unfairness is perceived when equal work does not produce equal outcomes or when an individual or a group acquires a disproportionate amount of goods (Dutton & Ragins, 2017). The definition of distributive justice shows that there are three principles involved as indicated below.

4.3.1 Equality

Equality ensures that every member of society has a basic number of goods regardless of how much work they have done or executed in terms of realising organisational goals (Thompson, 2018:5). According to O'Brien (2017:6), equality affects two areas of distributive justice, namely opportunities and outcomes. Equality of opportunity is found when all members of a society are allowed to participate in acquiring goods. However, equality of outcome is more relative and does not guarantee that all members of a society will receive the same number of goods. It does guarantee that equal work will produce an equal amount of goods.

4.3.2 Proportionality

Proportionality is similar to the equality of outcome. It is based on the idea that equal work produces equal outcomes. It is found more often in relative circumstances. If two

workers performed the exact same job for the exact same length of time (with a similar amount of experience), then, if distributive justice is at play, both workers will be able to acquire the same amount of goods (Haydin, 2018).

4.3.3 Fairness

Fairness is defined as just and reasonable treatment in accordance with accepted rules or principles. Treating all people equally and applying reasonable punishments only when rules are broken, is an example of fairness (Resher, 2018). Carter, Mossholder and Harris (2018), state that fairness in the workplace is about respecting, and advancing, the human rights of all employees. Businesses can only flourish in societies in which human rights are respected, advanced and upheld.

Cropanzano and Ambrose (2001:135) propose that the employee will compare his or her expectations to the actual outcomes to exercise judgement. Employees will feel that the outcome was fair if his or her expectations have been met or exceeded. Yet, when expectations have been violated and the outcomes fall short of what was anticipated he/she will experience a sense of injustice. Procedures in which people are treated differently are usually considered unfair. Muchinsky (2003:316) warns that these types of disagreements on what is fair or unfair are not uncommon. The organisation should typically seek to gain consensus regarding which rule is the fairest to follow when distributing rewards. Perceptions of fairness play an important role in an employee's decisions to co-operate. Anik, Akin, Norton and Dunn (2009) state that perceptions are formed whether the procedure and the distribution process are fair or not. The manner in which the distribution is made and the final outcome is evaluated by the individual. Socio-emotional benefits are symbolic and are concerned with an individual's identification, standing and status within a group.

5. Proposed hypothetical model and hypotheses of the study

The hypothetical model of this study was based on three previous studies and models of organisational justice namely, Lavelle, Rupp and Brockner (2007); Kang's model (2007) and Rupp's model (2011).

Lavelle *et al.* (2007:852) developed a multi-foci approach to justice, social exchange and citizenship behaviour and opine that employees use multiple parties to create perceptions of organisational justice. These assessments will impact on the level of social exchange between the employee and a particular party and are more likely to reciprocate feelings of justice and social exchange by directing their attitude and behaviours to the focal party. Distributive justice is embedded in the model for social exchange, which can affect relationships and effectively predict organisationally-directed outcomes and organisational identification.

Kang's (2007:90) organisational justice model postulates that employee justice perceptions are a predictor of their motivation to participate in training (Konovsky & Cropanzano, 1993:701). Perceptions of employees' justice are perceived as benefits of training that affect employee motivation to participate in training activities. Organisational justice can effectively predetermine the willingness of employees to effectively participate in training programmes.

Rupp's (2011:81) justice process model postulates that employees are confronted with work-related events on a daily basis. The experience of these events creates various psychological processes. The formation of justice judgements and holding others accountable for unjust acts and development of relationships is critical for those parties that are accountable for justice-related events and development of employees' subsequent attitudinal and behavioural responses. The proposed hypothetical model of this study, representing the various relationships or factors influencing distributive justice in the South African financial services industry and the perceived outcomes, is depicted in Figure 1.

