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Muhammad Kashif [α], Dr. Babak Mahmood [σ] & Saira Aijaz [ρ]

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The study findings revealed that most of the employees in banking sector of Pakistan in City Faisalabad have positive attitude towards component of organizational justice through its three dimension distributive justice, procedural justice and interactional justice. The majority of employees were also found satisfied with their jobs. The study findings also confirmed existence of a positive relationship with all dimensions of organizational justice with job satisfaction. Perception of organizational justice had also been found positively correlated with employees personal traits age, marital status, qualification, income and experience except gender which could not be found significantly correlated with organizational justice. It is evident that employee's job satisfaction depends upon the organizational justice exercised by manager in banks.

Finally, it is anticipated that this study be made on a broader scale by replicating this study in different cities and contexts. It could be very helpful to developing new model of organizational justice with new implementation techniques.

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I. Introduction & Background

Banking industry is growing very rapidly in Pakistan. Role of banks and banking industry in any country plays a very crucial part in its growth and assists to improve the economic welfare of the entire economy and country itself. Banks are established entities that deals with cash transactions and other instruments used in financial transactions. Normally facilities offered by banks include borrowing, lending, allocation and utilization of capital and finance. The services of banks in Pakistan are equally significant in provision of these financial services and facilities to the clients enabling them to make their business transactions and induce savings. Entire economy and financial transactions are relying on services of these financial institutions. The development of globalization has altered the shape of activities worldwide; all business transactions from across the globe are being made through different channels of these banks. These financial activities include not only within country but also cross border financial dealings. Financial services are not only becoming demanding but also a very tough competition had taken place in the market of financial sector. The sector has transformed into one of the inevitable necessity of economy (Ahmad, Tariq & Hussain 2015).

The State Bank of Pakistan (S.B.P) had reported in its quarterly performance review of the banking sector in December, 2015 that the banking sector of Pakistan has executed increasingly while Dec-15. Profit after tax for the year 2015 had touched to PKR 199 billion in comparison to PKR 163 billion preceding period (year). Increased loaning to private sector (both cyclic and permanent investment) and investments made by banks in government papers had produced 4.6 percent increase in asset basis in the entire banking setup. The basis of deposits had also been found on a cyclical higher side that had abridged the reliance of banks in non-core liabilities up to some level. Improvement in private sector loaning and improved capital utilization had been witnessed by a slight drop in (CAR) Capital

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Adequacy Ratio (CAR) to 17.3 percent that had remained higher of the local benchmark of 10.25 percent and international benchmark of 8.63 percent. It had also been observed that resulted from remarkable recoveries on one side and increased cover for provisions had resulted in superior assets quality and a better capital impairment ratio (S.B.P 2015).

According to the latest records from Pakistan's central bank about 38 banks are functional in Pakistan with a total network of 10,984 branches. These banks are further categorized into Pakistani Banks and Foreign Banks; these Pakistani Banks constitute 31 in number with a network of 10,437 branches while foreign banks are 7 in number with a network of 547 branches. Pakistani banks further categorized into public sector and domestic private banks. Number of public sector is nine with a network of 2,569 branches; public sector banks are again divided as commercial banks which are five with a network of 2,022 branches while specialized banks are 4 in number with a network of 547 branches. The domestic private banks working in Pakistan are 22 with a network of 8,388 branches (Abdul et al 2014).

Organizational justice has become a very crucial element and a symbol of success for institutions. The organizations receives a far better response from their employees in terms of attitudes, loyalty and output that became successful in implementation of justice in their processes, rules, actions and allocation mechanism. Workers in an institution show constructive behavior and result when their perception is positive about prevalence of organizational justice in matters of processes, regulations, and communications and allocation systems. Emphasis on increase in prevalence of organizational justice returns in the shape of quality output from workforce. Decision makers of an institution must make necessary actions and adopt appropriate systems to improve job contentment in employees that reduces switching plans of employees. Managers of organizations should take appropriate measures and actions to ameliorate employee's perception of partiality and justice by implementing justice in distributions and procedures (Elanain, 2009). The employee with the perception of impartiality and feeling about fair and just rewards in response to their original participation towards institution tends to be more contented from job. These rewards include number of incentives and allowances in addition to monetary amounts. Work force having greater satisfaction from their work shows better degree of output, determination, dedication and intends to stay for a longer time with the organization. Hence existence of organizational justice in organizations, firms and institution is inevitable (Al-Zu'bi, 2010).

Employee's output and contentment from their job had achieved the values of vital factors that influence the goal of institutions. Extreme global competition forces institutions to attempt for recognition of factors that impact the output and contentment from duty for their workforce. Organizational Justice had been recognized as one of the elements that demonstrate the workforce's understanding of impartiality in dealings exercised by the institutions and reciprocal reactions to these understandings by workforce (Fernandes and Awamleh, 2006). People in work force of an institution found comparatively contented if they finds that organization is rewarding them on the basis of justice for their efforts and output produced by creating a sense that such incentives had been granted for actual legitimate participation in the favor of institution and are in accordance to policies set for incentives by the organization. These incentives may be in shape of number of beneficial arrangements and facilities going beyond the financial benefits. People having superior job contentment remains essential as these are the persons who assumed that their institution must have a fabulous career in extended times and worry on the subject of excellence in effort. In this way such people transformed into more faithful and committed towards their organization. Such people besides maintaining greater stay with organization also found in seek of greater efficiency and production. (Fatt, Khin and Heng, 2010).

