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# Organizational Justice in the Financial Sector: Does Procedural and Distributive Justices Mitigate Conflict Issues Among Employees of Deposit Money Banks?

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## Abstract

This study empirically investigates the conflict mitigation roles of organizational justice among the employees of Deposit Money Banks (DMBs). Specifically, the work examines how remuneration affects inter conflict among banks staff; and it as well evaluates the effect of policies implementation on counterproductive work behaviour of Nigerian banks workforce. The descriptive survey design was adopted with a population of 1,572 banks staff selected from five deposit money banks (DMBs). They were purposively selected from Lagos, Nigeria. A sample size of 735 was drawn. The closed-ended structured questionnaire was the instrument used to collect data from the respondents. Results shows that unfair remuneration encourages inter conflict among banks employees. Further, enforcement of corporate policies leads to counterproductive work behavior among staff of the selected banking institutions. The study recommends that fairness in remuneration, allocation and policy implementation are fundamental to the overall positive attitude and behaviour among the employees of financial firms.

## Keywords

Organizational Justice, Conflict Issues, Work Behaviour, Deposit Money Banks.

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## INTRODUCTION

Justice is fundamental to human social interaction be it in the promotional decision, assignment of tasks, allocation of rewards or any other type of social exchange (Sharpe, 2006). The idea of organisational justice becomes an issue and tangible when a violation of employee's justice happens (Gilliland & Steiner, 2001). Specifically, there are three categories of organisational justice; distributive justice, procedural justice, and interactional justice (Cohen-Charash & Spector, 2001). Organisational justice is characterised as "people's and group's view of the fairness of treatment (including, however not restricted to, allocations) got from an establishment and their response to such views" (Guo & Miller, 2009). Organisational justice is also referred to as the extent to which employees

perceive workplace procedures, interactions and outcomes to be fair (Bobocel, Davey, Son-Hing & Zanna, 2001). These perceptions can have a good or bad effect on attitudes and behaviours, in turn having a negative or positive impact on employee performance, employees' interpersonal relationships and the organisation's success (Bobocel et al., 2001). Akintayo and Ayodele (2012) define organisational justice as the ways and manner by which workers are treated at the workplace with or without any prejudice and preference.

Organizational Justice is the social norms and guidelines that regulate how rewards are distributed, how procedures are used to make distributions, and how employees are treated about these decisions (Folger & Cropanzano, 2008). Distributive Justice is the apparent fairness of the outcomes that an employee receives from organisations (Tyler & Blader, 2000). Procedural Justice is the process that is used to arrive at decisions (Nowakowski & Conlon, 2005). Interactional Justice refers to the quality of the interpersonal treatment received during the execution of a procedure. The two forms of Interactional justice are interpersonal and informational justices that focus more on the behaviour of the decision makers than on the structural aspects of procedures or the specific outcomes (Nowakowski & Conlon, 2005). Interpersonal Justice is the sensitivity, politeness and respect people receive from their superiors during procedures. This serves primarily to alter reactions to outcomes because sensitivity can make people feel better even if the outcome is unfavorable (Colquitt, Conlon, Wesson, Porter, & Ng, 2001). Informational Justice refers to the explanation, justification or information provided by decision makers as to why outcomes were distributed in a definite way (Colquitt et al., 2001)

Banking institution is an organisation that mobilises and uses the skills and expertise of some widely varied groups of professionals and semi-professionals to provide highly personalised banking services to people (Kazimoto, 2013). Human resource is, therefore, the greatest asset any organisation can have and should be given the highest priority (Ojeleye 2017). A similar view is supported by Zaman (2011), he opined that human resource provides the basis for an organisation to achieve a sustainable competitive advantage. Therefore, a bank needs efficient collaborative effort by these professionals with specialised skills to provide quality customers service delivery (Olajide, Asuzu, & Obembe, 2015). Since banks are operating in a dynamic and competitive business environment, they need to develop strategies to acquire and retain the competent and psychologically stable workforce. Zaman (2011) also emphasises that to get the efficient and effective outcome from human resource, motivation is necessary.