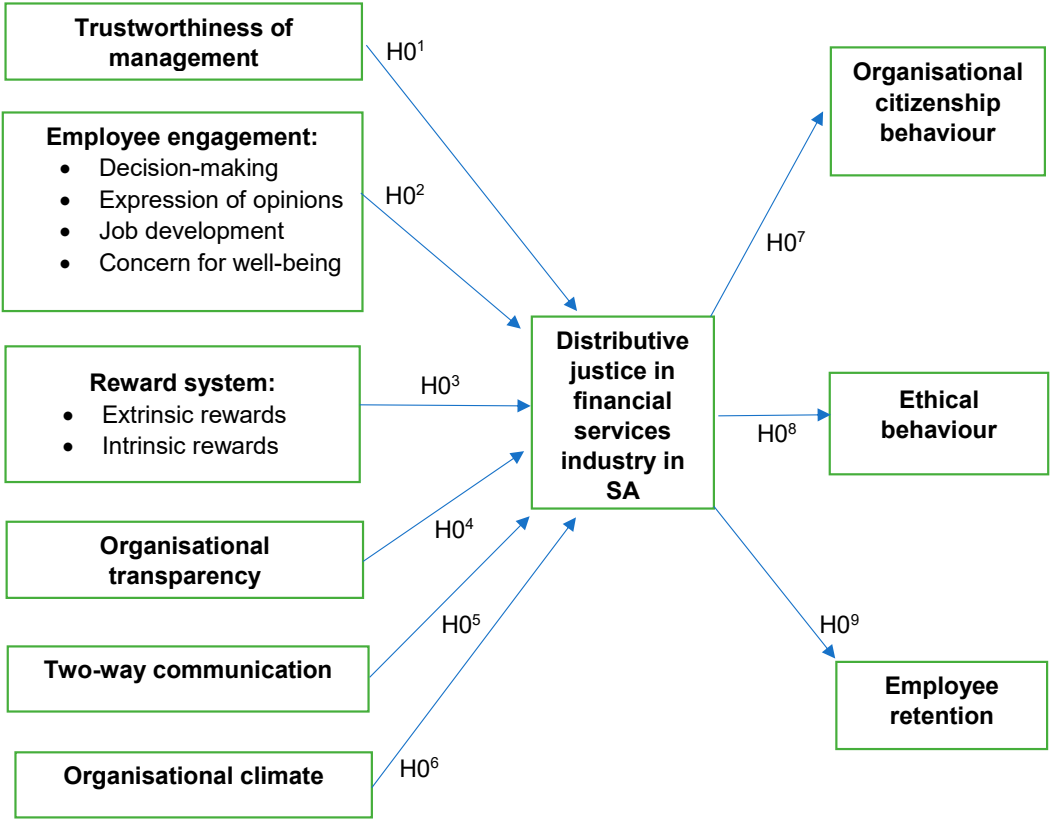


Figure 1: Proposed hypothetical model

The following null-hypotheses are to be addressed in this article.

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

- H0¹: *Trustworthiness of management* does not influence distributive justice in the financial services industry.
- H0²: *Employee engagement* (as measured by involvement in decision-making, expression of opinions, job development and concern for well-being) does not influence distributive justice in the financial services industry.
- H0³: *Reward systems* (as measured by extrinsic and intrinsic rewards) do not influence distributive justice in the financial services industry.
- H0⁴: *Organisational transparency* does not influence distributive justice in the financial services industry.
- H0⁵: *Two-way communication* does not influence distributive justice in the financial services industry.
- H0⁶: *Organisational climate* (as measured by supervisory style and organisational support) does not influence distributive justice in the financial services industry.

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

- H0⁷: Distributive justice does not influence *organisational citizenship behaviour* in the financial services industry.
- H0⁸: Distributive justice does not influence *ethical behaviour* in the financial services industry.
- H0⁹: Distributive justice does not influence *employee retention* in the financial services industry.

6. Operationalisation of study variables and scale development

Table 1 outlines the operationalisation of the study variables used in the conceptual model and the scale development of the measuring instrument.