Fairness in organization is a prime factor associated with the accomplishment of any institution. If an institution wants to make its employees contented, dedicated and faithful, such institution is required to be neutral in its dealings of distributions, procedures and interactions with employees. Tendency of employee's positive attitudes had been observed where feelings of fair treatment had been witnessed in all spheres and one of such attitude is satisfaction from job. Special focus is desired and required while assigning financial benefits, recruitment of employees in institution, procedures development and practical application of such designed procedures that directly influence management and its employees must have been given due adherence in reference to neutrality and impartiality. (Colquitt, Greenberg & Zapata-Phelan, 2005).

a) Rationale of the Study

This particular research had been targeted to go to numerous unanswered inquiries concerning fairness and impartiality within financial field. This study had looked into the actual organization as well as common impact associated with organizational justice and it is 3 measurements along with work fulfillment. This particular research exposed the actual solutions associated with followings:

- To look at the actual dominance of organizational justice that prevails within banking institutions
- To look at the level of work fulfillment within banking institutions
- To investigate the association in demographic characteristics of employee's and their perception of organizational justice

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- To investigate correlation in institutional justice and job contentment.

b) Problem Statement

1. Below given points described problem of subject study:
2. What is the degree of prevalence of institutional justice in banking sector?
3. How much job contentment prevails amongst employees in banking sector?
4. What is association between employees' understanding institutional fairness and individual characteristics in them?
5. If some sort of association available between institutional fairness and job contentment?
6. Is there any differentiation in perception with the facet of institutional fairness amongst human resource employed in banking sector?

c) Objectives of the study

Subject study had strived to accomplish below set of objectives:

- To discover the degree of institutional fairness as per understanding of employees in Banking Sector of Pakistan.
- To discover the degree of job contentment as professed by employees in Banking Sector of Pakistan.
- To discover association between employees understanding towards institutional justice and job contentment.
- To inspect the extent of association that existed between demographic variable such as gender, marital status, age, qualification, salary and banking experience on institutional justice perception.
- To make suitable and rationale recommendations in the light of outcomes of subject study that could assist decision makers.

d) Research Hypotheses

H1: Distributive justice (DJ) and Job Satisfaction (JS) are significantly associated to each other.

H2: Procedural Justice (PJ) and Job Satisfaction (JS) are significantly associated to each other.

H3: Interactional justice (IJ) and Job Satisfaction (JS) are significantly associated to each other.

H4: (OJ) Organizational Justice (3 Dimensions combined) and Job Satisfaction (JS) are significantly associated to each other.

H5: Demographic personal traits of Bankers and Job Satisfaction are significantly associated to each other.

II. Review of Literature

a) Organizational Justice (O.J)

The idea of organizational justice stems from equity theory which speculates that judgments of equity and inequity are derived from comparisons between one's self and others based on inputs and their outcomes. According to Adams (1963) the inputs refer to what a person perceives to contribute (e.g., knowledge and effort) while outcomes are what an individual perceives to get out of an exchange relationship (e.g., pay and recognition). Comparison points against which these inputs and outcomes are judged may be internal (one's self at an earlier time) or external (other individuals) (Adams, 1963, 1965). The phrase institutional fairness (organizational justice) was firstly coined through Greenberg (1987) that represented individual's understanding and reactions to even-handedness towards the institute. Impartiality (Fairness) refers to an act or verdict that was right on grounds of morality and ethics. Impartiality might be allied to, faith, moral principles, significance, and bylaw. Impartiality (Justice) or fairness in institution can consist of issues linked with understanding for fairness in remuneration, same eligibility for promotion and workers preferred processes (Tabibnia, Satpute, & Lieberman 2008).

Organizational justice is a vital element and predictor of organizations that have succeeded. Organization which is just and neutral in its processes, regulations, dealings and reward systems, people of that institution offer better results in return to the institute (in sense of their positive and right gestures, behaviors and output). Increase in equality in institutions results in better output from human resource. Managers must take essential measures to ameliorate employee's work contentment and loyalty with the organizational in order to reduce employees' turnover intention by getting the help of both facets, distributive and procedural fairness/impartiality (Elanain, 2009).

In an article assessing the past, current, and future states of explore on organizational justice (Greenberg, 1990) recommended that organizational justice research would probably potentially explain many organizational habit outcome variables. Organizational justice could be the term used to describe the role of fairness while it is directly related to that workplace. Specifically, organizational justice is concerned with the ways employees determine if they have been completely treated fairly in their jobs and the ways that those determinations influence other work-related rules (Moorman, 1991).

Institutional Impartiality or fairness makes sure that professionals, employees and members of the institution are treated on the basis of neutrality and justice within the organization (Greenberg, 1987). Organizational justice research had enlarged significantly over the last ten years (Colquitt et al., 2005). Increase in understanding of just and fair treatment is strongly connected with employee constructive behavior (Conlon et al., 2013). Justice scholars astonishingly dedicated a little attention towards task performance whereas had a great focus towards linkage between

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fairness and institutional citizenship behaviors, rule, collaboration and respect of authority (Moorman and Byrne, 2005). Organizational justice can be helpful in explaining why employees strike back against unfair outcomes and inordinate, inappropriate processes and dealings (Alsalem and Alhaiani, 2007).

