



ORGANIZATIONAL JUSTICE, TRUST AND ORGANIZATIONAL COMMITMENT IN BANKING SECTOR OF PAKISTAN

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Abstract

Causal relationship between organizational justice and organizational commitment is investigated through this study. Organizational justice is assumed to be tripartite as distributive justice, interactional and procedural justice; however, here it has been measured on the basis of procedural and distributive justice. This research has also investigated the impact of organizational trust as mediator. The units of analysis are the employees of private commercial Banks operating in the jurisdiction of District Attock, Punjab, Pakistan. Survey method has been used to gather the viewpoints of employees through convenience sampling technique. Two hundred and fifty respondents shared their feelings with us through structured questionnaire. Regression analysis technique is used to analyze our hypotheses. Barron and Kenny (1986) approach has been used to explore the influence of mediator on predictor and outcome variables. Study was concluded with the result that there is Strong impact of organizational justice is observed over organizational commitment. Trust has significance role in development of organizational commitment in organizational perspective.

Key words:

Organizational Justice; Organizational Trust; Organizational Commitment; Distributive Justice; Procedural Justice

BACKGROUND

Business organizations are considered as economic institutions. This logical perspective has established relationship between employers and employees. Organizations emphasize over the use of quid pro quo exchange between payments and performance of definite appraised tasks. Employee motivation is taken as journey for economic gains, thus merit payments are assumed to be more effective. On the basis of rational model, one can raise the case of downsizing for those employees who



are not contributing to the baseline of performance. This model is found to be in the hearts of those organizations which always take measures towards cost cutting. Merit pay is not always effective and downsizing has malicious effects in the long run and workers are strait jacketed by bureaucratic management that results in decreasing innovation in organization. One should take into consideration economic matters but to the extent of duty. Quid pro quo exchange also includes ethical compulsions that one party has to the other. Employees look towards benefits but employer looks to the output more. Organizational justice is about the perception of employee about organization that how they are being treated. It works like glue to keep people together and work effectively. On the other hand, there is injustice that works as harsh solvent and melts the bonds within organization and society. Injustice is not only injurious to individual but also to the organization. In organizational justice, procedural justice is considered to be central determinants of job satisfaction. Procedural justice plays its role in the overall evaluation of an organization such as trust in supervisor, organizational commitment and citizenship behavior. Procedural justice explains the means to determine the output/outcome. Procedural justice is about the perceived fairness of process used to make decision and distributive justice is concerned with the perceived fairness of outcome to be rewarded. Thus distributive justice is a motivating force for employee. Procedural justice is associated with the organizational system evaluation such as pay system, organizational commitment and process satisfaction, whereas distributive justice is pertinent to organizational outcome such as pay satisfaction, outcome (Folger & Konovsky, 1989; Greenberg, 1990).

Relationship between gender and organizational justice has been given a very small attention in research. Male and female weigh procedural justice and distributive justice differently. Women prefer procedural justice to be fair than men relevant to their organizational outcome but same is opposite for male as they want distributive justice to be fair than procedural most relevant to organizational outcomes. It has been found in research that when people receive unfavorable outcome, negative affect tend to be diminished if fairness procedural justice is perceived in organization (Brockner et al. 1997; Schaubroeck et al. 1994; Sweeney & McFarlin, 1997).

Team work reflects interdependency between team members to complete professional goals. Many theories had been established to reduce the risks involved in team work and minimize the magnitudes of smashed trust. Legalistic medications are assumed to be weak to build the broken trust and are taken to be ineffective for organizational development. Diversity in workforce composition of organization increases with the passage of time. In case of diverse workforce, employees are less dependent on the use of shared norms, values and interpersonal skills, so there is need to build mutual trust among them in order to work more effectively for organization.