Table 1: Operationalisation of study variables and scale development of measuring instrument

Operationalisation of factors	No. of items	Authors/Sources
Trustworthiness refers to the propensity to become vulnerable with respect to another party. A socially confirmed expectation to deal with all pertinent issues and strategic goals.	5	Cropanzano <i>et al.</i> (2007); Haliru & Mokhtar (2015); Rawlins (2008); Reiche, Cardona, Lee & Canela (2014); Roy, Devlin & Sekhon (2015)

Operationalisation of factors	No. of items	Authors/Sources
Employee engagement refers to the mutual commitment between employers and employees to do things to help one another to achieve goals and aspirations.	12	Al-Tit & Hunitie (2015); Lavelle <i>et al.</i> (2007); Markos & Sridevi (2010); Pettigrew (2014)
Reward system refers to all monetary and non-monetary compensation and incentives provided by the firm to employees in return for their contributions in terms of their physical and mental effort. This includes extrinsic and intrinsic rewards.	10	Kang (2007); Khan, Shalid, Nawab & Wali (2013); Rubina, Umar & Fahad (2013); Snelgar, Renard & Venter (2013); Yasmeen, Farooq & Asghar (2013:938)
Organisational transparency can be defined as an ability to divulge information to its employees in order to create an effective understanding between the organisation and its employees.	5	Rupp (2011); Schnakenberg & Tomlinson (2016); Sturges (2007)
Two-way communication refers to sending the message and feedback between the sender and the receiver by employing tools of persuasion and negotiation.	5	Lavelle <i>et al.</i> (2007); Morsing & Schultz (2006); Taran & Gächter (2012); Versosa & Garcia (2009)
Organisational climate refers to conditions within an organisation as viewed by its employees and usually describes practices involved in communication, conflict, leadership and rewards.	5	Cojocaru & Stoican (2010); Cooper, Cartwright & Earley (2001); Kang (2007); Lavelle <i>et al.</i> (2007); Martins & Von der Ohe (2003); Noordin, Omar, Sehan & Idrus (2010); Rhoades & Eisenberger (2002); Rupp (2011:81); Schneider, Erhart & Macey (2013)
Organisational citizenship behaviour describes an employee's commitment within an organisation that is not part of his or her contractual tasks and is usually discretionary in nature.	5	Crawshaw <i>et al.</i> (2013); Konovsky & Pugh (1994); Lavelle <i>et al.</i> (2007); Mooroman (1991); Organ, Podsakoff & Mackenzie (2006); Podsakoff & Mackenzie (2012)
Ethical behaviour refers to acting in ways consistent with what society and individuals typically think are good values and moral principles that include honesty, fairness, equality, dignity, diversity and individual rights.	5	De Cremer, Mayer & Schminke (2010); Rupp (2011); Treviño, Butterfield & MacCabe (2001); Trevino, Weaver & Reynolds (2006)
Employee retention refers to a voluntary move by an organisation to create an environment which engages the employee for the long term with the purpose of preventing loss of competent employees from the organisation.	5	Hausknecht, Rodda & Howard (2009); Nwokocho & Iheriohanma (2012); Rupp (2011); Samuel & Chipunza (2009); Smit & Cronje (2002); Veloso <i>et al.</i> (2014)
Distributive justice refers to the role in the workplace and employees' perceptions of fairness in decision-making and processes which influence the workplace behaviour.	5	Colquitt & Rodell (2011); Cropanzano & Ambrose (2001); Cropanzano & Greenberg (1997); Kang (2007); Niehoff & Moorman (2010)

7. Research design and methodology

7.1 Research paradigm

The positivistic research paradigm is employed in this study and quantitative data are collected. Aspects of the social world and social phenomena are measured using a large set of data and statistical analysis.

7.2 Research approach

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

7.3 Population and sampling

The population of this study comprised all the financial services firms such as banking, insurance and financial accounting and auditing firms operating in South Africa within the four provinces of the Eastern Cape, Western Cape, Gauteng and KwaZulu-Natal. For the purposes of this study, a non-probability sampling technique is used, specifically convenience and judgemental sampling. The study aimed to gather responses from 800 employees of financial services firms from the four selected provinces in South Africa. Fieldworkers were instructed to obtain more or less an even amount of responses from employees and managers from banking, insurance and accounting and auditing firms within these four designated provinces. As these type of firms are mainly located in larger cities, Johannesburg, Pretoria, Cape Town, Port Elizabeth, Grahamstown, Durban and Bloemfontein were mainly targeted.