b) Dimensions of Organizational Justice

Organizational Fairness (OJ) had been conceptualized as an assortment of different elements. The three major aspects of institutional impartiality are fairness in distributions (distributive justice), fairness in procedures (procedural justice), and fairness in interactional (interactional justice). Interactional fair dealing is added interpersonal and informational impartiality (Adams, 1965; Bies & Moag, 1986). Organizational Justice was thought within the existence of literature based at three (3) facets fairness in distributions (distributive justice), fairness in procedures (procedural justice) and fairness in interactions (interactional justice) (Nadiri and Tanova, 2010).

c) Distributive Justice (D.J)

Institutional justice (Organizational justice) earlier concentrated on the justice of outcomes sometimes referred to as Distributive Justice (Fairness in Distributions) holds its conjectural establishment belongs to theories of balance in 1950s alongside 1960s. D.J. in conjecture is illustrated given that the impartiality with reference to submission of incentives as well as verdicts that influence. The incentives & output may be touchable or untouchable like compensate or appreciation and praise (Adams, 1965). Nearly entire of research on this dimension involving organizational justice was perceived through the contributions of Adams in 1965. He suggested that fairness principles could establish neutrality of any consequence. This theory (equity) could be employed to elaborate such kind of employee's attitudes resulted from understanding of inequality (Adams, 1963, 1965).

The very first justice element is distributive seemed to be defined by Greenberg (1990) like one's understanding or perception in relation to equality in allocation of incentives which could have been based upon produced yield of that worker with comparison to projected inputs. Establishment of this characterization (definition) was on basis about Adam's (1965) possibility of equity. He anticipated that folks reach at an understanding of institutional equality or inequality over the association of proportion inputs (positive factors) and outputs (gains) with comparison to other workforce in an institution. In reference to institutions developing an understanding of equality inside a work environment than work force will feel more contented. This theory (Equity Theory) proposed at those employee that have feelings that the percentage of inputs needed to be reduced relation to rewards experienced would start feeling at fault. On the other side people that have feelings that the percentage of inputs needed to be greater than the returns received would start feeling heated (Thorn, 2010).

A new meta-analysis established that DJ (distributive justice) was significant interpreter of work contentment (Colquitt et al., 2001). Distributive justice is an apparent equality of outcome allocations, and is usually evaluated with regards to the impartiality of those effect distributions (Adams 1965). Distributive justice is the word for the professed equality of the outcome that a person receives by institute. Rewards may be disseminated on the basis of impartiality, requirement involvement, in addition to an individual's established fairness about allocation throughout evaluation with number of other employees (Alsalem and Alhaiani, 2007). Perceiving of equal allocation of assignment incentives have nothing to do with work inputs but produces stress just as being and the individual is provoked to eliminate the tension (Adams, 1963).

d) Prcedural justice (PJ)

After a decade (ten years) of Adams' (1965) research, Thibaut and Walker (1975) discovered another fresh facet of institutional fairness (organizational justice OJ), particularly procedural justice (PJ) Fairness in Procedures. PJ focuses on those processes and procedures which are used to look into the output, outcome and results. PJ understandings usually are across the world acknowledged this day, but Thibaut and Walker (1975) both remained the first one who study influences of PJ. According to both of them if workforce had been given the opportunity to contribute into the procedures that had been used to achieve final outcomes then workforce might observe results fair & impartial. These findings formulated solution to a new facet of institutional fairness (OJ). OJ established its direction from contemporary distribution vision to broader procedural visions (Bernerth, Feild, Giles, Cole, 2006).

Procedural Justice (PJ), the second element, is acknowledged as individual's awareness of equality more than institute's rules, procedures and regulations whereby such policies are made realistic (Greenberg, Colquitt and Zapata-Phelan, 2005).

Procedural justice signals to participants' understanding about impartiality within the rules and process that governs an activity (Nabatchi, et al., 2007). Employees usually have specific viewpoints and attitudes regarding the manner managers decide and employ decisions. When the understanding of how decisions had been concluded and how these had been made in reality are contradicting, the employees might suffer from cognitive disparities and they started suffer from discomfort, resultantly discontented (Nadiri and Tanova, 2010).

Research confirmed anytime individuals believed that processes have been just, they were found

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further content with the rewards they already obtained even the outcome was unwanted (Lind and Tyler 1992). PJ as a neutral stance of the procedure, management within the participators (Bies & Moag, 1986), and also credibility of the decision creating power are significant in expanding perceptions of procedural justice. Typically, research reveals that if organizational rules and laws are allowed to be fair, then the audience are often more contented, more willingly accept the declaration of their practice, and more probable to make enthusiastic attitude about the start (Tyler and Lind, 1992).

e) Interactional Justice (I.J)

Within 1986 another justice component had been introduced by Bies & Moag inside OJ literature named interactional justice (IJ). IJ is understood to be the professed neutrality of people who have institutional interpersonal communications and correspondence (Greenbarg & Colquett & Zapata-Phelan, 2005). Bies transformed idea for this 3rd component regarding organizational justice, interactional justice together with his self made personal interactions with employee. He acquired that a person's attention for interpersonal management remained treatment focused, whereas genuine communication had not been an official course of action. Biees & Moaag (1986) spelled out that interactional dealing was theoretically not same as the scheming the procedures, and hence can be segregated as characterized part of OJ (Thorn, 2010). Both sub facets of IJ, informational and interpersonal justice exceeded considerably; yet, research stresses these must suppose of separately, as all these subcategories influences understanding of justice in a way (Colquitt, 2001; Colquitt et al., 2001).

