



The Effect of Organizational Justice on Job Satisfaction in the Banking Sector

Begüm Pehlivan^a, Mehmet Anıl Sayiner^{b}*

^aİstanbul Nişantaşı University, Graduate Education Institute, Department of [Business](#), İstanbul, 34475, Türkiye
ORCID ID: <https://orcid.org/0009-0004-3656-0453>

^b Assist. Prof. Dr., İstanbul Nişantaşı University, Faculty of Economics, Administrative and Social Sciences, Department of Business, İstanbul, 34475, Türkiye. ORCID ID: <https://orcid.org/0009-0007-1995-1665>

ABSTRACT

The purpose of this study is to examine the effect of perceived organizational justice sub-dimensions on job satisfaction in the banking sector. The study also explores the relationship between demographic factors and job satisfaction. Data was collected via a survey from employees in Turkey's banking sector using validated and reliable attitude scales. Independent Samples t-Test, One-Way ANOVA, and regression analysis were employed to analyze the data. Regression results indicated that interactional and distributive justice significantly influence job satisfaction, while procedural justice does not. Findings show that interpersonal relations with managers—marked by courtesy, respect, sensitivity, sincerity, and authenticity—strongly impact job satisfaction. Likewise, fair distribution of workload, responsibilities, and remuneration policies were found to be key contributors to satisfaction levels. Regarding demographic variables, no significant relationship was found between gender, tenure at the current bank, or overall tenure and job satisfaction. However, marital status, age, income level, and type of bank were significantly related to job satisfaction. These results highlight the need to consider both organizational justice perceptions and demographic characteristics in efforts to enhance job satisfaction in the banking sector.

Keywords: Organisational justice, job satisfaction, distributive justice, procedural justice, interactional justice

1. Introduction

Two key concepts shaping this psychological bond are organizational justice and job satisfaction. The perception of fair procedures and outcomes within the organization leads to positive emotional responses among employees, which in turn foster outcomes such as organizational commitment, citizenship behavior, and increased performance. Likewise, job satisfaction carries strategic significance as it encompasses not only emotional contentment but also long-term intrinsic motivation and a sense of belonging to the organization (Mowday et al., 1979). These two concepts interactively shape the quality of organizational climate and form the foundation of employees' core attitudes toward the organization.

Accordingly, this study investigates the impact of organizational justice on job satisfaction in the banking sector, focusing on the predictive power of distributive, procedural, and interactional justice dimensions. The study aims to evaluate employees' perceptions of organizational justice and their levels of job satisfaction within a comprehensive theoretical framework and to provide insights that will contribute both to academic literature and to human resource policies. This will enable banking institutions to design strategies that better address employees' expectations for fairness and satisfaction, thereby enhancing their competitive advantage and achieving sustainable success. In line with this, the main objective of the study is to empirically reveal how employees' perceptions of organizational justice affect their level of job satisfaction in the banking sector. Specifically, it examines which of the three dimensions of justice (distributive, procedural, interactional) more strongly predicts job satisfaction and evaluates the potential moderating or mediating roles of demographic variables and institutional characteristics. The study's findings are expected to inform HR practices in banks, fill a sector-specific gap in the literature, and offer original contributions to the organizational justice–job satisfaction interaction.

2. Conceptual Framework

2.1. Organizational Justice

The concept of organizational justice refers to employees' perceptions of the fairness of practices within the workplace (Greenberg, 1987).

Rawls (1971) defines justice as "the first virtue of social institutions," emphasizing its indispensable role in ensuring social order.

Especially in sectors like banking, where customer orientation and low error tolerance prevail, employees' organizational commitment and motivation directly shape the customer experience. Conversely, in environments where justice perceptions are weak, negative outcomes such as organizational cynicism, turnover intention, and absenteeism increase (Schepman & Zarate, 2008). Employees who perceive injustice tend to emotionally disengage from the organization, which leads to declines in service quality and corporate reputation (Cropanzano & Mitchell, 2005). Therefore, justice and injustice within organizations not only influence individual well-being and psychological health but also determine long-term organizational sustainability and customer perception.

In sectors like banking, which are subject to strict regulations and high-performance pressures, process transparency and interactional sensitivity from supervisors are of critical importance.

2.2. Job Satisfaction

Job satisfaction is defined as the level of contentment or dissatisfaction that arises from employees' emotional and cognitive evaluations of their jobs (Locke, 1969). This evaluation depends on the degree to which personal values, expectations, and organizational conditions align with the actual outcomes obtained (Spector, 1997). While some scholars describe job satisfaction as a general positive feeling toward one's job, others examine it through multiple dimensions such as salary, promotion opportunities, social relations, and the nature of the work itself (Brief, 1998).