This scenario has created a need to take into consideration the role of trust. Trust is defined as *"Readiness of a party to be open for actions of another party, keeping in mind that other party will take the actions, is important to one without analyzing monitoring ability to other party"*. Other spectrum of organizational trust is self-directed teams and empowerment of employees. In such conditions, control is lowered and interactions are increased. Nowadays, direct monitoring of employees is becoming obsolete, so trust building is important in self-directed team to achieve higher goals. Trust plays its role in the substitute of supervisor and employees are ready to take risk for the betterment of organization. Remember, trust is not about taking risk but it is about showing inclination towards taking risk. Trust and cooperation are used synonymously, when we trust someone then some favorable action is expected instead of harmful action and all this is enough to cooperate with each other. Trust always leads towards cooperation but trust is not mandatory for starting cooperation with others in cooperation, no party is at risk. Employees are often found to be cooperative with the trusted persons. There is not a big difference between trust and confidence. Confidence in abilities and determination leads to trust in any working relation. Trust is about good intentions and confidence is about words and activities to be performed. Trust is based on recognition of risk but confidence is risk free and in case of confidence, alternatives are not considered. Risk and trust are interdependent upon each other. The major distinction between trust and trusting attitude is the Will of accepting risk. Trust always directs towards risk in any relationship but the form and magnitude of risk is always dependent upon situation and circumstances. All risk-taking actions are not trust based as plantation in agriculture and fund investment in stock market (Cook & Wall, 1980; Deutsch, 1960; Luhmann, 2000).

BROAD PROBLEM AREA

High concentration is being given over the parameters which are supposed to be the tools having strong hand in evaluation of diverse perception about organization. To get accurate idea about the organizational policies, procedures and legislatives, the relationship organizational trust from leaders and organizational perspectives and organizational justice has also been taken into account. It is of great importance to identify the workers' reaction to policies from management and organizational side and their final impact over the performance of institution in the long run.

If employees of an organization work beyond their approved list of roles and duties with positive approach this gives a competitive edge to organization. The basis of such an attitude are motivation, work attitudes and contribution (Podsakoff & MacKenzie, 1997). Employment relationship can be taken as social or economic exchange. It talks about the concept where one does favors to other just because he/she expects some return in future, but exact nature of return is dependent upon the one who makes it.



We can say social exchange is based on long-term exchange of favors that excludes accounting and is about wordy commitment to interchange (Blau, 1964).

On the other hand, Prototype Social Exchange is based on the formal contract that specifies the exact quantities to be exchanged and can be enforced through legal endorsements. Social Exchange has developed a base for researcher to understand the work attitudes and behaviors. Without exact nature of commodities to be exchanged, one comes to know the level of mutual co-operations through social exchange which are indicated by exchanged favors. Social exchange depends upon employer in the employment relationship based on fair treatments of employees. This action provokes the employees to work hard for the welfare of organization. Organizations which are perceived to care about the needs of their employees are considered to be supportive organization. These organizations give their employees rewards, recognition and value on the basis of their contribution. Supportive organizations have three basic elements; discretionary awards, employee commitment and trust. With discretionary award, employees feel appreciated. It helps to raise employees' commitment and leads to the level of reciprocity. Trust has a critical role in social exchange theory. Trust is broken when either employee or organization does not fulfill their responsibilities and commitments. Positively Outstanding Service (POS) is positively related with organizational commitment and negatively related with turnover rate (Shore & Shore, 1995; Shore & Wayne, 1993).

To get consistent and productive performance, it is necessary for employer to develop and maintain organizational trustworthiness. Employees quantify and measure the organizational trustworthiness on the basis of observation and analysis of following six elements:

- Their leaders and HR practices;
- Various organizational strategies for finance, marketing, HR;
- Organizational norms and values;
- Organizational structure;
- Common people views about organization; and
- External governance.

Trust has also been used as a factor, having impact on the relationship of organizational justice and work outcomes, but that was just from the perspectives of supervisor. However, there are multiple stakeholders who have impact on the perceived trust level of employees i.e. peers, supervisor and management. Organizational justice has been postulated as predictors of trust related to organization. Trust in organization is to be theorized as mediating their relationship.

LITERATURE REVIEW

Equity Sensitivity Model. According to equity sensitivity model there are three types of people:

Benevolent: Benevolent are the individual who are known as “givers”. They are satisfied when they are given opportunities to use their skills and expertise. These people emphasize on the relationship with employer. Benevolent can never be disturbed by giving them less return as they do not work for the return they work for their pleasure.