IJ is usually further classified into two sides (interpersonal and informational justice). Emotions for deference, honesty, pride conduct and / or while taking finalizing decision are included in Interpersonal justice however the adequacy of explanations furnished in expressions with their specificity, appropriateness, and reliability moves under informational justice (Colquiitt, 2001). Interactional Justice (IJ) describes professed neutrality of interpersonal contracts (Nadiri and Tanova, 2010). Organizational Justice (OJ) researchers transformed the impression with IJ, defined as all eminence of interpersonal dealings through enactment of institutional processes (Bies and Moaag, 1986). Normally, IJ shows distress concerning equality of non-officially guided portions of communications; however, the study had known two sub facets of IJ informational and interpersonal justice (Folger and Cropanazano, 1998).

f) Job Satisfaction (J.S)

The idea of employment contentment has been developed often by many different researchers as well as practitioners. One of the most in-demand definitions in organizational research is definitely that of Locke, who defined employment contentment as "a pleasurable or positive emotional state caused by the appraisal of one's project or job experiences"(Locke 1976). In general overall job contentment had been thought as a purpose of proclaimed association between what an employee needs and desires from his duty and what exactly he or she obtains from it actually (Locke, 1969).

The term JS signals to the way and thoughts people have on the subject of their work. Constructive and encouraging attitudes for the work signify job satisfaction. Destructing and discouraging attitudes for the work signify job dissatisfaction (Kerschen, Armstrong, & Hillman, 2006).

Hoppock defined employment fulfillment as any mixture of psychological, physiological & ecological state of affairs that result in an individual candidly to say I'm fulfilled with my work (Hoppoack, 1935). Blum and Naylor defined it for a general attitude formed due to specific job factors, individual properties, and relationship outside the work (Blum and Naylor 1968).

JS is closely associated with person's manners at work place. It is the assortment connected with sentiments and values that workers holds in connection to their present occupation. The amount of employement fulfillment varies from extreme satisfaction towards extreme dissatisfaction. Workforce has thoughts about numerous facets of their jobs like one's own assignment, their peers, seniors and also lower staff and the pay scale. The substance of work fulfillment specially becomes known to surface whenever many pessimistic consequences of employment frustration spring to psyche such a unfaithfulness, increased non-attendance, reduced efficiency, turnover and increased amount of accidents etc (Aziri, 2011).

Therefore to become competitive in this globalized business atmosphere companies must recognize elements that have an effect on work satisfaction and spirits of the workforce (Al-Zubi, 2010). JS is intoxicated by a sequence of reasons like the nature of task, remuneration, development prospects, supervision, work groups as well as functioning conditions etc (Aziri, 2011).

g) Organizational Justice (OJ) and Job Satisfaction (JS)

The affiliation between institutional fairness and JS is well established and a variety of studies have been conducted for this topic. Following studies are discussed in below lines when it comes to reference. In a non-western framework, Al-Zubi (2010) examined the association between OJ and JS in Jordanian electric industrial organizations. He found a considerable correlation involving employee's happiness in addition to all dimensions of OJ (i. e., DJ, PJ and IJ). He predicted that JS cannot be predicted without existence of OJ.

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The influence connected with different dimensions of organizational Justice (procedural, distributive, interactional) on job satisfaction is actually a widely researched topic and hence explains the value of organizational justice in a company numerous study in organizational and also industrial psychology has observed OJ and its related effects. The influence of OJ on JS is actually an extensively studied subject matter because it truly is an employee's mind-set towards his company (Cohen Charash and Spector, 2001; Coloquitt et., 2001).

Bakshi et 's. (2010) found OJ has solid connection with OJ and JS. This study had looked at such kind of relationship on working employees in a medical college. They had used different instruments to gather. The results signify that DJ was much more related to JS as opposed to PJ was found to become further related to organizational loyalty. Furthermore Fat et al. determined that DJ and PJ are strong predictors for workers JS, commitment with institution, enthusiasm and even more also turnover objectives. The sample was extracted from managerial and non-managerial staff and also data is collected through study. The outcomes have presented that both DJ and PJ have significant relationship on an employee's JS, organizational investment, stimulation and turnover decisions (Kumar, Bakshi and Rani, 2009).

In a recent study made in Indian Public Sector DJ had remained the resilient predictor of OJ opinion, work agreement, and Psychological Capital. It is further elaborated that people and work force if employees observe favorable DJ it will also consequent a favorable OJ understandings, work contentment, and Psychological Capital which ultimately leads to favorable outcomes for the organization. It was also established that facets OJ (Distributive DJ, Procedural Justice PJ and Interactional Justice IJ) are significant predictors of JS however DJ was found out to be the strongest predictor of Job Satisfaction (Kaur, 2016). In 2015 pharmaceutical industry in Bangladesh had been studied and results depicted that DJ and IJ are significant and strong predictors of JS whereas procedural justice could not be proved as a significant predictor of JS (Rahman et al 2015).

Two more studies had witnessed the relationship and association between OJ and JS in Furniture Manufacturing Company and in Ministry of Sports & Youth in Iran in 2012 and 2013 respectively. Both these studies found the relationship between OJ & JS and it had been revealed from results that all three dimensions of OJ (DJ, PJ & IJ) are positively and significantly correlated with JS in addition to these overall prevalence of OJ is also holds a positive and strong relationship with JS (Yoghoubi et al 2012; Karimi et al 2013).