Individuals do not view their jobs solely as economic necessities; rather, they also use them to fulfill needs related to personal growth, status, social prestige, and self-actualization (George & Jones, 2008). Therefore, job satisfaction is influenced by both intrinsic factors (e.g., autonomy, meaningfulness, sense of achievement) and extrinsic factors (e.g., salary, benefits, job security). An employee's career stage, personality traits, expectations, and value system determine how effectively these factors contribute to satisfaction (Spector, 1997).

Employees with high job satisfaction tend to develop emotional bonds with the organization and are more likely to exhibit organizational commitment, citizenship behavior, and high performance (Mowday et al., 1979). In sectors like banking, where intense customer interaction is prevalent, job satisfaction directly affects service quality and customer satisfaction. Moreover, satisfied employees have greater capacity to manage work-related stress and are less likely to leave their jobs (Cook, 2008).

On the other hand, job dissatisfaction may lead employees to disengage from the organization or lose interest in their work (Brief, 1998). This can result in absenteeism, low performance, and weak customer relations, ultimately harming organizational productivity. In sectors such as banking, which require specific expertise and experience, high turnover rates impose significant costs and erode institutional memory (Zhu, 2013).

3. Methodology

This study investigates the impact of employees' perceptions of organizational justice—based on its distributive, procedural, and interactional dimensions—on job satisfaction within the banking sector. Given the intense competitive pressures, strict regulatory environment, and high-stress working conditions that characterize the banking industry, maintaining a strong perception of justice in human resource management is essential. The aim of the study is not only to identify the specific effects of the three dimensions of organizational justice on job satisfaction but also to examine the role of demographic variables such as gender, age, marital status, income level, and tenure within the institution.

The population of the study consists of employees working at all public, private, and foreign-capital banks operating in Türkiye as of 2025. The sample was selected using a simple random sampling method, and data was collected from 420 participants. The analyses were conducted at a 95% confidence level.

The data were collected through a survey method. The first part of the questionnaire includes questions regarding the demographic characteristics of the participants. The second part of the questionnaire includes the Organizational Justice Scale. This scale was developed by the authors based on the Organizational Justice Scale originally created by Niehoff and Moorman (1993); the items of the original scale were restructured in accordance with the objectives and contextual requirements of this study. The third part of the questionnaire includes the Job Satisfaction Scale. This scale was developed by the authors by taking as a basis the original scale created by Brayfield and Rothe (1951) and the version later developed by Judge, Locke, Durham, and Kluger (1998); the items were restructured in line with the objectives and contextual requirements of this study.

3.1. Research model

In the research model, overall organizational justice and its sub-dimensions—distributive, procedural, and interactional justice—are treated as independent variables, while job satisfaction is considered the dependent variable. The demographic variables examined in the study include gender, age, marital status, income level, tenure at the current organization, total work experience, and type of bank employed at. The research hypotheses are formulated to examine the effects and relationships between independent and dependent variables.

3.2. Validity and Reliability of the Study

The validity and reliability results of the scales used to measure organizational justice and job satisfaction are presented in this section through factor analysis and Cronbach's Alpha.

3.2.1. Validity and Reliability of Organizational Justice Scale

According to the validity analysis of scale:

The KMO value was 0.953 and Bartlett's Test of Sphericity was significant ($p = 0.000$).

These values indicate that the data are suitable for factor analysis. All item factor loadings exceeded 0.80, demonstrating strong construct validity.

The results of the factor analysis conducted on the items under the three sub-dimensions of the scale—distributive justice, procedural justice, and interactional justice—are presented in Table 1 below.

Table 1 - Standardized Factor Loadings for the Sub-Dimensions of the Organizational Justice Scale

Dimension	Item No.	Standardized Factor Loadings
Distributive Justice	1	,815
	2	,842
	3	,903
	4	,905
	5	,898
Procedural Justice	1	,882
	2	,890
	3	,910
	4	,879
	5	,910
	6	,808
Interactional justice	1	0,877
	2	0,850
	3	0,922
	4	0,937
	5	0,941
	6	0,909
	7	0,922
	8	0,939
	9	0,924

Cronbach's Alpha reliability coefficient for the scale was calculated as 0.919, indicating a high level of internal consistency.

In conclusion, the analysis results show that Organizational Justice Scale has high levels of validity and reliability.

3.2.2. Validity and Reliability of Job Satisfaction Scale

According to the validity analysis of scale:

KMO (Kaiser-Meyer-Olkin) Measure of Sampling Adequacy: 0.857, Bartlett's Test of Sphericity Significance: $p = 0.000$

These results also confirm the suitability of the data for factor analysis. The factor loading of all items exceeded 0.80, suggesting strong construct validity.