Equity Sensitive: Equity sensitivity endeavors the balance between organizational demands and desired outcomes. Employee with equity sensitivity affect their successive attitudes and reactions (Huseman, Hatfield, & Miles, 1987).

Entitled: Entitles are known as “taker”. These people put their personal outcomes ahead than of organizational interests. They are always present to “Get Their Way” in the organization. They constantly seek the ways to increase their rewards by any mean.

Organizational Justice

Justice theories are now being applied in various aspects of organizational development such as organizational trust and organizational commitment, commitment of senior management in international joint ventures, performance appraisals, and job satisfaction (Folger & Konovsky, 1989; Greenberg, 1986; Johnson, 1999; McFarlin & Sweeney, 1992). Literature shows the discussion of organizational justice into three parts i.e. distributive justice, procedural justice and interactional justice. Distributive justice is that each employee must get the reward proportionate to input. Well known theory concerned with distributive theory is equity theory. Procedural justice is concerned with the processes used to determine resources to be allotted (Adams, 1965; Thibaut & Walker, 1975). Interactional justice is related with treatment received from decision makers and the extent to which decision making procedures are being legislated. These tripartite of organizational justice are found to be related with job satisfaction (Bies & Moag, 1986; McFarlin & Sweeney, 1992; Moorman, 1991; Tyler & Bies, 1990).

Distributive Justice

Resources to be allocated have a wide range and people are affected by allocation of these resources. This includes; authority, technology, responsibilities and monetary benefits. Distributive justice is that these resources are to be distributed based on the following three criteria:

Equity: Compensation given on the merit is equivalent to the concept of fairness. When organization's goals, objectives and the ways to achieve them are clear then equity principle plays an important role in the motivation of employees. Equity is known as



transactional criterion, where organization offers specific rewards for definite contributions.

Equality: In the times of organizational stability, rewards/outcomes are distributed on the basis of equality, which leads to the cooperation and cohesion in the employees. Loss in organization has also been distributed on the basis of equality. Unfair allocation of losses will lead to employees' dissatisfaction (Martin, 1981).

Individual Need: It is very important to allocate the resources on needs of individual for survival of organization but distribution of resources on individual need should not conflict with the need of organization. The distribution of available out-placed resources e.g. scheduling of downsizing based on individual needs may play an important role in the fairness perception about organization (Cobb et al. 1995; Deutsch, 1995).

Procedural Justice

Procedural Justice is about the perceived fairness about processes and procedures by which distribution of resources and outcomes is made. Reconstruction of ground rules, recourse and 'who is to have voice' are extremely important regarding procedural justice. Procedural justice is considered to be central determinants of job satisfaction. Procedural justice plays its role in the overall evaluation of an organization such as trust in supervisor, organizational commitment and citizenship behavior. Procedural justice explains the means to determine the output/outcome. Procedural justice is about the perceived fairness of process used to make decision, distributive justice is concerned with the perceived fairness of outcome to be rewarded. Procedural justice is associated with the organizational system evaluation such as pay system, organizational commitment and process satisfaction (Borg, 1991; Folger & Konovsky, 1989; Greenberg, 1990).

Reconstruction of Ground Rules: Organizational policies and procedures make the ground rules of an organization. According to organizational development perspective, participation of employees in development of rules makes it easier to understand and accept the rules and help the employees to better perceive organizational justice in a better way.

Recourse: Recourse is the only option available to employees if they are treated injustice regarding complain. During organizational change, complains can be lodged about existing procedures and processes. A request can be generated to review the existing policies and procedures as employees are facing new conditions. There may be a standing against new policies and procedures as employees are negatively affected by them or still think viable old policies and procedures. System of recourses

is the only alternate through which higher management comes to know how resource distribution is and what are its effects on human resources.

Who is to have voice?