One more study was carried out by Rabea Aslam et al (2011) with endeavor to discover the relationship between OJ and work associated behavior i-e employment satisfaction. Their conclusions exposed that there seems to be momentous and constructive affiliation connected with OJ with overall work satisfaction, so OJ is actually a predictor of JS.

h) Organizational Justice (OJ) and Demographic Traits

In addition to relationship between OJ and JS few studies had stepped further and interrogated insight relationship between demographic traits of employee/workers/staff and their perception of organizational justice. A strong correlation had been sought between organizational justice perception and age of the employees in Electronics industry of Jordan whereas a strong relationship could not be found between demographic variables of Gender and Qualification of respondents (Al-Zubi 2010). Another study had strived to look into the same direction of relationship between demographic variables and their relationship with perception of OJ. This study had been conducted in Furniture Manufacturing Companies of Iran and had obtained the same results as previously mentioned. A strong correlation had been sought between organizational justice perception and age of the employees in Furniture Manufacturing Companies of Iran where a strong relationship could not be found between demographic variables of Gender and Qualification of employees working in this indsutry (Yoghoubi et al 2012).

Further studies available that had studies demographic variables in analyzing relationship between OJ and JS. Age, gender marital status, qualification and in addition current job experience had been studied and presented in study made at faculty member of University of the Punjab, Pakistan (Rabia et al 2011). Age, gender, marital status, experience, qualification and job nature had been studied and presented in study made at employees in Ministry of Health Hospital in Oman (Diab 2013) Age, gender, salary/income, experience and qualification/ education had been studied and presented in study made at banks in Karachi, Pakistan (Usmani & Jamal, 2013) Age, gender, experience and experience with current employer had been studied and presented in study made at employees of pharmaceutical companies in Bangladesh (Rahman et al 2015) Age, gender and experience had been studied and presented in study made in Indian public sector undertaking (Kaur, 2016).

III. Research Methodology

The research design for this study is descriptive and inferential in nature as this study provided description of the extent of relationship between two variables. This study dealt with perception of fairness in institution and job contentment. It examined the association and linkage between both variables. Simultaneously primary and secondary data have been

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used but the results are described by focusing on primary data. Pertaining to primary data collection, a structured and well framed questionnaire has been used. The questionnaire is bought in nature.

IV. Population

For the completion and with regard to this study data had been collected from the population of employees working in different branches of five banks (NIB Bank Ltd, Meezan Bank Ltd, Bank Alfalah Limited, Habib Bank Ltd and Allied Bank Ltd) in Faisalabad. There are a total of 124 branches of these banks consisting 1,124 employees (4 branches of NIB Bank Ltd with 40 employees, 21 branches of Meezan Bank Ltd with 310 employees, 25 branches of Bank Alfalah Limited with 330 employees, 42 branches of Habib Bank Ltd with 294 employees and 32 branches of Allied Bank Ltd with 212 employees).

V. Sampling Technique & Sample

Convenience type of sampling had been used in this study. Convenience Sampling is a type of non-probability sampling that involves the sample being drawn from that part of the population that easily and discretionally accessible and is close to hand. This sample population is selected because it is readily available and convenient where researchers have relationships or networks to which they have easy access.

Out of 1,124 employees of 5 banks, a sample size of 291 was determined by using convenience sampling method. Questionnaires from each bank collected as proportionate to their number of employees to total number of employees of these five banks NIB Bank Ltd, Meezan Bank Ltd, Bank Alfalah Limited, Habib Bank Ltd and Allied Bank Ltd. This constituted 10 questionnaires from NIB Bank Ltd, 76 questionnaires from Meezan Bank Ltd, 81 questionnaires from Bank Alfalah Ltd, 72 questionnaires from Habib Bank Ltd and 52 questionnaires from Allied Bank Limited using convenient sampling. It really is pertinent to mention that each instrument was personally handed over to bankers and guidelines furnished to everyone before completing the instrument which avoided wastage and incorrect completion of instruments/questionnaires.

Operationalization of variables

Variable	Dimensions	Items
Organizational Justice	Distributive Justice	5-item scale put together by Neihoff as well as Moorman (1993)
	Procedural Justice	6-item scale put together by Neihoff as well as Moorman (1993)
	Interactional Justice	9-item scale together by Neihoff as well as Moorman (1993)
Job satisfaction		7-items scale put together by Fernand as well as Awamleh (2006)

Cronbach's Alpha Reliability Coefficient

Variable	Cronbach's alpha Reliability coefficient
Distributive justice (DJ)	0.88
Procedural justice (PJ)	0.76
Interactional justice (IJ)	0.95
Job satisfaction (JS)	0.88

VI. Findings & Interpretations

Demographic Analysis

Demographic Variable		Frequency	Percent
Gender	Male	221	75.9 %
	Female	70	24.1 %
Marital Status	Single	143	49.1 %
	Married	148	50.9 %
Age Group	21-25	64	22 %
	26-30	115	39.5 %
	31-35	79	27.1 %
	36-40	22	7.6 %
	41- and above	11	3.8 %

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Qualification	Intermediate	11	3.8 %
	Bachelors	66	22.7 %
	Masters	212	72.9 %
	M.Phil	2	0.7 %
Income Group	Below 25,000	77	26.5 %
	25,001-50,000	136	46.7 %
	50,001-75,000	49	16.8 %
	75,001-100,000	13	4.5 %
	Above 100,000	16	5.5 %
Banking Experience	1-5 years	126	43.3 %
	6-10 years	118	40.5 %
	11-15 years	34	11.7 %
	16-20 years	12	4.1 %
	21 and above	1	0.3 %

