

Distributive Justice and Procedural Justice on Employee Turnover in the Pension Industry in Nigeria

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ABSTRACT

Turnover has become a more serious issue as organizations and businesses continue to evolve, especially in Nigerian organization and particularly in the pension industry where the retention of competent employees is very important and strategic to attaining and maintaining competitive advantage. This study examined the effect of distributive justice and procedural justice on employee turnover in the pension industry in Nigeria specifically in Leadway Pensure PFA. Using social exchange theory. Multiple linear regression was adopted for this study, as it helped to assess the strength of the relationship between employee turnover, distributive justice and procedural justice. It also established the importance of each variable to the relationship. The data for this study was collected through primary source using a structured questionnaire distribution and was analyzed using Statistical Package for Social Sciences (SPSS) software version 27. The descriptive findings showed high internal consistency for all the scales and reliability for each multi-item scale was assessed using Cronbach's alpha, where strong reliability is demonstrated. The findings showed that there is a statistically significant relationship between distributive justice and procedural justice on employee turnover. Results also revealed that distributive justice and procedural justice constitute veritable policy instruments for retention and could be used as strategies which have the tendency to reduce employee's intention to quit. This study recommended that among others, the Management of Leadway Pensure PFA should endeavor to establish policies that encourages distributive justice and can further enhance employee's perception of procedural justice in the organization in order to reduce negativity which may lead to high employee turnover.

Keyword: Distributive Justice, Procedural Justice, Employee Turnover, Pension Industry

INTRODUCTION

Employee turnover has historically been thought to cause significant costs for businesses because of the depletion of social and human capital as well as operational disturbances. Thus, it would adversely impact the performance of the organization (Hancock et al., 2013; Shaw, 2011). Employee turnover can have a detrimental effect on an organization's reputation, client relationships, and internal relationships from the standpoint of human resource management (Koys, 2001; Wallace & Gaylor, 2012). Increased expenses for recruiting and training new hires are other consequence of employee turnover (Koys, 2001). Both voluntary and involuntary turnover can occur, but we are more concerned about bright workers who quit on their own volition than with those who lose their jobs. It follows that turnover becomes problematic for an organization when the talent leaving the company outpaces the talent of those taking their place.

Employee turnover is significant because it can have negative effects on the company, the management, and/or other employees. Not all turnover is bad or dysfunctional as the leaving worker might not have been a reliable, high-performing member of the team; a vacancy could present a chance for existing staff to advance or attract new, high-performing members.

Some significant consequences of turnover include: work disruption, loss of productivity, decline in customer service, loss of a valued mentor, competition with the former employer, potential theft of trade secrets, and the possible loss of institutional knowledge, organizational memory, or, perhaps, strategic knowledge. There are many other unfavorable aspects of turnover as well, too many to list here.

An organization may experience performance losses and lose a valuable member of its organizational network when a departing employee has numerous and significant social contacts both inside and outside the company (Dess & Shaw, 2001).

Scholarly debates and theories showed that employees with high firm-specific capital have little incentive to leave their companies, other studies on turnover determinants have revealed a variety of additional sociological, psychological, and economic factors that may be at play and encourage workers to depart (Rubenstein, et al., 2017). Thus, turnover (for whatever reason) causes organizations to lose out on important human capital that is unique to their business, which hurts their competitive edge and lowers the return on previous investments they made in this human capital such as firm-specific training. (Dess & Shaw, 2001; Shaw, 2011; Shaw et al., 2013).

A survey by Ologunde, Asaolu, and Elumilade (2003) supports the findings of Adah-Ogoh (2016) that the rate of employee turnover in Nigeria has risen. Specifically, there has been a 23 per cent rise in employee turnover in the medical sector in the last decade and a half (Adah-Ogoh, 2016).