In decision making process, basic norms and values of an important subgroup should be taken into consideration to get fair perception. Different groups in an organization may have different opinions, leading towards conflict; here group differences affect perceptions about fairness. Voice in the construction of ground rules allow employees to create and develop new policies and procedures perceived as fair while working in diversity. Voice in the recourse allows establishing new channels of communication which addresses the objections forwarded. Voice is used to explain the opportunities to all groups in order to enhance the competition among intergroup (Cobb et al., 1995; Leventhal, 1980; Schopler, 1987). Prime objective of our research is to investigate the causal association between organizational justice, job satisfaction and role of organizational trust as mediator will be analyzed.

Organizational Trust

Trust is defined as vulnerability of one party to the deed of other party dependent on the anticipation that other party will accomplish a significant action important to the trust or without seeing checking ability to the first person. This exposure comes from the uncertainty whether other party will perform up to the expectation or not. Degree of openness enhances in the conditions where parties are interdependent i.e. attentiveness of one party cannot be reached from former party (Becker, 1992). Trust has been categorized into two categories, cognitive-based trust and affect-based trust. Cognitive-based trust is defined as the logical evaluation of an individual ability to perform responsibilities; this characteristic reveals level of an individual dependency, competency and reliability. Affect-based trust is defined as emotive attachment that comes from the common care and thoughtful that is found amid individuals. Affect-based trust is the main influence of social-exchange relationship as observed in the previous research (Chen et al., 1998; McAllister, 1995). Care for other's interest, reliability, competence, and openness are main dimensions of trust (Butler, 1991; Mayer et al., 1995; Mishra, 1996). Social exchange relations require investment that leads to the commitment in other party. Focal exchange partner i.e. organization or supervisor is asked to treat their employee fairly which results to the trustworthiness in organization. Alternatively, employees start delivering in result to the organization back (Blau, 1964; Shore & Shore, 1995).

Significant relationship is observed between organizational trust, procedural and distributive justice, in order to keep exchange relations balanced, employee will be obligated to return the good deeds to organization by performing their obligations, workers will show their trustworthiness, thus expanding the arena of mutual trust. Return therefore increases trust. Responsibilities, employees perform in social exchange, are generally taken as broad support, mutual loyalty and good will.



Employees who are involved in delivery of reciprocation are seen to have positive attitude towards work. There are rational evidences for the relationship between organizational trust and organizational commitment and employee turnover (Liou, 1995; Pearce et al., 1994; Robinson, 1996; Robinson & Morrison, 1995). Trust is an insignia of social exchange, which is a large supporter of devotion, benevolence and livelihood. Thus we can presume that trust is a player of mediation for organizational justice and social exchange support the common loyalty, generosity and support, thus trust will absolutely have impact over the relationship amid organizational justice and on-the-job events and outlooks of employee. Research shows that stuff of employee is dependent upon the principal exchange companion. Trust mediates the relationship of organizational justice and numerous organizational outcomes like job satisfaction and organizational commitment (Konovsky & Pugh, 1994). A strong cause and effect relationship is also observed between trust and organizational citizenship behaviors (OCBs). Substantial relationships between trust in leadership and other parameters like job satisfaction, organizational commitment have strong impact over organizational effectiveness and efficiency. Trust also mediates the relation between job satisfaction and organizational effectiveness (Dirks & Ferrin, 2002).

Organizational Commitment

Organizational commitment is considered to be a psychological state of emotions which deals with the relationship of worker with its employer where the worker decides whether to work or not for company in future. Commitment is categorized into three parts: affective, normative and continuance. Affective is known to be most important as it has strong impact on turnover and performance of employees. The employees, who have high level of affective commitment, just only work for organization because of their commitment with the institute. Employees with strong normative commitment keep on working for their organization because of individual norms and values that does not allow them to leave organization for their material benefits. Those employees, who show continuance commitment on high side, just continue to work for it meanwhile searching for a better opportunity, as they get it they would leave the organization. On the basis of various constraints and limitations, organizational commitment has been categorized into three categories as explained below (Johnson, 1999; Meyer & Allen, 1991; Meyer et al., 2002).

Structural Commitment

Structural commitment is constituted by two types of external constraints. One is the impact over the selection between lines of action. Second is that restricts an individual to leave a course of action. Structural commitment depends upon situations, conditions, circumstances, which one cannot avoid to follow because of the following four reasons:

1. Analysis, on the basis of handiness and desirability, of alternate course of actions.
2. Irrecoverable investment made, so cannot go out of it.
3. It is difficult to process, to lay off a certain line of action.
4. One does not leave the certain line of action due to feedback of society.