Prevalence of Distributive Justice

Statement	Mean	Std Dev	Rank
Statement DJ-1 deals with fairness of work schedule.	3.01	1.169	3.07
Statement DJ-2 deals with fairness of pay level.	2.8	1.289	2.81
Statement DJ-3 deals with fairness of work load.	2.79	1.198	2.79
Statement DJ-4 deals with fairness of overall rewards.	3.04	1.233	3.1
Statement DJ-5 deals with fairness of responsibilities assigned at job.	3.13	1.234	3.24

Prevalence of Procedural Justice

Statement	Mean	Std Dev	Rank
Statement PJ-1 deals with fairness in job decision made by management.	3.2	1.139	3.3
Statement PJ-2 deals with fairness in listening of employees concerns before making of job decisions.	3.38	1.001	3.58
Statement PJ-3 deals with fairness in collection of correct and accurate information required for decision making by managers.	3.41	1.099	3.72
Statement PJ-4 deals with fairness in provision of information and clarifications by managers when requested by employees.	3.56	1.104	3.93
Statement PJ-5 deals with fairness in application of decision to all affected employees.	3.27	1.091	3.45
Statement PJ-6 deals with fairness in appeal by employees against job decisions made by their managers.	3.06	1.198	3.02

Prevalence of Interactional Justice

Statement	Mean	Std Dev	Rank
Statement IJ-1 deals with fairness in treatment by managers while decision making.	3.53	1.038	5.06
Statement IJ-2 deals with fairness in treatment of managers to employees with respect and dignity.	3.66	1.037	5.48
Statement IJ-3 deals with fairness exercised by managers towards needs of employees while making decisions.	3.48	1.134	4.98
Statement IJ-4 deals with fairness in truthfulness by managers while dealing employees and making job decisions.	3.61	1.129	5.36
Statement IJ-5 deals with fairness in recognition of rights as employee by managers while making job decisions.	3.52	1.13	5.11
Statement IJ-6 deals with fairness in discussion and implications of job decision by managers.	3.55	1.083	5.19

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Statement	Mean	Std Dev	Rank
Statement IJ-7 deals with fairness in provision of adequate justification while decision making about job.	3.39	1.094	4.66
Statement IJ-8 deals with fairness in offering of explanations by managers while making job decisions.	3.3	1.113	4.38
Statement IJ-9 deals with fairness in explanations by managers about job decision to employees.	3.46	1.139	4.78

Prevalence of Job Satisfaction

Statement	Mean	Std Dev	Rank
Statement JS-1 deals with job contentment in general.	3.11	1.093	3.64
Statement JS-2 deals with respect to opinions at workplace.	3.32	1.082	3.99
Statement JS-3 deals with the measure of job satisfaction by others on same job.	3.03	1.204	3.53
Statement JS-4 deals with satisfaction of recognition received against accomplishments.	3.3	1.261	4.07
Statement JS-5 deals with comparing of similar jobs in other organizations.	3.16	1.156	3.73
Statement JS-6 deals with the overall relations of boss with his/her subordinates.	3.48	1.201	4.44
Statement JS-7 deals with the handling of employees by their boss/ manager.	3.59	1.227	4.6

Hypothesis 1

The outcomes of Pearson's correlation analyze

Dependent Variable	Independent Variable	Correlation	Sig.
Job Satisfaction	Distributive Justice	0.503	0.000

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Table 4.15 implies that the value achieved importance level is R= 0. 00 that is also significant at degree of P = 0. 01. Therefore, it can say with 99% confidence that there's a significant and good relationship between distributive fairness as well as job satisfaction hence 1st hypothesis has been accepted. The worth of correlation coefficient is actually 0.503 which shows a powerful positive association between the predictor and study adjustable. Findings of this study are duly in line with previous studies made on this subject where DJ is positively and significantly associated/ correlated with JS (Kumar, Bakshi and Rani, 2009; Fatt, Khin and Heng, 2010; Yoghoubi et al 2012; Diab 2013; Usmani & Jamal, 2013; Karimi et al 2013; Altahayneh, Khasawneh & Abedalhafiz 2014; Rahman et al2015; Akram et al 2015; Kaur, 2016).

Hypothesis 2

The outcomes of Pearson's correlation analyze

Dependent Variable	Independent Variable	Correlation	Sig.
Job Satisfaction	Procedural Justice	0.649	0.000

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Table 4.16 shows that the achieve value of significance level is R= 0.00 which is less than this level of significance which is 0.01. The results give us indication of positive relationship between job satisfaction & procedural justice 2nd hypothesis has been accepted. It is said with 99% confidence that there exists a significant and positive, favorable association between the variables of procedural fairness and job contentment. . Findings of this study are duly in line with previous studies made on this subject where PJ is

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positively and significantly associated/ correlated with JS (Fatt, Khin and Heng, 2010; Yoghoubi et al 2012; Diab 2013; Usmani & Jamal, 2013; Karimi et al 2013; Altahayneh, Khasawneh & Abedalhafiz 2014) whereas these findings are also deviant from past studies where PJ was found insignificantly correlated/associated with JS (Rahman et al2015). DJ had also been significantly and negatively associated/ correlated with JS (Akram et al 2015).