7.4 Data collection

According to Neuman (2003:160), data collection can be defined as the empirical evidence or information that one carefully gathers based on certain rules and procedures. Secondary data is composed of existing literature on organisational justice which forms the basis for the conceptual framework, upon which the frame of reference of the study was built. Secondary data sources for the literature review were obtained through conducting international and national data searches, through the use of journal articles, textbooks and the internet. The primary data for this study was obtained using the survey method by means of self-administered structured questionnaires. In this regard, the aim was to target 800 employees in financial services firms (200 employees from Eastern Cape, KwaZulu-Natal, Gauteng and Western Cape). A total of 436 usable questionnaires were obtained (effective response rate of 54%). Ethical clearance was obtained before the empirical study was conducted.

7.5 Questionnaire design

Questionnaires usually consist of a combination of factual and opinion-related questions. Self-administered structured questionnaires with closed-ended questions were used. The statements or questionnaire items were developed from existing scales and based on literature, as indicated in Table 1. A few items were self-developed by the researchers. The questionnaire consisted of four sections:

- *Section A* investigated the role of the independent variables (six factors) on distributive justice, using a seven-point ordinal Likert-type scale.
- *Section B* analysed perceptions regarding distributive justice in the South African financial services firms according to a seven-point Likert scale.
- *Section C* analysed the impact of distributive justice on the dependent variables (three outcomes) using a seven-point ordinal Likert-type scale.
- *Section D* solicited the background information of the respondents (e.g. gender, age, ethnic group, educational background etc.), using nominal scale questions.

7.6 Data analysis

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

8. Empirical results

8.1 Demographical profile of respondents

The demographical profile of the respondents of the study is depicted in Table 2. For the purpose of this study, nine categorical or demographical variables were used. As this article forms part of a bigger study and organisational justice is a contemporary issue, it was deemed necessary to include these demographical variables to reflect diversity in the workplace.

Table 2: Demographical profile of respondents

Demographics	Range	%
Age	Less than 20	11
	21-30	34
	31-40	36
	41-50	16
	51-60	3
Gender	Female	58
	Male	42
Ethnic classification	African	60
	Coloured	19
	Indian	8
	White	12
	Other	1
Highest qualification	Grade 11 and lower	2
	Grade 12	21
	Diploma or N-certificate	28
	Bachelor's degree	28
	Postgraduate degree/diploma	21
	Other	0
Position in the organisation	CEO/owner	2
	Manager/supervisor	17
	Employee	64
	Professional	10
	Other	7
Length of current employment (years)	1-5	35
	6-10	25
	11-15	26
	16-20	11
	Above 21	3
Employment size of organisation	Small (less than 50)	19
	Medium (51-199)	52
	Large (200+)	28
Years in existence of organisation	1-5 years	23
	6-10 years	28
	11-15 years	21
	16 years +	27
Types of financial services industry	Banking	24
	Insurance	36
	Accounting /auditing	35
	Other	5

8.2 Exploratory factor analysis results

Exploratory factor loadings are depicted in Table 3. Overall factor analysis results regarding perceptions of employees about the independent variables, organisational justice and the dependent variables (outcomes) are presented. The focus of this article will, however, only be distributive justice. Factor loadings of greater than 0.50 were considered. The items refer to statements in the questionnaire that have loaded onto each variable.

Table 3: Empirical factor structure

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

In Table 3, the first exploratory factor analysis conducted reveals that six independent (latent) variables could be identified, namely trustworthiness of management (TM), employee engagement (EE), extrinsic rewards (EXT), intrinsic rewards (INT), organisational transparency (OT) and organisational climate (OC). From the initial hypothetical model, rewards system loaded as two separate factors and two-way communication loaded onto organisational climate. Items which did not load to a significant extent ($p < 0.05$) were deleted and not used in subsequent analyses.