Structural commitment is about creation, establishment of a specific shape within which employees are required to make decision, act and interact.

Personal Commitment

Personal commitment refers to the in-house aspiration, which makes the basis to carry existing course of action. We may say that personal commitment discusses the individuals who continue a certain action as they take it desirable and wants to do it. It is because of three reasons:

1. Inclination towards certain line of action.
2. Encouraging approaches towards a course of action because of one's special and individual involvement in working.
3. Self-created typology of identity comes from lines of actions.

Moral Commitment

Moral commitment is connected with internal constraint, which is directed by conditions and circumstances that force employees to stay with a specific organization willingly. Moral commitment is based on three parameters:

1. When there are moral obligations on behalf of employee's opposite partner.
2. People feel to be discouraged or ashamed after adopting one certain course of actions found to be involved in them for some time.
3. Culture of an area plays role in the presence of moral commitment as it also emphasizes for the consistency of a line of action.

Commitment processes are entrenched into two logically related groups; external group and internal group. Corporal communities speak of external, physical environment, for example workplace, network, organization, neighborhoods, power relations, dominance order and ethnic communities. Power relations and dominance order create situational context. Rational context helps in making decisions, taking actions and how to interact. Action and interaction shows reaction back to the communities (Athens, 2000; Giddens, 1984; Hall, 1997).

There is idea pertaining to the concept of perpetual monologue elaborating the background of phantom. This word can be taken in the sense of single or manifold entity because distinct phantom acquaintances but when taken in sense of multiple, presents phantom community. Through soliloquizing, actor interprets the situation with which they daily confront, and then put together their movements. Players

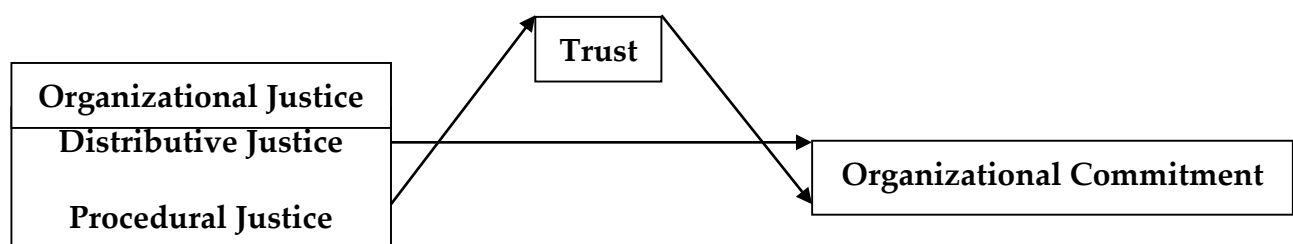


involved in the processing of engagement; meetings and participation are major cause of commitment in both physical and imaginary cases. Extant of literature suggests that affective commitment is what employees give to their organization. There are mixed results regarding what attribute pay more to the commitment of an organization. There is no personal profile which is effective to the commitment. Characteristics and experiences of an employee predict commitment to the organization. Positive impact of age, time which employee spends with organization has been observed upon commitment level. Leadership and communication style also predict the commitment level. Continuance commitment is based on investment and alternatives, where investment is taken in the perspective of money, time or effort. When an employee identifies the alternatives then there is sign of continuance commitment. Normative commitment is a recently identified type of commitment so research is lacking about its antecedents. In case of normative commitment there is a psychological contract between employee and employer. When employee and employer have belief of what will be exchanged between them, influences each other's commitment level because of psychological commitment. Attendance is central predictor of employee commitment. There is highly relationship between commitment and attendance of employee. Continuance commitment is related to the employee attendance. Employee attendance is the most positively related outcome to affective commitment. Antecedents of commitment are very inconsistent and mostly varied (DeCotiis & Summers, 1987; Gellatly, 1995; Meyer et al., 1993; Meyer et al., 1997; Reichers, 1985; Steers, 1977).