Hypothesis 3

The outcomes of Pearson's correlation analyze

Dependent Variable	Independent Variable	Correlation	Sig.
Job Satisfaction	Interactional Justice	0.584	0.000

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Table 4.17 depicts that the value of correlation coefficient is 0.584 which has achieved significance level R= 0.00. So this p-value is below than the level of significance which is 0.01. Hence, it can say with 99% confidence that there is a considerable and favorable relationship between the variables of IJ and JS hence 3rd hypothesis has been accepted. Findings of this study are duly in line with previous studies made on this subject where IJ is positively and significantly associated/ correlated with JS (Yoghoubi et al 2012; Karimi et al 2013; Rahman et al2015; Kaur, 2016; Altahayneh, Khasawneh & Abedalhafiz 2014) however these results are also deviant from the results of previous one where insignificant relationship/ correlation had been found between IJ and JS (Usmani & Jamal, 2013).

Hypothesis 4

The outcomes of Pearson's correlation analyze

Dependent Variable	Independent Variable	Correlation	Sig.
Job Satisfaction	Organizational Justice	0.604	0.000

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

To have this final objective that is to check the cumulative impact of OJ upon JS, zero-order correlation had been used. It presents us using the evidence of correlation in between three dimensions of OJ and JS. The worthiness of correlation coefficient is actually 0.604 which is substantial at 1 percent degree of significance. It confirms that the facets of organizational justice will also be positively & strongly related to this study variable. The outcomes also prove the reliance of JS about the three facets of OJ that are DJ, PJ and IJ hence 4th hypothesis has been accepted. Findings of this study are duly in line with previous studies made on this subject where OJ (3 dimensions combined) found positively and significantly associated/ correlated with JS (Rabia et al 2011; Sethi, Iqbal & Rauf 2014; Al-Zu'bi 2010; Yoghoubi et al 2012; Diab 2013; Karimi et al 2013; Kaur, 2016; Altahayneh, Khasawneh & Abedalhafiz 2014)

Hypothesis 5

The results of One-way ANOVA between Organizational Justice and Employees' Personal Traits

Personal Traits	Sum of Squares	Mean Squares	(F) Value	Sig.
Gender	4.994	0.25	1.4	0.121
Marital Status	9.63	0.481	2.06	0.006
Age	45.913	2.296	2.431	0.001
Qualification	10.63	0.532	1.889	0.013
Salary	37.26	1.863	1.813	0.019
Banking Experience	43.471	2.174	3.691	0.000

To prove the final hypothesis of the study, data about employees' background traits have been collected in table 4.20 and applied one-way ANOVA. Demographic variables like gender, relationship status, age, qualification, income and banking encounter are investigated to see when there is any association between these variables and also the perception of organizational Justice (OJ). Using prescribed test, in between organizational justice and bankers' individual traits, the findings proved that the close association

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exists in between perception of Organizational Justice (OJ) personal traits of bankers except gender hence 5th and final hypothesis has been accepted. Findings of this study are duly in line with previous studies and at the same time contrary to previous studies as well. In this study gender does not hold any correlation/ association with perception of organizational justice (OJ) perception and same had been confirmed from past studies and association of age with understanding of (OJ) has also been confirmed whereas qualification/ education level had also been found correlated/ associated with (OJ) perception of employees contrary to past studies where it was not correlated/ associated (Al-Zu'bi 2010; Yoghoubi et al 2012). Correlation/ association of three (3) additional variables had been analyzed in this study that had been used in different past studies and these variables had shown correlation / association between (OJ) perception and demographic personal traits of employees (Marital Status, Salary/ Income and Banking/ Professional Experience. These additional variables include Marital Status, Salary/ Income and Banking/ Professional Experience of employees working in banking sector of Pakistan in city Faisalabad (Rabia et al 2011; Diab 2013; Kaur, 2016 & Usmani & Jamal, 2013).

VII. Results & Discussion

a) Results

The following results had been obtained from this study:

- Response rate remained 100% for entire 291 respondents. The sample was taken from 1,124 employees working in 124 branches of 5 banks in City Faisalabad.
- Male respondents were 221 (75.9%) whereas female respondents were 70 (24.1%).
- 143 (49.1%) respondents were single and remaining 148 (50.9%) were married.
- Most of the respondents 115 (39.5%) remained from the age group of 26-30 Years and least respondents 11 (3.8%) were form age group 41 and above. Remaining respondents stood 24 (22%) from age group 21-25, 79 (27.1%) from age group 31-55 and 22(7.6%) remained from age group of 36-40 respectively.
- Most of the respondents 212 (72.9%) were holder of master's degree and least respondents 2 (0.7%) were holder of M Phil qualification. Out of remaining respondents 11 (3.8%) had qualification of intermediate, 66 (22.7%) had bachelors qualification.
- Out of 291 total respondents, majority 136 (46.7%) were earning 25,001-50,000 per month whereas lowest respondents were 13 (4.5%) which were earning 75,001-100,000 per month. Out of remaining respondents, 77 (26.5%) were earning below 25,000/-, 49 (16.7%) were earning 50,001-75,000 only 16 (5.5%) were earning above 100,000/- Pakistani rupees per month in terms of remuneration.
- Largest number of respondents had banking experience of 1-5 years with 126 employees (43.3%), followed by 118 (40.5%) had banking experience of 6-10 years. Out of remaining respondents 34 (11.7%) had 11-15 years, 12 (4.1%) had 16-20 years and only 1 respondent (0.3%) had above 21 years of banking experience.
- Bankers had negative attitudes towards their pay level and workload while they've expressed positively about their time-table, rewards and job duties with reference to perception of Distributive Justice (DJ) as depicted by means and standard deviations.
- Bankers had positive gestures towards all the elements of Procedural Justice (PJ) as depicted by means and standard deviations. They had been found with the sentiments that they were listened and treated fairly by managers while decision making and application of decisions. Employees also felt that their managers collected appropriate information before decision making and offered clarifications. Besides these employees had also been given rights to appeal against job decision made by managers.
- Bankers had positive attitude towards all the components of interactional justice likewise in procedural justice. According to the employees' responses, supervisors were treating them with due respect, tended to be responsive towards their work requirements, and they cope with them in a sincere manner. Before finalizing and implementing any job relevant decisions, managers discussed the implications of every decision with employees.
- Bankers were found satisfied with their jobs. The employees had positive attitudes towards all components of job satisfaction. In general employees felt satisfied with their jobs. They had been contented in terms of respect of opinions, recognition, relations with seniors and treatment by boss. They had also been found contented while comparison with other people on similar jobs in other institutions.
- 1st hypothesis of this study had been accepted. The value of correlation coefficient is 0.503 which has achieved significance level R= 0.00. The results of correlation coefficient remained positive and significant with P<0.01. Positive & significant value of correlation coefficient had confirmed dependence between Distributive Justice (DJ) and Job Satisfaction (JS).
- 2nd hypothesis of this study had been accepted. The value of correlation coefficient is 0.649 which has achieved significance level R= 0.00. The results of correlation coefficient remained positive and significant with P<0.01. Positive & significant value