Table 3 further indicates that the respondents perceived organisational justice as a two-dimensional construct. All five items (PJ1, PJ2, PJ3, PJ4 and PJ5), which were meant to measure procedural justice and items which were meant to measure interactional justice (IJ1, IJ2, IJ3, IJ4 and IJ5) loaded onto one factor and are termed procedural-interactional justice (PIJ). All five items (DJ1, DJ2, DJ3, DJ4 and DJ5) intended to measure distributive justice loaded on a single factor (focus of this article). This implies that respondents view organisational justice as a two-dimensional concept. All five items (EB1, EB2, EB3, EB4 and EB5) which were meant to measure ethical behaviour and all five items which

were meant to measure employee retention loaded and combined onto another factor and are termed 'Reputable employee retention'. All five items (OCB1, OCB2, OCB3, OCB4 and OCB5) loaded onto a single factor, namely organisational citizenship behaviour. New variables were formed as a result of the discriminant validity assessment with the exploratory factor analysis, thus the original theoretical model had to be adapted.

8.3 Reliability of the measuring instrument

Table 4 shows the Cronbach's alpha values of the latent variables.

Table 4: Cronbach's alpha coefficient of latent variables

Latent variables/Factors	Items	alpha values
Trustworthiness of management (TM)	TM1, TM2, TM3, TM4, TM5	0.92
Employee engagement (EE)	DM2, DM3, EO1, EO2, EO3, JD1, JD2, JD3	0.90
Extrinsic rewards (EXT)	EXT1, EXT2, EXT3, EXT4, CW1, CW2, CW3	0.90
Intrinsic rewards (INT)	INT1, INT2, INT3, INT4, INT5	0.88
Organisational transparency (OT)	OT1, OT2, OT3, OT4, OT5, TWC1, TWC2	0.91
Organisational climate (OC)	SS1, SS2, SS3, SS4, SS5, OS1, OS2, OS3, OS4, OS5, TWC3, TWC4, TWC5	0.95
Distributive justice (DJ)	DJ1, DJ2, DJ3, DJ4, DJ5	0.89
Organisational citizenship behaviour (OCB)	OCB1, OCB2, OCB3, OCB4, OCB5	0.85
Reputable employee retention (RER)	EB1, EB2, EB3, EB4, EB5, ER1, ER2, ER3, ER4, ER5	0.93

Table 4 indicates the Cronbach's alpha coefficients of the latent variables based on the comprehensive exploratory factor analysis. Furthermore, Table 4 summarises the items which are regarded as measures of individual variables in the theoretical model following the exploratory factor analyses. The study retains trustworthiness of management (TM), employee engagement (EE), extrinsic rewards (EXT), intrinsic rewards (INT), organisational transparency (OT), organisational climate (OC), distributive justice (DJ), organisational citizenship behaviour (OCB) and reputable employee retention (RER), as their Cronbach's alpha values were above the cut-off point. Table 5 indicates that all Cronbach's reliability coefficients are above 0.80, which is regarded as acceptable for the purpose of this study.

8.4 Descriptive statistics

Descriptive statistical analysis involved the calculation of measures of central location such as the mean, as well as measures of variability such as standard deviations, as presented in Table 5.

Table 5: Descriptive statistics

Variable	Mean	Standard deviation
Trustworthiness of management (TM)	5.13	1.17
Employee engagement (EE)	5.10	1.02

Variable	Mean	Standard deviation
Extrinsic rewards (EXT)	5.10	1.14
Intrinsic rewards (INT)	5.23	1.10
Organisational transparency (OT)	5.25	1.09
Organisational climate (OC)	5.21	1.03
Distributive justice (DJ)	5.19	1.19
Organisational citizenship behaviour (OCB)	5.00	1.29
Reputable employee retention (RER)	5.36	1.03

It appears that the mean values of all the variables cluster around point five (agree somewhat). Respondents thus agree to a certain extent that these six independent variables impact on distributive justice and result in these two outcomes (OCB and reputable employee retention). Reputable employee retention (RER) obtained the highest mean value and OCB the lowest mean value. It also appears that there is some variability around the mean scores (all above one). OCB obtained the highest standard deviations score.

8.5 Regression analysis

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

Table 6 shows the regression analysis results of the influence of the independent variables on distributive justice in the financial services industry.