GAP ANALYSIS

After extensive literature review, it is revealed that, no previous evidence regarding influence of organizational justice is found regarding distributive justice and procedural justice over organizational commitment. Mediating role of trust between organizational commitment and organizational justice is also perceived to be important.

THEORETICAL FRAME WORK



Research Questions

1. Whether organizational justice affects organizational commitment or not?
2. Does organizational trust play any mediating role to enhance this relationship?

Hypothesis Development

- 1H1 Organizational Justice enhances Organizational Commitment
- 2H1 Organizational Justice enhances Organizational Trust.
- 3H1 Organizational Trust enhances Organizational Commitment.
- 4H1 Organizational Trust mediates the relationship between Organizational Justice and Organizational Commitment.

Research Methodology

Research Design

Mediation Analysis, proposed by Baron and Kenny (1986), is used to determine the relationship and strength of relationship between variables.

Instrument Development

We adopted the instruments already used for measuring our variables published in international journal. References of these questionnaires have been provided along with operational definitions. A pilot survey was run to test the reliability of the instrument on the basis of the value of Chronbach Alpha. After some modifications, final questionnaire was sent to 250 employees for final survey and reliability analysis was run again before the analysis. Dimension wise reliability analysis results are discussed below:

- *Organizational Trust.* Organizational trust has been measured by questionnaire developed by Paliszkievicz (2010), it includes 15 items; which covers the organizational trust among all levels of management. Cronbach's Alpha for the 15 organizational trust items is 0.87.
- *Organizational Justice.* Organizational trust has been measured by the questionnaire proposed by Parker et al., (1997). Cronbach's Alpha for distributive justice is 0.88 and for the procedural justice is 0.74.
- *Organizational Commitment.* Organizational commitment has been measured by the questionnaire developed by Mowday et al., (1979), with 15 items. Cronbach's Alpha for organizational commitment is 0.82.



Population and Sample

Population consists of employees working in several private banks of Pakistan. Viewpoint of respondents has been collected regarding concerned variables through survey. Two hundred and fifty (250) respondents have been approached and the response rate is 90%.

Sampling Technique

Convenient Sampling technique was used to collect the information through structured questionnaire. Three leading commercial banks operating in Islamabad, MCB, HBL and JS Bank, were selected for survey purpose. Instrument was constructed keeping in the organizational trust regarding management perspective, organizational justice regarding the continuum of procedural and output distribution, organizational commitment as a whole and job satisfaction. Out of 250 questionnaires, 225 responses were received and used for data analysis.

DATA ANALYSIS AND FINDINGS

Testing of Hypothesis:

Hyp#	Relationship	R Square	B	Stand. Error	t	Sign.
1H1	Organizational Justice > Organizational Commitment	0.285	X0.501	.137	13.437	0.000
2H1	Organizational Justice > Organizational Trust	0.176	X0.438	0.182	5.796	0.017
3H1	Organizational Trust > Organizational Commitment	0.172	M0.117	0.055	4.534	0.035
4H1	Organizational Justice > Organizational Trust > Organizational Commitment	0.300	X0.551 M0.078	0.145 0.056	7.123	0.002 0.016

Hypotheses are tested in four steps suggested by Baron & Kenny (1986).

Step 1: Organizational Justice enhances Organizational Commitment with, $\beta = 0.501$, $R^2 = 0.285$, and $p - value = 0.000$, which leads to the acceptance of first hypothesis 1H1.

Step 2: Organizational Justice enhances Organizational Trust with, $\beta = 0.438$, $R^2 = 0.176$, and $p - value = 0.017$, which leads to the acceptance of second hypothesis 2H1.

Step 3: Organizational Trust enhances Organizational Commitment with, $\beta = 0.117$, $R^2 = 0.172$, and $p - value = 0.035$, which leads to the acceptance of first hypothesis 3H1.