Remuneration can be referred to as monetary or financial benefits in form of wages, salaries, bonuses, incentives, benefits and allowances that is accrued or given to an employee or group of employees by the employer (firm) as a result of services rendered by the employee(s), commitment to the organization or reward for employment (Ojeleye, 2017). Maicibi (2005) also defined remuneration as pay or reward is given to individuals for work done. Some of the indicators of remuneration to include: basic salary, wages, health schemes, pension schemes, transport allowances, overtime allowances and responsibility allowances. The achievement of the bank's set goals depends on the effective and efficient management of all materials and resources, which includes the maintenance of an enabling environment for constructive interaction among the labour force of the organisation (Olajide, Asuzu, & Obembe, 2015). The conflict in inter-professional groups is not a new phenomenon. Conflict is inevitable when individuals work together on a team or project. "It may also be described as a social situation where two parties struggle with one another due to incompatibilities in perspectives, beliefs, goals, or values; this struggle impedes the achievement of predetermined goals or objectives" (Ogunyemi, Fong, Elmore, Korwin & Azziz, 2010). The conflict between the knowledge and values of the staff or hierarchical authority is apparent in many organisations, which appears most critical in banking institutions (Kazimoto, 2013). In a banking setting, employees need to work together to achieve the collective goal of excellent delivery; these teams are at especially high risk for conflict (McNeil, Mitchell, & Parker, 2013). Crises within the financial sector labour force have been reported as perhaps the most constraint encountered in the global banking system (Dovlo, 2007). While there have been calls for concerted efforts (social, economic, environmental and multi-sectoral) toward managing the issue, this crisis have continued to be a major challenges (Senkubuge, Modisenyane, Bishaw, 2014; Dovlo, 2005). Ajala and Bolarinwa (2015) observed that, for employees in Nigeria, the perceived absence of organisational justice has negatively affected the psychological well-being of staff regarding their thoughts, feelings, emotions, understanding, perception and interpersonal relationships. Workplace aggression and poor psychological well-being, is rapidly becoming a workplace malady owing to injustice at the workplace (Aitkinson, 2000; LeBlanc & Kelloway, 2002; Namie, 2003). Workplace hostility is believed to intensely affect employees' psychological state regarding decreased job satisfaction and fulfillment, disruption of career and burnout (Salin, 2003; Vartia, 2001; Wahl, 2002).

The Nigerian banking sector has particularly experienced some other lingering crises in recent times. There are growing concerns internationally and locally over these concerns. The central themes are in the areas of administration, leadership, governance, policy, finance, remuneration and supremacy challenge. The government often fails to address core concerns until the workers start protesting. Following the crises among many banks workers in Nigeria in the last decade, it is obvious that the principal causative agent of the crises has not been tackled headlong as the management and policy-makers have intentionally given a blind eye to the worries of the workers in conflict. Thus this study intends to answer the following questions: To what extent does remuneration affect inter conflict among banks staff? How does policies enforcement affect counterproductive work behaviour among banks workforce?

## REVIEW OF LITERATURE

### *Conceptual Framework*

Greenberg (2001) presented the concept of organisational justice concerning how an employee judges the conduct of the organisation and the employee's subsequent state of mind and conduct. For instance, if a firm makes some of the employees redundant, an employee naturally understands it as injustice with a subsequent change in state of mind and a drop in performance. Greenberg (2001) who examined contextual factors influencing perceptions of justice found first of all that concerns about justice were triggered when people received negative outcomes. Second, when relationships between employer and employee are unstable. Third, when resources are scarce, self-serving perceptions of justice tend to prevail. Fourth, among interactions having different levels of power than among those for whom the balance of power is equal.

Fairness or Justice refers to the Idea that an action or decision is right morally, based on ethics, religion, fairness, equity and law. Tabibnia, Satpute and Liberman (2008) observed that human beings are naturally interested in the justice of events and situations that happen in their daily lives, and so employees react to the day to day decisions made by the organisations where they work. The perceptions of the individual on the decisions as fair or unfair which can affect their behaviour is often a major concern to the organisation. Justice issues in organisations include perceptions of equal opportunities for training, promotion, selection procedures and fair pay. Research likewise proposes the significance of emotions and feelings in the evaluation of the fairness of a circumstance and also one's behavioural and attitudinal responses to the circumstance (Barsky, Kaplan, & Beal, 2011). Literature in the industrial/organisational