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

Parameter	Regression summary for dependent variable: Distributive justice (DJ)					
	Beta b*	Std Error	B	Std Error	T-value	P-value
Trustworthiness of management (TM)	0.176	0.044	0.180	0.045	3.963	0.001*
Employee engagement (EE)	-0.037	0.055	-0.043	0.065	-0.670	0.5032
Extrinsic rewards (EXT)	0.205	0.056	0.213	0.058	3.656	0.001*
Intrinsic rewards (INT)	0.039	0.059	0.043	0.064	0.671	0.5024
Organisational transparency (OT)	0.090	0.062	0.098	0.068	1.452	0.147
Organisational climate (OC)	0.336	0.059	0.386	0.067	5.707	0.001*
R = 68% R ² = 0.45588017 F = 59.905 Std Error of estimate P = 0.88362 p<0.00000 * = p<0.001						

Table 6 indicates that trustworthiness of management (b=0.180, p<0.001) is positively related to distributive justice in the financial services industry. This indicates that management should make decisions in a fair manner in the organisation. Furthermore, extrinsic rewards (b=0.213, p<0.001) is positively related to distributive justice in the financial services industry. This indicates that management should ensure that each

employee's status in the hierarchical structure is satisfactory and is within the stage of their individual career. Table 6 shows that organisational climate as measured by supervisory style, organisational support and two-way communication ($b=0.386, p<0.001$) is positively related to distributive justice in the financial services industry. This indicates that respondents feel that management should involve employees when decisions that affect them are made in their organisations. Also, respondents feel that management should commit themselves towards the career development of the employees.

Table 6 further indicates R^2 of 0.456 and it explains 46% of variability in the model as explained by the moderating variable (distributive justice). Employee engagement as measured by decision-making, expression of opinions and job development ($r = -0.037, NS$), intrinsic rewards ($r=0.039, NS$) and organisational transparency ($r=-0.090, NS$) do not exert a significant influence on distributive justice in the financial services industry.

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

Table 7 shows the regression analysis results of the influence of distributive justice (DJ) on organisational citizenship behaviour and reputable employee retention in the financial services industry.

Table 7: Regression analysis: Influence of distributive justice (DJ) on organisational citizenship behaviour and reputable employee retention

Regression summary for dependent variable: Organisational citizenship behaviour						
Parameter	Beta b*	Std Error	B	Std Error	T-value	P-value
Distributive justice (DJ)	0.114	0.048	0.124	0.052	2.400	0.017*
R = 12%	R ² = 0.01308712	F = 5.7551	Std Error of estimate P = 1.2869 p<0.05			
Regression summary for dependent variable: Reputable employee retention						
Parameter	Beta b*	Std Error	B	Std Error	T-value	P-value
Distributive justice (DJ)	0.613	0.038	0.533	0.033	16.181	0.147
R = 61%	R ² = 0.37628616	F = 261.83	Std Error of estimate P = 0.81716 p<0.00000			
* = p<0.05		** = p<0.001				

Table 7 shows that the R^2 of 0.014 indicates that 1% of the variability in the model is explained by the variable 'Organisational citizenship behaviour'. Although distributive justice has a positive relationship with OCB ($b=0.124, p<0.05$), this relationship is weak. This indicates that distributive justice is effectively practised when employees are more prepared to work extra time to complete urgent tasks in their jobs. Table 7 also shows that the R^2 of 0.376 indicates that 37% of the variability in the model is explained by the variable 'Reputable employee retention'. This indicates that distributive justice has a positive relationship with reputable employee retention ($b=0.533, p<0.001$). This means that distributive justice is effectively practised in the financial services industry when all employees are treated with respect and recognised and rewarded for their integrity in the organisation. As a result of the formulation of the adapted model, the original hypotheses had to be reformulated.

9. Findings of hypothesised relationships

Table 8 indicates the findings of the hypothesised relationships and renamed hypotheses.