Organizational justice has been given much attention apart from low financial motivation that cause employee turnover. Organizational justice is relevant because of the important work-related consequences that have been linked to employees' perception of fairness within an organizational context, such as organizational citizenship behaviors, organizational commitment, job satisfaction and turnover intention. If the perception of organizational justice is positive, individuals tend to be more satisfied and committed to their job. However, the perceptions of unfairness can result in negative reactions to the organization, due to poor commitment and turnover (Fatt et al., 2010). Lack of perceived fairness may also lead to increased turnover intentions of employees. The importance of the fairness of how rewards are distributed to the employees and the procedures that comes with it should be investigated for its impacts on attitudinal and behavioral intention outcomes (Gim & Desa, 2014).

Leadway Pensure PFA Limited (Leadway Pensure) is one of Nigeria's top ten PFAs in the Pension industry. The organization has experienced an increase in the rate of employee turnover in the last decade, which has impacted greatly on its operations and finances (Abubakar et al., 2021). Previous studies have done little on the impact of distributive and procedural justices on employee turnover especially in the pension industry specifically in Leadway Pensure PFA.

LITERATURE REVIEW

Employee Turnover.

As defined by Price (1977) employee turnover is the ratio of the number of organizational members who resigned during the period being considered divided by the average number of people in that organization during the period. Heneman and Judge (2009) have described four types of employee turnover under two categories. Turnover is either voluntary being initiated by the employee, or involuntary, being initiated by the organization. In general, a certain amount of turnover is unavoidable (retirement, the death of an employee) facilitate to bring new blood into the organization with new ideas and a fresh perspective. However, a massive number of voluntary turnover can ruin a company (Govindaraju, 2018).

The term employee turnover is used to describe the act of an employee physically separating from the employer and relinquishing job responsibilities (Ciftcioglu, 2011). Turnover has been shown to be very expensive for employers (Wallace & Gaylor, 2012). In addition, turnover can negatively impact a company's reputation,

customer relationships, and interpersonal dynamics between employees (Wallace & Gaylor, 2012). Turnover causes teams to experience a loss in efficiency in tasks as other employees need to be trained sooner than planned to fill the need (Wallace & Gaylor, 2012). Before an employee actually severs the employment relationship, the construct of turnover intentions is used to describe an individual's decision to leave an organization and seek alternative opportunities (Ciftcioglu, 2011; DeTienne et al., 2012; Yücel, 2012). Turnover intentions are considered a predecessor of actual turnover (Ciftcioglu, 2011).

Procedural Justice.

Procedural justice, concerns employees' perception of the methods, procedures, and processes used by the organization in distributing monetary and/or non-monetary outcomes amongst its employees (Folger & Cropanzano, 1998). In other words, procedural justice refers to the perceived fairness of the decision-making process by which outcomes are distributed (Wang, Liao, Xia, & Chang, 2010). It also encourages employees to achieve their personal objectives, satisfies the specific need for interpersonal attachments (Chênevert, Jourdain, Cole & Banville, 2013), and relates to the fairness of the decision-making processes that affect employees (López-Cabarcos et al., 2016). Procedural justice deals with the perception concerning the fairness rules and procedures regulating a process. Presence of this form of justice leads to satisfaction with the process (Fatima et al., 2015; Nabatchi et al., 2007).

Distributive Justice.

Distributive justice, refers to an employee's perception of fairness regarding output distribution amongst their peers (Greenberg, 1990a; Colquitt et al., 2001). Here, output comprises both monetary and nonmonetary items (such as salary, benefits, promotions, etc.) that employees receive in exchange for their invested input in the workplace (Kofi et al., 2016). Employees draw comparisons between their own output/input ratio and those of their peers. They evaluate whether they are being fairly compensated for the amount of effort they invest, using their peers' compensation package as their benchmark. If the ratio is the same for all peers, then it can be said that distributional justice has been achieved within that organization (Ohana & Meyer, 2016).

Distributive justice deals with the perception of employees regarding the fairness of the reward system. When comparing with others, an employee must feel that the rewards are distributed fairly without any discrimination i.e. according to their contribution and level of effort (Alsalem & Alhaiani, 2007).

THEORETICAL REVIEW

Social Exchange Theory.