psychology have analysed organisational justice and the related results. Perception of justice impacts numerous key organisational outcomes like motivation (Latham & Pinder, 2005) and job satisfaction (Al-Zu'bi, 2010). Employees are known to react badly to unfair selection processes. Similar to terminations and layoffs, current workers may develop lower commitment levels and negative attitudes if they see that their workplace is operating unfairly in the recruitment of new staff. Also, applicants may turn down offers of employment, or perform more poorly if they do accept the job. Professionals in HR have an important role to play in implementing selection procedures and implement policies in such a way that will rightly be perceived as fair. Counterproductive work behaviour is a group of behaviours that occur within and around organisations. They are behaviours that a person carries out with the intention of harming the employees, the organisation and its stakeholders which can be of either target or severity dimensions (Marcus & Schuler, 2004). Behaviours that are set towards the organisation can range from minor forms of counterproductive behaviour such as taking excessive breaks, leaving early and intentionally working slow, to relatively serious forms such as sabotage and stealing (Thomas, 2012). Behaviours targeted at other employees can range from relatively minor acts of gossip, favouritism and blaming co-workers to more serious acts such as sexual harassment, abuse and workplace aggression (Thomas, 2012).

A model of the effect of remuneration on inter-professional conflict is shown in figure 1.

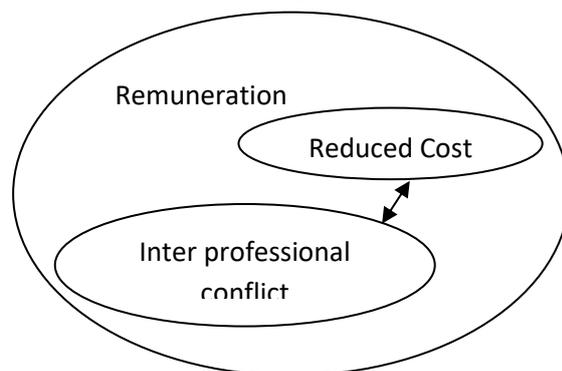


Fig. 1: Remuneration and inter-professional conflict model

Source: Researchers' Illustration

#### *Theoretical Framework*

Relative Deprivation Theory and Equity Theory are the two major social psychological approaches to this study. Both theories postulate human behavioural consequences. Both theories assert that not having and deserving something are preconditions of felt unjust deprivation which

results to resentment, anger and dissatisfaction and that the experience of unjust deprivation leads to behaviour aimed at eliminating the experienced inequity approach. It is this aspect of the philosophies that qualifies them as reactive content theories which focus on how people behave in reaction to unfair distributions of rewards and resources. Therefore, the work behaviour variables in the formulated hypotheses of this study which are; inter conflict and counterproductive work behaviour anchored on the relative deprivation theory.

Leventhal, Karuza, & Frys (1980) formulated the allocation preference theory. In contrast to the emphasis on dispute-resolution procedures typical of the reactive process theories, the proactive process orientation inclines toward allocation processes. By using this orientation, one tries to determine what procedures people will use to achieve justice. Allocation preference theory asserts that allocation procedures will be preferred to the extent that they help the allocator achieve valued goals, including the attainment of justice. In particular, this research work anchored on this theory because it proposes that people hold expectancies that certain processes will be differentially instrumental in reaching their targets and that the procedure believed to be most likely to help attain an individual's goal will be the most preferred one. Eight procedures are identified that may help promote the attainment of justice. These include procedures that:

- a) allow opportunities to select the decision-making agent,
- b) follow consistent rules,
- c) are based on accurate information,
- d) identify the structure of decision-making power,
- e) employ safeguards against bias,
- f) allow for appeals to be heard,
- g) provide opportunities for transformations to be made in processes, and
- h) are based on prevailing moral and ethical standards.

The emphasis here is on the equity of organisational policies and procedures determining resource allocation and other managerial decisions. Employees judge the equity of procedures by the amount of bias, the width and accuracy of information gathering, the number of relevant parties given voice in the decisions, ethical standards applied and the consistency and universality of decision implementation. Consistency in procedures has shown to be an important determining factor of fairness across different allocation situations. Decisions based on procedures that are perceived as fair are more likely to be accepted by those they affect, than decisions arising from procedures that are not perceived fair. Therefore, Leventhal's allocation preference theory draws attention to the

understanding of all the aspects of organizational justice that relate to the postulated hypotheses in this study, concerning remuneration and the enforcement of policies.