Table 8: Findings of hypothesised relationships

No. of the hypotheses	First set of hypothesis and renamed /new hypothesis	Accepted/rejected
H0 ¹	Trustworthiness of management does not influence distributive justice in the financial services industry.	Rejected
H0 ²	Employee engagement (as measured by decision-making, expression of opinions and job development) does not influence distributive justice in the financial services industry.	Accepted
H0 ³	Reward systems (as measured by extrinsic and intrinsic rewards) do not influence organisational justice in the financial services industry.	Rejected
H0 ^{3.1}	Extrinsic rewards do not influence organisational justice related to distributive justice in the financial services industry.	
H0 ^{3.2}	Intrinsic rewards do not influence distributive justice in the financial services industry.	
H0 ⁴	Organisational transparency does not influence distributive justice in the financial services industry.	Accepted
H0 ⁵	Two-way communication does not influence distributive justice in the financial services industry.	Accepted
H0 ⁶	Organisational climate does not influence distributive justice in the financial services industry.	Rejected
H0 ⁷	Distributive justice does not influence organisational citizenship behaviour in the financial services industry	Rejected
H0 ⁸	Distributive justice does not influence ethical behaviour in the financial services industry	Accepted
H0 ⁹	Distributive justice does not influence employee retention in the financial services industry	Accepted
H0 ¹⁰	Distributive justice does not influence reputable employee retention in the financial services industry	Rejected

It is evident from Table 8 that reward systems (H0³) had to be renamed, as respondents viewed it as a two-dimensional concept of extrinsic and intrinsic rewards. Respondents also viewed ethical behaviour (H0⁸) and employee retention (H0⁹) as one concept and it was thus renamed as reputable employee retention. This could be visually illustrated by means of the revised model as indicated in Figure 2.

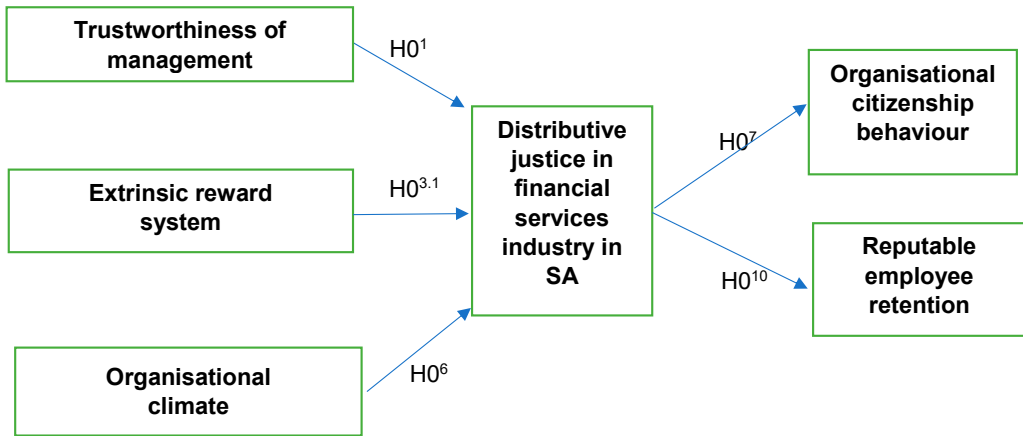


Figure 2: Revised hypothetical model

10. Conclusions and managerial implications

The empirical results of this study revealed that trustworthiness of management has a positive influence on distributive justice, as was also found by Saunders and Thornhill (2003) and Chory and Hubbell (2008). Respondents of this study viewed remuneration as a two-dimensional construct, namely extrinsic and intrinsic rewards. However, it appears that there is only a relationship between extrinsic rewards and distributive justice and these findings are consistent with Baer, Oldham and Cummings (2003:569) and Ajmal, Bashir, Abrar, Khan and Saqib (2015:470). The study findings also concur that organisational climate exerts a significant influence on distributive justice. These results are consistent with the study of Cooper, Cartwright and Early (2001) and Wayne, Shore, Bommer and Tetrick (2002).

It further appears that based on the empirical results of this study, employee engagement, intrinsic rewards and two-way communication have no significant influence on distributive justice in the financial services industry in South Africa. Furthermore, the empirical results showed that distributive justice has a positive influence on organisational citizenship behaviour, as was also supported by Nandan and Azim (2015). There also appears to be a significant relationship between distributive justice and reputable employee retention as was also suggested by Coldwell and Perumal (2007).