Table 2 – Standardized Factor Loadings for the Job Satisfaction Scale

Dimension	Item No.	Standardized Factor Loadings
Job Satisfaction	1	,889
	2	,875
	3	,868
	4	,867
	5	,816

The Cronbach's Alpha for the Job Satisfaction Scale was found to be 0.842, indicating high internal consistency.

In conclusion, the analysis results show that both attitude scales used in the study exhibit high levels of validity and reliability.

3.3. Findings: The Effect of Overall Organizational Justice and Its Sub-Dimensions on Job Satisfaction

Table 3 - Regression analysis results: The effect of organizational justice on job satisfaction

	Unstandardized Coefficients (B)		Standardized Coefficients (β)		
	B	S.E.	β	t	p
Constant	.974	.128		7.619	.000
Distributive Justice	.248	.058	.256	4.289	.000
Procedural Justice	.010	.087	.010	.114	.909
Interactional justice	.495	.067	.512	7.355	.000
F(3.416) = 147.959, p < .05, R ² = .516					
Dependent Variable: Job Satisfaction					

The regression analysis was conducted to examine the effect of the sub-dimensions of organizational justice—distributive, procedural, and interactional justice—on job satisfaction.

The results demonstrate that: Distributive Justice has a positive and statistically significant effect on job satisfaction. Interactional Justice has a strong and significant positive effect on job satisfaction. Procedural Justice, however, does not have a significant effect on job satisfaction. The model explains 51.6% of the variance in job satisfaction ($R^2 = .516$), and the overall model is statistically significant ($F(3.416) = 147.959, p < .05$).

Table 4 - The effect of organizational justice on job satisfaction: Hypothesis test results

Hypotheses	Results	p
H1: Perceived overall organizational justice has a positive effect on job satisfaction among employees in the banking sector.	Accept	.001
H1A: Perceived distributive justice has a positive effect on job satisfaction among employees in the banking sector.	Accept	.000
H1B: Perceived procedural justice has a positive effect on job satisfaction among employees in the banking sector.	Reject	.909
H1C: Perceived interactional justice has a positive effect on job satisfaction among employees in the banking sector.	Accept	.000

3.4. Findings: Analysis of results on the relationship between demographic variables and job satisfaction

The hypotheses developed to examine the relationship between demographic variables and job satisfaction, along with their test results and acceptance or rejection status, are presented in this section. In addition, the section includes descriptive statistical analysis results concerning the demographic variables that were found to be significantly associated with job satisfaction.

This allows for a clearer understanding of how job satisfaction varies across different bands or levels within those demographic variables.

Table 5 - Relationship between demographic variables and job satisfaction

No.	Hypothesis Statement	Result	p
H2	There is a relationship between gender and job satisfaction among employees in the banking sector.	Reject	.478
H3	There is a relationship between marital status and job satisfaction among employees in the banking sector.	Accept	.024
H4	There is a relationship between age and job satisfaction among employees in the banking sector.	Accept	.001
H5	There is a relationship between income level and job satisfaction among employees in the banking sector.	Accept	.001
H6	There is a relationship between tenure at the current institution and job satisfaction among employees in the banking sector.	Reject	.179
H8	There is a relationship between total work experience and job satisfaction among employees in the banking sector.	Reject	.408
H9	There is a relationship between the type of bank employed at and job satisfaction among employees in the banking sector.	Accept	.001

According to the hypothesis test results, there is no significant relationship between gender, tenure at the current institution, and total work experience and job satisfaction in the banking sector.

However, a statistically significant relationship was found between marital status, age, income level, and type of bank and job satisfaction. The descriptive statistical analysis results for the variables found to be significantly related to job satisfaction are presented in the Table 6., including the number of participants (N), the mean, and the standard deviation (S.D.)

Table 6 - Descriptive statistical analysis results for demographic variables

Marital Status	N	Mean	S.D.	Income Level	N	Mean	S.D.
Married	227	3.690	.93623	Statutory minimum wage-40,000 TRY	40	3.650	1.06921
Single	121	3.740	.97321	40,001 TRY-70,000 TRY	66	3.590	1.00000
Divorced	72	3.390	.94101	70,001 TRY-100,000 TRY	89	3.330	1.00324
Age	N	Mean	S.D.	100,001 TRY-130,000 TRY	65	3.580	1.79265
18-29	102	3.090	.98145	130,001 TRY-160,000 TRY	38	3.710	1.02494
30-39	148	3.840	.98312	160,001 TRY-190,000 TRY	36	3.730	2.22391
40-49	115	3.680	.99687	190,001 TRY-220,000 TRY	46	3.920	2.54729
Aged 50 and above	55	3.610	.82109	220,001 TRY-250,000 TRY	26	4.580	3.01011
Type Of Bank	N	Mean	S.D.	250,001 TRY and above	14	3.960	3.76512
State-Owned Banks	99	3.880	.95131				
Domestically-Owned Private Banks	110	3.890	.79697				
Foreign-Owned Private Banks	211	3.340	1.01091				

Job satisfaction levels were found to be highest among single employees, while the lowest levels were observed among divorced individuals. Job satisfaction was highest in the 30–39 age group and lowest in the 18–29 age group.