### METHODOLOGY

The study adopted the descriptive survey design. The area of the study was Lagos, Nigeria. The population of the study involved one thousand five hundred and seventy-two (1,572) employees of the five randomly selected banks. Respondents were selected from five deposit money banks (DMBs) in Lagos, Nigeria: First Bank, GTBank, Keystone Bank, FCMB and Zenith Bank. A sample size of four hundred and eighty-seven (487) was drawn from the population using a statistical formula proposed by Lwanga and Lemeshow. Data was collected using questionnaire structured on a five-point-likert scale. Content validity was adopted in evaluating the validity of the instrument by an academic expert and a management consultant in the area of banking. Cronbach's Alpha was used to test the reliability of the instrument, and a value of 0.893 was obtained after conducting a pilto test with fifty members of staff of two of the five banks. The hypotheses of the study were tested and analysed using ordinal logistic regression technique with the Statistical Package for the Social Sciences at 5% level of significance. Hence, the decision rule applied is to accept the alternate hypothesis if  $p < 0.05$ , and if otherwise reject the alternate. Ethical approval was required from the Ethical Review Committee of the each of the selected banks after which permission was obtained from the Human Resource units of all the MDBs studied.

### RESULTS

The presentation and interpretation of data were based on the questionnaire administrated to the staff of the selected banks in Lagos, Nigeria. A total of four hundred and eighty-seven (487 —100%) copies of the questionnaire were distributed to the respondents and all 487 questionnaires were completely recovered. This was achieved using on-the-spot questionnaire administration method.

**Table 1: The extent to which remuneration affects inter conflict issues among the banks employees**

S/No	Options	SA(5)		A(4)		D(2)		SD(1)		U(3)		Total	
		ME	CE	ME	CE	ME	CE	ME	CE	ME	CE	ME	CE
1	Banks employees doing the same work receive similar rewards	50	38	36	83	11	135	8	115	6	5	111	376

2	Salaries of different categories of banks employees are fair, based on their job.	70	14	27	120	7	79	6	119	1	44	111	376
3	Bonuses are rewarded to high performing financial service workers irrespective of their ranks	39	27	17	56	22	103	12	128	21	62	111	376
4	Financial resources are distributed fairly to the different banks departments	34	6	43	77	9	110	8	126	17	57	111	376
5	Banking institutions applies approved national pay scheme to all bank employees	14	27	45	56	10	103	4	128	37	62	111	376

Source: Field Survey, 2020

NB: ME = Main-Full Employees, CE= Contract Employees

Table 1 revealed the extent to which remuneration affect inter conflict issues among the deposit money banks in Nigeria. The comparison between the opinions of full and contract employees have shown that remuneration systems influenced the conflict management issues in the selected banking firms

**Table 2: Mean and Standard deviation on the extent to which remuneration affects inter conflict among Banks employees**

S/N	Questionnaire Item	Mean	Standard Deviation	Decision
1	Do bank employees doing the same work receive similar rewards?	2.62	1.49	Reject
2	Are salaries of different categories of bank employees fair, and based on their job?	2.80	1.50	Reject
3	Are bonuses rewarded to high performing financial service workers irrespective of their ranks	2.42	1.42	Reject
4	Are financial resources distributed fairly to the different bank departments	2.52	1.34	Reject
5	Does banking institutions approved national pay scheme to all bank employees	2.80	1.35	Reject

Source: Researcher's Field Survey, 2020.

**Table 3: How enforcement of policies affects counter-productive work behavior among banks workforce.**

S/No	Options	SA(5)		A(4)		D(2)		SD(1)		U(3)		Total	
		ME	CE	ME	CE	ME	CE	ME	CE	ME	CE	ME	CE
1	Banking Institutions resolves conflict among different employee in a fair manner	6	12	20	146	7	116	0	77	78	25	111	376
2	Banks treat all workforce fairly	10	26	14	141	13	75	0	108	74	26	111	376
3	Banking firms explain very clearly any decisions and changes implemented to all employees	12	8	82	120	5	94	5	138	7	16	111	376
4	The performance management policy is applied consistently to all bank workforce	77	25	22	127	8	118	0	68	4	38	111	376
5	Banks management applies the disciplinary policy and procedures consistently to all employees	17	10	61	165	9	102	3	72	21	27	111	376