The empirical findings revealed that employees believe that distributive justice is effectively practised when their work schedule is fair in accordance with their job description and they are compensated according to the skills required for their jobs. This implies that employees believe that distributive justice is properly practised in the financial services industry when management is making decisions in a fair manner. Furthermore, employees believe that distributive justice is properly and meaningfully practised when recognition is based on the merit of each employee's performance and when promotion criteria are consistently applied equally to all employees.

Thus, it is recommended that for distributive justice to be effective in the organisation, management should:

- Ensure that the work schedule of each employee is fair in accordance with individual job descriptions.
- Employ and compensate employees according to the skills required and acquired for their jobs.
- Make decisions, for example, pertaining to allocation and performance of work, in a fair manner.
- Base recognition on the merit of each employee's performance.
- Consistently apply promotion criteria equally to all employees.
- Ensure that equality of opportunity is found when all members of a society or an organisation are allowed to participate in acquiring goods or rewards.
- Facilitate that equality of outcomes are more relative and do not guarantee that all members will receive the same number of goods – guarantee that equal work will produce an equal amount of goods.
- Endorse the principle of proportionality whereby if two workers performed the exact same job for the exact same length of time (with a similar amount of experience), then both workers should be able to acquire the same amount of goods or rewards.
- Ensure just and reasonable treatment of all employees in accordance with accepted rules or principles by respecting and advancing the human rights of all employees. Businesses can only flourish in societies in which human rights are respected, advanced and upheld.

Table 9 highlights some general guidelines for implementing distributive justice practices, as suggested by the statements in the measuring instrument. These distributive justice practices in terms of the independent variables (factors impacting justice) and dependent variables (outcomes of distributive justice) are linked to the statements or items in the measuring instrument.

Table 9: General guidelines regarding distributive justice practices

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

No.	Recommendations regarding:
9	Offer a variety of effective wellness programmes for their employees.
10	Offer sufficient flexibility to reconcile personal life with their jobs.
Influence of organisational climate on distributive justice: Management should...	
11	Involve employees when decisions that affect them are made.
12	Encourage collaboration between departments in order to promote the achievement of the stated objectives.
13	Show confidence in their subordinates by allowing them to work independently.
14	Create a favourable environment for employees to socially interact with other colleagues.
15	Commit themselves towards career development.
Influence of distributive justice on organisational citizenship behaviour: Management should...	
16	Inspire employees to be committed to complete tasks by walking the extra mile.
17	Inspire employees to attend social functions that are not officially required but could enhance the organisation's image.
18	Inspire employees to defend co-workers who are spoken ill of by other workers or supervisors.
19	Inspire employees to complete urgent tasks at hand, if possible, even outside normal working hours.
20	Inspire employees to take time to coach and mentor other co-workers to excel in successfully completing tasks.
Influence of distributive justice on reputable employee retention: Management should...	
21	Recognise and reward employees with integrity.
22	Encourage employees to be actively concerned about stakeholders' interests.
23	Train employees to strictly comply with legal and professional standards when executing their jobs.
24	Offer sufficient flexibility to allow employees to reconcile their personal lives with their jobs.
25	Offer various career advancement opportunities in doing expected tasks.

11. Contributions of the research

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

- The findings of this study have contributed to the body of knowledge in financial services literature in South Africa by developing a theoretical model of organisational justice, and specifically distributive justice, for this article.
- The study has made a unique contribution to the field of organisational justice as, for the first time in the literature, it has identified two aspects of measuring organisational justice perceptions, namely procedural-interactional justice and distributive justice (focus of this article).
- The findings can inform financial services firms about financial services policy formulations so as to assist with the implementation of distributive justice practices.
- The study has provided useful and practical guidelines to organisations so as to ensure effective strategising and management of distributive justice that could enhance their local and global competitiveness and long-term survival.

12. Limitations of the study

Limitations include the following:

- The limited sample is acknowledged, focusing on only four provinces in South Africa. Further studies could include other provinces as well.
- The structured closed-ended nature of the questionnaire could have limited the opinions of the respondents.
- The public financial services, such as Auditor General, were not considered.
- Employees who advocate fairness may have responded more readily than others, thus resulting in sample bias.

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