This study will employ the theoretical postulation of the social exchange theory to explain the relationship between organizational justice and employee turnover. Blau (1964) described this type of exchange as the voluntary actions of individuals that are motivated by the returns they are expected to bring and typically do in fact bring from others. Social Exchange Theory asserts that various exchange relationships exist between members of an organization (Cropanzano & Mitchell, 2005). Social Exchange theory is an exchange process between parties that is mutually contingent and mutually rewarding (Cropanzano & Mitchell, 2005). SET explains that people tend to weigh the costs and benefits of staying in an organization and decisions are made based on this analysis. Employees that have high positive perception of exchange relation are less likely to leave the organization (Gould-Williams, 2007). The social exchange theory is of the opinion that organizations and managers can provide organizational support to achieve desirable attitudes and behaviors from employees (Gould-Williams & Davies, 2005; Gould-Williams, 2007).

Social exchange theory suggested that employees may display an intended reaction to justice or injustice in order to restore social exchange dynamics that may be in their favor or one that serves their self-interest (Blau, 1964). When employees are treated fairly and perceive the presence of justice in their workplace, they interpret this as the organization demonstrating concern for them; thus, they will want to reciprocate in the spirit of social exchange by voluntarily becoming more affectively committed (Ohana & Meyer, 2016).

Indeed, as described earlier, the chain of relationships could be explained by social exchange theory as the greater the justice perceived by employees in the workplace – whether distributional, procedural, and/or interactional – the more satisfied they will be with their jobs and, consequently, the more affectively committed they will become toward the organization through heightened feelings of belonging and devotion (Ohana & Meyer, 2016). With regard to organizational justice, employee who is treated fairly would receive a favorable manner from the employer in the sources of justice. Employees tend to develop perception about fair treatment and this goes to the basic underlying of social exchange theory. Thus, a good perception towards organizational practice such as the existence of organizational justice could help organization in reducing turnover intention among the employees. On the other hand, if employee feel the other way around, they may think of quitting or leaving the company for other organization whether they are committed or not.

EMPIRICAL REVIEW

Jessie and Stephanie (2017), conducted research on Organizational justice and millennial turnover in public accounting. The findings showed that Lower levels of both distributive and procedural justice predicted higher turnover intentions, controlling for gender and job tenure. Procedural justice was found to have a stronger relationship with turnover intentions than distributive justice for millennial public accountants. The study recommended that further studies should be performed to understand the impact various programs could have on perceptions of organizational justice and turnover intentions, as well as the interrelationship between distributive justice and procedural justice.

Iqbal, Rehan, Fatima and Nawab (2017), analyzed the impact of organizational justice on employee performance in public sector organization of Pakistan. A survey questionnaire was adopted to collect information from approximately 120 employees of Pakistan Railways. Out of total 120 questionnaires distributed, 110 were collected with 2 filled improperly thus; approximate response rate was about 92%. The results revealed that interactional justice, procedural justice, distributive justice has significant and positive impact on employee performance.

Imran and Allil, (2016), investigated the impact of organizational justice on employee retention in Oman. This research is designed to identify the role played by organizational justice dimensions in retaining employees within organizations. For that, a sample of 148 respondents working in Omani airports was selected for the study. The results reveal that all three dimensions of organizational justice i.e., distributive, procedural and interactional justices have positive and significant impact on employee retention.

Gim and Desa, (2014), examined the impact of distributive and procedural justice on turnover intention via affective commitment. Specifically, it is predicted that when the distributive and procedural justice relating to compensation are perceived to be fair, employees are more affectively committed to the organization and expressed lower turnover intention. A total of 226 respondents throughout Malaysia participated in the study. Partial least squares of structural equation modeling was used in the study. The results showed that distributive and procedural justice was significantly and positively related to affective commitment, which in turn was significantly and negatively related to turnover intention. It also revealed that affective commitment fully mediates the relationship between distributive and procedural justice with turnover intention. The results also showed that the type of organization that an employee works in does not moderate the relationship between affective commitment and turnover intention. They concluded that it is important for organizations from both the public and private sectors to reward its employees equitably and to implement fair compensation procedures to foster higher affective commitment in order to improve employees' retention in the workplace.