Source: Field Survey, 2020

NB: ME = Main-Full Employees, CE= Contract Employees

Table 3 revealed that enforcement of policies by DMBs have facilitated counterproductive attitude and behavior among the employees of selected banking organizations

**Table 4: Mean and Standard Deviation of the effect of policies enforcement on counter-productive work behaviour among banks workforce**

S/N	Questionnaire Item	Mean	Standard Deviation	Decision
1	Banking institutions resolves conflict among different employees in a fair manner	2.84	1.13	Reject
2	Banks treats all employees equally	2.62	1.33	Reject
3	Banking firms explains very clearly any decisions and changes implemented to all employees.	2.83	1.36	Reject

4	The performance management policy is applied consistently to all bank workforce	2.81	2.26	Reject
5	Banks management applies the disciplinary policy and procedures consistently to all employees	3.17	1.20	Accept

Source: Researcher's Field Survey, 2020.

Two hypotheses are formulated and are tested below.

$H_{0a}$ : Remuneration does not have significant positive effect on inter-conflict management in banks.

$H_{1a}$ : Remuneration has significant positive effect on inter-conflict management in banks.

**Table 5a Ordinal Logistic Regression  
Case Processing Summary**

		N	Marginal Percentage
INTERCON	345	1	20.0%
	386	1	20.0%
	419	1	20.0%
	630	1	20.0%
	665	1	20.0%
	284	1	20.0%
	362	1	20.0%
Remuneration	573	1	20.0%
	595	1	20.0%
	621	1	20.0%
Valid		5	100.0%
Missing		0	
Total		5	

INTERCON = Inter conflict

**Table 5b Model Fitting Information**

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	179.111			
Final	177.566	61.989	9	.005

Link function: Logit.

Significant at 0.005, hence the null hypothesis that the model without the predictor is as good as the model with predictor is rejected. This shows that the model improves the ability to predict the outcome.

**Table 5c Goodness-of-Fit**

	Chi-Square	Df	Sig.
Pearson	142.513	19	.012
Deviance	142.513	19	.012

Link function: Logit.

Model fits because the good-of-fit measures have large observed significance levels at 0.012.

**Table 5d Pseudo R-Square**

Cox and Snell	.623
Nagelkerke	.722
McFadden	.899

Link function: Logit.

R-square statistics are large (See Cox and Snell) in the table above which is 62.3%. This indicates that remuneration explains a large proportion of the variation in inter-professional conflict.

**Table 5e Parameter Estimates**

	Estimate	Std. Error	Wald	Df	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Threshold [INTERCON = 139]	17.008	9.454	43.851	1	.000	17.21	21.552
Location [Remuneration = 56]	-46.982	6.105	34.000	1	.014	-46.982	-47.990

Link function: Logit.

INTERCON = Inter conflict

For this data, the predictor has negative *b*-value indicating negative relationship. Therefore, as remuneration increases, inter-personal conflict decreases and vice versa (inverse relationship). The result show that remuneration has significant negative effect on inter conflict with an increase in the probability of decreased inter conflict at an odds ratio of  $\beta = -46.982$  (95% CI, -46.982 to -47.999), Wald  $\chi^2(1) = 34.000$ ,  $p = 0.000 < 0.05$ . Therefore, the alternate hypothesis which states that remuneration has significant positive effect on inter conflict is rejected and the null accepted.

*H<sub>02</sub>: Enforcement of policies does not significantly affect counter-productive behavior among banks workforce.*

*H<sub>12</sub>: Enforcement of policies significantly affects counter-productive work behavior among banks workforce.*

**Table 6a Ordinal Logistic Regression  
 Case Processing Summary**

	N	Marginal Percentage
COUNTPRO	97	20.0%
	254	20.0%
	304	20.0%
	795	20.0%
	985	20.0%
	208	20.0%
	283	20.0%
Enfpol	471	20.0%
	547	20.0%
	926	20.0%
Valid	5	100.0%
Missing	0	
Total	5	

COUNTPRO = Counter-productive work behaviour, Enfpol = Enforcement of policies

**Table 6b Model Fitting Information**

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	121.826			
Final	119.004	57.977	9	.002

Link function: Logit.