Step 4: Organizational commitment is regressed upon Organizational Justice and Organizational Trust to test the mediating behavior of Organizational Trust as zero order relations are evidenced significant in the above three steps. Partial mediation of Organizational Trust is observed as both the predictors, Organizational Justice ($\beta = 0.551$ and $p - value = 0.002$) and Organizational Trust ($\beta = 0.078$ and $p - value = 0.016$) are significantly predicting Organizational Commitment with $R^2 = 0.300$. Moreover, indirect effect is also calculated by difference and product approaches (Judd & Kenny, 1981; Sobel, 1982). The indirect effect by difference approach is 0.051 and product indirect effect by product approaches is 0.039.

DISCUSSION

In the world of competition, when there are obstacles in the way of achieving financial and progress targets, leaders of the market should not forget to keep in mind the long term benefits by disseminating information clearly and honestly. This assures employees that organization takes care of its individual workers. Tremendous milestones can only be achieved by the hard work of employees. Many researchers have taken into account organizational justice, organizational trust and organizational commitment over few recent decades. Some researchers concluded with the idea that managers who want to get continuous productivity need to put emphasis over the implementation of these three factors. These factors are not only significant to the success of organization but also have great impact upon each other. Organizational leadership is required to encourage employee motivation and improve organizational trust by adopting various measures to increase spirits of employees for values and sense of belonging. Leaders need to investigate the areas and factors which are good to influence the perception of organizational justice and organizational trust such as improving working environment, job rotation, and effectiveness of supervisors, capacity buildings of employees and introduction of incentives programs. To establish or improve the level of organizational justice and organizational trust which lead towards better organizational commitment.

The following approaches are recommended to be observed:

- *Excellence Program.* Organization is required to enhance the capacity building of its employees by providing them training at specific schedule. It is required to update system, processes and procedures according to market trend to remain competitive and keep the employees motivated and determined.
- *Communication.* Organization must communicate information to its employees clearly, concisely and timely. Management must provide the reason why certain decision was taken and what will be its drawbacks and returns.



Employees should be involved in decision making; such involvement will increase the level of mutual trust.

- *One Goal, One Team.* Management should establish common goal, disseminate the same to lower level, indicating the commitment of leaders to achieve the milestone. Management should assure its commitment to employees, clarify the responsibility for common goal to make it happened easier, and clearly identify the sources to be used. Organizational justice and organizational trust can be enhanced by making the employees feel like partners.
- *Need of Employees.* Employee's commitment and trust level is directly proportional to the sensitivity shown by organization for their needs. It is important to realize employees need and prompt and positive response to enhance the organizational commitment.

CONCLUSIONS, FUTURE DIRECTIONS, AND LIMITATIONS

Management and leadership of an organization should make regular assessment of organizational commitment, organizational trust and organizational justice of employees and should take appropriate actions to improve these areas, or endure to build upon already efficacious struggle. The leaders must develop enhanced and effective strategies to make the insights of organization better. Managers should concentrate on setting effective relations among departments of organization. Leadership has massive role in the development of trust and execution of any policy related recommendation. Ultimately it is very necessary to train the employees to understand the importance of trust, organizational citizenship behavior and its various dimensions. Management of organization is responsible to build trustworthy working conditions and make the decision making process to be participative. Giving more room in actions and empowerment, increases the number of devoted, satisfied and committed employees. Considering both management and policy matter related perspectives, this study is useful for policy makers and managers of organization. Leaders must involve the sub-ordinates into decision making process, should give them authority, and should build mutual friendly relationship. A proper feedback is necessary to be provided to improve their performance level. By observing such strategies, a strong push can be endorsed to organizational justice and organizational trust which will ultimately enhance the organizational commitment.

This topic of research may be extended to present viewpoint of employees of banking industry from Pakistani perspectives including both private and public sector banks. This study has been conducted form managers' perspective, but in future, both perspectives (supervisor and management) can be considered to display more authentic picture of trust in organizations. Comparative study of banking industry across Pakistan and India may be conducted having similarity in cultures to some

extent. Role of trust may investigate as moderator at the current perceived relationship.

The study cannot be generalized as it has been conducted in banks located in District Attock. So, there is generalization issue because of displaying viewpoints of employees of a specific area. As it was chosen to collect data through questionnaire, while gathering, employees may feel hesitation because of lack of trust in order to show their mind set or inner perceptions, finally giving biased result. Thus reliability of our result will certainly get down.

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