Oluwafemi (2013), carried out a study on predictors of turnover intention among employees in Nigeria oil Industry in Nigeria. The objective of the study was to examine the relationship between contextual (distributive, procedural and interactional Justice) and dispositional variables (Conscientious agreeable and emotional stability) on turnover intention among employees in Nigeria Oil Industry. The findings of the study showed that there is a significant negative relationship between contextual variables and turnover intentions, and between dispositional variables and turnover intention. Using age and tenure as control, contextual variable accounted for higher variance in turnover intention than dispositional variables, justifying the

assumption of weak effects of dispositional traits in strong situations. The study recommended fair employment practices, elimination of discriminatory policies, procedures and practices to improve retention and performance

Prathamesh (2012), conducted a study on the influence of interactional Justice on turnover intention in India. The objective of the study was to examine the relationship between distributive Justice and the intention to turnover. The findings of the study showed that there is a negative and significant relationship between distributive Justice and turnover intention and that a significant relation also exist between approach Justice and intention to leave, while a negative and significant relationship exists between interactional justice and intention to leave. His research also showed that the influences of interactional justice combining the effects of both interpersonal and informational Justices, is found to be more on an employee intention to turnover compared to other forms of Justice. The study recommended use of all forms of Justice to enhance retention.

METHODOLOGY

The descriptive research design was used, as it is one of the design types available to studies adopting the quantitative research approach. Descriptive research design is a scientific method that involves observing and describing existing behaviors, conditions or characteristics of a subject/variable by systematically gathering information without any influence or manipulation. Descriptive research is used to examine the relationship between two or more variables (Darko-Asumadu et al., 2018; Kabito et al., 2020)

The population of this research is the entire 400 employees of Leadway Pensure PFA nationwide, irrespective of their grade, type of employment and position. This population is made up of humans from different ethnicity, beliefs, ideology, educational background and societal status: working together as a team to achieve a common objective.

This study employed the Krejcie and Morgan, (1970) table in the determination of the sample size of the population of staff of Leadway Pensure PFA. According to the table, for a population size of 400, a sample size of 196 staff is expected to participate in the survey. This technique also gives every member of the population an equal opportunity of being picked to participate in the study.

Simple random sampling technique was used in this study. As one of the probability sampling methods available, simple random sampling was considered to be more appropriate; as it is designed to ensure that every member of the population has an equal chance of being selected and it also reduces the risk of bias.

INSTRUMENT FOR DATA COLLECTION

A structured questionnaire was the primary instrument for data collection in this study. The questionnaire was structured to have two major sections A and B. Section A measured the demographic data of respondents such as gender, age range, marital status, educational qualification, etc. while section B has to do with the objectives drawn from both the research questions and objective of the study. Distributive and procedural justice were measured using the items developed by Niehoff & Moorman (1993), while employee turnover was measured by adapting Viator (2001) scale. The likert scaling system of Strongly Agreed, Agree, Undecided, Disagree and Strongly Disagree was also adopted to provide respondents with medium to communicate their position on the various items on the instrument.

The questionnaire was subjected to content validity testing, to enhance validity, well established scales and widely acceptable instruments used in previous studies (Budomo, 2023, Herbert et al. 1985) were also used in this study.

A reliability analysis will be conducted on the questionnaires administered to the sample participants and internal consistency indicators such as the Cronbach Alpha, will be evaluated to also ascertain the reliability of the scales used in the study.

METHOD OF DATA ANALYSIS

The Multiple Regression technique of data analyses will be used to test the hypothesis of the study. Multiple Regression Analysis has been identified to be the most appropriate technique of data analyses for this study, as it allows researchers to assess the strength of the relationship between an outcome (the dependent variable) and several predictor variables as well as the importance of each of the predictors to the relationship, often with the effect of other predictors statistically eliminated.

Assumptions of Multiple Regression.

1. The dependent variable (the variable of interest) must be continuous scale.
2. There are two or more independent variables
3. The three or more variables of interest should have a linear relationship
4. The data should have homoscedasticity.
5. The data should not have two or more independent variables that are highly correlated.
6. There should be no spurious outliers.