The highest job satisfaction levels were observed among individuals with an annual income between 220,001–250,000 TRY, while the lowest levels were reported by those earning 70,001–100,000 TRY.

Based on the type of bank, job satisfaction was highest among employees working at domestically-owned private banks and lowest among those working at foreign-owned private banks.

4. Results and Discussion

As a result of this study, which examined the effect of organizational justice perception on job satisfaction in the banking sector and the relationship between demographic variables and job satisfaction, the following findings were obtained.

Primarily, it was concluded that organizational justice has an effect on job satisfaction, and this effect occurs in the dimensions of interactional and distributive justice. These results primarily reveal the importance of human relations in superior-subordinate relationships in the sector. One of the most important findings of the study is the strong negative effect on job satisfaction of behaviors in superior-subordinate relations that lack politeness, respect,

sensitivity, sincerity, and genuineness. Again, regarding the dimension of distributive justice, it was found that the unfair distribution of workload, wages, and rewards, and injustices in the distribution of work-related responsibilities have a strong negative effect on job satisfaction. Therefore, in studies to be conducted to increase or maintain job satisfaction in the sector, the perception level in these two sub-dimensions of organizational justice should be taken into consideration.

When the relationship between demographic variables and job satisfaction in the banking sector is examined, the following results were obtained:

Marital status is related to job satisfaction, and the fact that job satisfaction is at the lowest level among divorced individuals is important in terms of showing the relationship between private life and job satisfaction. The job satisfaction of single individuals decreases in the processes of marriage and possible divorce thereafter.

A relationship was found between age and job satisfaction, with job satisfaction being at its lowest in the first age group, then increasing in the 30–39 age group to reach its highest level, and then showing a decreasing trend again, although remaining at a much higher level in the 50+ age group compared to the 18–29 age group. This situation can be explained by the dissatisfaction caused by the pressures of business life on young individuals after university.

In the three income levels where income is the highest, job satisfaction is also higher compared to other levels. Although there are decreases in income increases between the bands, it is observed that income increase tends to enhance job satisfaction.

According to the variable of the type of bank worked at, although the highest level of satisfaction is observed in Local Capital Private Banks, there is no significant difference in job satisfaction between employees of Public Capital Banks and Local Capital Private Banks. However, job satisfaction has significantly decreased in Foreign Capital Private Banks compared to the other two groups. This shows the effect of the type of bank on job satisfaction.

No relationship was found between gender and years of experience and job satisfaction.

5. Conclusion and Recommendations

As a result, it was determined that the perception of organizational justice and demographic variables in the banking sector have strong effects on job satisfaction. Therefore, in academic studies on job satisfaction and in activities to be carried out in the sector to eliminate the negative effects of job dissatisfaction, it is necessary and recommended by us that the perception of organizational justice be primarily analyzed and that the effects of demographic variables be taken into account.

In additional studies on job satisfaction, analyzing the relationship between job satisfaction and different dimensions of the perception of organizational justice, as well as identifying the relationship between demographic variables and job satisfaction in a more detailed manner—along with revealing the level and values at which this relationship occurs—will contribute to the literature.

In the study, it was determined that the perception of procedural justice has no effect on job satisfaction. This finding should be evaluated considering the structure of the sector; procedural justice is related to decision-making processes, and in the banking sector, the formal nature of these decision processes and the high level of institutionalization are considered to be the reason why the perception of injustice in these processes does not affect job satisfaction.

Job satisfaction/dissatisfaction occurs as a result of individuals' relationships with their direct supervisors. In a sector with a high level of institutionalization, the fact that direct supervisors do not have influence over the institution's decision-making processes and that decisions are made within a corporate structure means that employees' evaluations of their supervisors are not affected by their perception of procedural justice. Therefore, the strong impact of evaluations of supervisors on job satisfaction does not arise from the dimension of procedural justice perception.

As a result, it was determined that the effect of the perception of organizational justice on job satisfaction in the sector occurs within the context of employees' relationships with the supervisors they work directly with.

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