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of correlation coefficient had confirmed dependence between Procedural Justice (PJ) and Job Satisfaction (JS).

- 3rd hypothesis of this study had been accepted. The value of correlation coefficient is 0.584 which has achieved significance level R= 0.00. The results of correlation coefficient remained positive and significant with P<0.01. Positive & significant value of correlation coefficient had confirmed dependence between Interactional Justice (IJ) and Job Satisfaction (JS).
- 4th hypothesis of this study had been accepted. The value of correlation coefficient is 0.604 which has achieved significance level R= 0.00. The results of correlation coefficient remained positive and significant with P<0.01. Positive & significant value of correlation coefficient had confirmed dependence between Organizational Justice (including its three dimensions DJ, PJ and IJ) and Job Satisfaction (JS).
- 5th hypothesis of this study had been accepted. The findings proved that close association existed between perception of Organizational Justice (OJ) and personal traits of bankers except gender. The valued of age, marital status, qualification, salary and experience remained 0.001, 0.006, 0.013, 0.019 and 0.000 respectively. Hence these values depicts close dependence between Organizational Justice perception and demographic traits of employees with P<0.05.Value of gender 0.121 could not achieve significant valued P>0.05 hence close association of this variable could not be determined.

b) Discussion

This study examined banker's perceptions toward OJ (Organizational Justice) in the terms of DJ (Distributive Justice), PJ (Procedural Justice) and IJ (Interactional Justice) as well as how these dimensions of organizational justice are correlated with employees' personal traits and JS (Job Satisfaction). The overall result of this research indicates that there is a positive attitude of employees regarding their understanding of institutional fairness, its three facets (distributive fairness, procedural impartiality and interactional justice) and work contentment. It is also evident from the results that most of the employees are contented with their jobs and they feel that a state of organizational justice is prevailing in banking sector of Pakistan (City Faisalabad). Most of the respondents inclined towards agree with the individual component of this all variables.

The results of this study have revealed that OJ (dimensions combined) and its all dimension are positively correlated with JS and employees personal traits age, marital status, income, qualification and experience except gender are also positively correlated with perception of OJ. Findings individuals study are in line with the previous studies made on the subject. (Al-Zubi 2010) in his study, made on electronics companies in Jordan have found a strong existence of association between the age of respondents and their perceptions of OJ. The results also proposed that there was a positive relationship between three dimension of OJ and JS.

VIII. Recommendations

The study has presented some valuable managerial implications. First, the findings have revealed that a positive & significant correlation exists between three dimensions of organizational justice and perception of employees' job satisfaction in banking sector of Pakistan in city Faisalabad. These outcomes recommend that banks ought to give careful consideration to the significance of organizational justice at workplace, and they should place it into practice in order to enhance the job satisfaction of their workers. Banks ought to be reasonable in the application of standards at banks and in dissemination of work, rewards & promotions (Fatt et al., 2010). Second, the results of this study provide supporting evidence for the uniqueness of interactional justice component. Thus, banks ought to be giving considerable importance to several aspects such as politeness, honesty, friendliness, and respect as it is related to employees' satisfaction & commitment at work. Finally, the results may have some valuable implications for cross-cultural research that will open new & novel areas of further research. It would be intriguing to investigate whether the connections among organizational justice, satisfaction and other organizational variables would remain the same in the banking sector of other countries also.

IX. Limitations

Like any other research, the current study is also having some limitations.

The first limitation is that the data has been collected by the researcher himself, so there are the chances of biased ness.

Second, while assessing employees' response towards procedural, distributive & interactional justice, the fairness of all the items towards a certain employee has been checked. The aspect of fairness towards other employees has been ignored in data collection.

Third, behavioral intentions rather than actual behaviors are measured. The intentions are not actual and reliable sthisce to judge behaviors. The results may be entirely different if actual behavior is judged.

X. Future Directions

The research has been conducted only in the Faisalabad region & in the banking industry of Pakistan. In future, the similar research may be conducted in other cities and different industries of Pakistan. That would

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further help the researchers to find new and novel findings. It is also suggested that some new variables like organizational commitment, citizenship behavior may be checked for its association with organizational justice. Therefore, the recommendation is for further researches is to apply the similar model to other regions and in other private sector organizations in Pakistan, so that the findings can be generalized across the whole population of the country.

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