RESULTS AND DISCUSSION

A total number of 196 questionnaires was distributed to the target population but only 191 questionnaires were returned. This represents a response rate of 97.4% which was satisfactory to draw conclusions from the study. As Babbie (2012) puts it, a response rate of above 70% is deemed to be very good for analysis.

There was no such case of missing data; the researcher proceeded with the analysis, as suggested by (Hair, Sarstedt, Ringle & Mena, 2019) that any case with no missing data should precede for analysis and no outliers.

The descriptive findings showed high internal consistency for all the scales and reliability for each multi-item scale was assessed using Cronbach's alpha, where strong reliability is demonstrated with coefficient alpha ranging from 0.75 - 0.92.

Descriptive Statistics.

For gender the result indicated that 94 respondents representing (49.2%) are male, while 97 respondents representing (50.8%) are female indicating that number based on this study was higher than male. For marital status, 48 respondents representing (25.1%) are single, 49 respondents representing (25.6%) are married, 44 respondents representing (23.3%) are divorced, 25 respondents representing (13.0%) each are widow and widower. For educational qualifications for SSCE 47 respondents with (24.6%), BSC 43 respondents with (22.6%), MSC 38 respondents with (19.8%), PHD 32 respondents with (16.8%), while others 31 respondents with (16.2%). Based on the number of years employed with leadway pension PFA 57 respondents with (29.8%) have spent 1-5years, 42 respondents with (21.9%) have spent 6-10years and 11-15years, 24 respondents with (12.5%) have spent 16-20years while 20 respondents with (13.6%) have spent 21years and above.

Table 1: Multicollinearity Test Based on Tolerance Value and VIF.

Independent Variable	Tolerance	VIF
DJ	0.397	3.968
PJ	0.305	3.990

Source: SPSS Output version 27.0

In screening for multicollinearity, the researcher examined the tolerance level and variance inflation factors (VIF) via regression results from SPSS, in accordance to the general rule that the cut of point should not exceed 10 and not be less than 0.10. From Table 1, the tolerance level indicated a range between 0.305 - .397 significantly, which is less than 0.7. In the same vein, VIF showed a range of 3.968 - 3.990 which is less than

5. This result is very good as it showed that there was no multicollinearity issue among the construct used in this study (Hair et al., 2012).

Table 2: Results of Path Analysis.

Hypothesis	Relationship	Std Beta (β)	Std. Error	T-Value	P-Value	Decision
H ₁	DJ \rightarrow ET	0.281	0.014	2.208	0.000	Significant
H ₂	PJ \rightarrow ET	0.320	0.038	3.012	0.000	Significant

Where: DJ = Distributive Justice, PJ= Procedural Justice, and ET =Employee Turnover.

Source: SPSS Output

The result as it is shown in Table 2 revealed a positive relationship which indicated that there is statistically significant relationship between distributive justice and employee turnover. Based on the result which is positive ($\beta=0.281$: $t= 2.208$ $p= 0.000$). It therefore indicates that for every 1 standard deviation increase in distributive justice, employee turnover increases with 0.281 standard deviation. Therefore, distributive justice influences employee turnover of Leadway Pensure PFA in Nigeria.

There is a statistically significant relationship between procedural justice and employee turnover. Based on the result which is positive ($\beta=0.320$: $t=3.012$ $p=0.000$), the relationship between the variables is significant since the p-value is less than 0.005 with a relative beta value of 0.320 and t-value of 3.012. It therefore indicates that for every 1 standard deviation increases in procedural justice, employee turnover increases with 0.320 standard deviation. Therefore, procedural justice influences employee turnover of Leadway Pensure PFA in Nigeria.

DISCUSSION OF FINDINGS

Relationship between Distributive Justice and Employee Turnover.