Significant at 0.002, hence the null hypothesis that the model without predictor is as good as the model with predictor is rejected. This shows that the model improves the ability to predict the outcome.

**Table 6c Goodness-of-Fit**

	Chi-Square	df	Sig.
Pearson	98.615	19	.000
Deviance	98.615	19	.000

Link function: Logit.

Model fits because the good-of-fit measures have large observed significance levels at 0.000.

**Table 6d Pseudo R-Square**

Cox and Snell	.496
Nagelkerke	.677
McFadden	.799

Link function: Logit.

R-square statistics are large (See Cox and Snell) in the table 6d which is 49.6%. This indicates that enforcement of policies explains a large proportion of the variation in counter-productive behaviour.

**Table 6e Parameter Estimates**

	Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Threshold [COUNTPRO = 86]	-51.304	22.001	65.103	1	.022	-51.304	-52.115
Location [Enfpol = 152]	59.157	9.229	45.706	1	.008	59.157	60.001

Link function: Logit.

The *estimate*-values show the relationship between counter-productive behaviour and the predictor. For this data, the predictor has positive *b*-value indicating positive relationship. Therefore, as enforcement of policies increases, counter-productive behaviour increases. The result shows that enforcement of policies positively and significantly affects counter-productive behavior among banks workforce with an increase in the probability of increased counter-productive behaviour at an odds ratio of  $\beta = 59.157$  (95% CI, 59.157 to 60.001), Wald  $\chi^2(1) = 45.706$ ,  $p = 0.008 < 0.05$ . Therefore, the alternate hypothesis which states that enforcement of policies significantly affects counter-productive behaviour is hereby accepted and the null hypothesis is rejected.

### DISCUSSION

Unfair remuneration being identified as a contributory factor to inter conflict among employees in banking institutions is not surprising. Olajide, Asuzu & Obembe (2015), established that differences in wages was a major factor responsible for the occurrence of conflicts in the work environment and if left unaddressed, would not only cause conflict but also cause brain drain. The finding of this study is also consistent with evidence from Tanzania where unfairness with salary and promotion were reported as the main cause of conflict and perceived unfairness in working conditions (Songstad, Rekdal, Massay & Blystad, 2011). However, the result showed that remuneration had significant negative effect on inter-professional conflict which means that as remuneration increases, inter-personal conflict decreases.

Enforcement of policies positively and significantly affected counter-productive work behaviour ( $\beta = 48.562$ ,  $p = 0.043 < 0.05$ ). This result implies that unfair enforcement of policies is a major factor that makes some of the bank employees feels that the management favour the main/full staff more than the contract staff in the sector. Some of the banking firms policies that make employees display counterproductive behaviours such as inter-professional quarrelling, agitations, sabotage, theft of money and

so on bother on adjustment of consolidated salary structure, giving preference to some staffs than others. This finding is consistent with Bennett and Robinson's (2000) support for dimensionalising counterproductive work behaviours (CWB). Also, Timinepere, Agbaeze, Ogbo & Nwadukwe (2018), established that distributive justice had non-significant positive effect on turnover intention (counterproductive work behavior)

### CONCLUSION AND RECOMMENDATIONS

The survival and growth of the banking sector in Nigeria depends largely on the behavioural and attitudinal patterns (positive or negative) of the workforce which stems from the level of organizational justice practiced in banks which could bring to an end the dispute, discord, protests and quarrels leading to high labour turnover and other expressions of disharmony among employees in the banking industry in the country.

In lieu of this conclusion, the study recommends that banking organizations must understand that fairness in remuneration allocation and policy implementation is fundamental to the employee overall attitude and behaviour at work. Therefore, the management and government should focus on the adjustment of salary structure, payment of hazards allowances and benefits, among others that will encourage team building, group dynamics and collaborative practice among all categories of bank employees and it would reduce the level of inter-professional conflict among employees in the banking sector

Further, top management of banks should resolve a conflict among different banks workforce in a fair manner. Management should review some of the workforce policies that make staff display counterproductive behaviours such as inter-professional quarrelling, agitations, sabotage and theft of money, customers information cloning and fraud. In addition, the management should treat all employees whether full or contract staff equally by explaining very clearly to staff in the institution any decisions and changes implemented. The performance management policy, disciplinary policy and procedures should be applied fairly to all employees.

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