The relationship between distributive justice and employee turnover was examined and found to be significant, showing a positive relationship which means that there is a statistically significant relationship between distributive justice and employee turnover because as distributive justice increases, employee turnover increase; based on the result the null hypothesis one was rejected and we fail to reject the alternate hypothesis. This study is not consistent with the work of Habib, Zahid, Muhammad and Sikander (2015), which revealed that distributive justice does not lead to turnover. However, this result is consistent with the study by Niazi and Hassan, (2016), which pointed that distributive justice has a significant relationship with employee turnover, since it helps to promote the hard working and efficient employee which can helps in engagement of employee.

Relationship between Procedural Justice and Employee Turnover.

The relationship between procedural justice and employee turnover was examined and found significant, showing a positive relationship meaning that there is statistically significant relationship between procedural justice and employee turnover because as procedural justice increases, employee turnover increases; based on the result the null hypothesis two was rejected. Results from this study proved that procedural justices are positively related to employee turnover, the finding is in line with the Hagan and Hans (2017), which established that procedural justice influences turnover and is therefore the fairness that employee has to prevail in allocation of resource and practice of equitable stand for resolving disputes, since it deals with the perception concerning the fairness rules and procedures regulating a process.

Intuitively, the expectation is that as organizational justice increases, employee turnover should decrease; as satisfied and motivated employees are expected to be loyal members of staff and remain under the employment of such organization. Contrary to this reasoning, this study shows that as organizational justice increases,

employee turnover also increases. This seemingly counterintuitive behavior could be attributed to several factors such as:

1. Empowerment: When employees perceive justice fairly it might empower them to seek better opportunities elsewhere, feeling confident in their abilities to get other offers easily.
2. Increased job search self-efficacy: Perception of Justice could increase and enhance employees' belief in their job prospects.
3. Higher expectations: Fair treatment in an organization might lead to higher expectations. When these expectations are not met, employees might exit the organization.

Fair treatment in the workplace may influence when employees decide to retire, potentially leading to delayed retirement. Furthermore, the pension industry's distinct regulatory landscape and workforce characteristics could be contributing factors to the observed positive relationship between organizational justice and turnover.

CONCLUSION AND RECOMMENDATIONS

The study established that distributive and procedural justice have a significant impact on employee turnover of Leadway Pension PFA in Nigeria. This implies that when an organization implements policies that encourages distributive and procedural justice in their daily operations, it increases retention of employees which in turn reduces employee turnover. This means that as distributive and procedural justices increase, employee turnover reduces. This study recommended that; management of Leadway PFA should endeavor to establish policies that encourages distributive justice in order to reduce negativity which may lead to high employee turnover. More so, management of Leadway PFA should implement and practice management strategies that can further enhance employee's perception of procedural justice in the organization, which will reduce negative pressure on employees and their intention to quit.

LIMITATION OF THE STUDY

The study only focused on Leadway PFA, which is one among many other pension fund administrators in Nigeria; as findings might not be generalized to other industries, organizations or context. Industry-specific factors, organizational size, or structure might influence the relationship between justice and turnover. Further studies should be carried out in other industries with larger size in order to increase generalizability.

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APPENDIX

Questionnaire Items

	1. Employee Turnover
1.	I would quit my present job for a similar position with better pay in another organization at the least opportunity
2.	Continuation with my present employer will not fulfill my life expectation
3.	As soon as I can find a better job, I will quit this organization
4.	I often think about quitting my job
5.	I will probably look for a job outside of this organization within the next 3 years
6.	It is very unlikely that I would ever consider leaving this organization
7.	I prefer very much not to continue working for this organization
8.	I will likely actively look for a new job in the next year.
	2. Distributive Justice
1.	My work schedule is fair
2.	I think my level of pay is fair
3.	I consider my work load to be quite fair
4.	Generally, the rewards I receive here are quite fair
5.	I think my job has several responsibilities
	3. Procedural Justice
1.	Job decisions are made by the manager in a biased manner.
2.	My manager makes sure that all employee concerns are heard before Job decisions are made.
3.	To make job decisions, my manager collects accurate and complete information
4.	My manager clarifies decisions and provides additional information when requested by employees.
5.	All jobs decisions are applied consistently to all affected employees.
6.	Employees are allowed to challenge or appeal job decisions made by their managers.