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[IMPACT OF ORGANIZATIONAL JUSTICE AND TRANSFORMATIONAL LEADERSHIP ON TURNOVER INTENTION: A MEDIATING ROLE OF WORK ENGAGEMENT]

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ABSTRACT

This study examined the role of work engagement as a mediator in the relationship between organizational justice (distributive, procedural, and interactional), transformational leadership, and turnover intentions. The research is grounded in social exchange theory, which serves as the theoretical foundation for hypothesis development. A quantitative approach was employed, with 320 questionnaires distributed to employees in banks located in Karachi. The final sample consisted of 237 responses for analysis. Smart PLS was used for data analysis, revealing that distributive justice has a significant association with work engagement but no significant link with turnover intention. Procedural justice is significantly related to work engagement and also has a significant impact on turnover intention. Similarly, interactional justice is significantly associated with both work engagement and turnover intention. Additionally, transformational leadership demonstrates a significant relationship with both work engagement and turnover intention.

Keywords: Turnover Intention, employee turnover, private banking sector.

Background to the Study

Concerns regarding organizational justice stem from various aspects of employees' professional lives. For example, employees often focus on the fairness of income distribution, including rewards, promotions, and dispute resolution outcomes, which is referred to as distributive justice. Additionally, individuals assess the fairness of decision-making processes that lead to these outcomes, known as procedural justice (Colquitt, Greenberg, & Zapata-Phelan, 2005). Transformational leadership influences both in-role and extra-role employee performance, as managerial citizenship behavior plays a crucial role in facilitating knowledge sharing and fostering workplace relationships. As a result, transformational leadership has gained significant attention (Carter, Mossholder, Feild, & Armenakis, 2014). This leadership style aims to align employees' values, decisions, and attitudes with the collective goals of the organization, fostering commitment and progress toward a shared vision (Strom, Sears, & Kelly, 2014). Work engagement is positively linked to psychological and emotional well-being, as well as positive workplace behaviors, intrinsic motivation, and high performance (Bakker, Schaufeli, Leiter, & Taris, 2008). Empirical research identifies organizational justice as a key factor influencing work engagement (Moliner, Martinez-Tur, Ramos, Peiro, & Cropanzano, 2008; Saks, 2006; Strom, Sears, & Kelly, 2014). Similarly, transformational leaders strive to maximize employee productivity while ensuring fair compensation and recognition, strengthening their commitment to both the organization and their roles. Therefore, transformational leadership plays a critical role in managing employees effectively. Turnover intentions have been highlighted in research, with calls for further studies on the relationship between transformational leadership and employee turnover. Despite its significance, limited research has been conducted on turnover intention (Gibson, Ivancevich, Donnely, & Konopaske, 2012; Mokgolo, Modiba, & Mokgolo, 2012). Employee turnover is a critical factor in a nation's economy, as high turnover rates create challenging business environments. Retaining top talent is a priority for organizations, particularly in banking, where labor shortages and competitive pressures make employee retention a pressing

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concern (Bilal, Rehman, & Rehman, 2018). Distributive justice explains employees' reactions to the allocation of compensation, such as salaries, benefits, promotions, job security, and terminations (Cropanzano, Ambrose, Greenberg, & Cropanzano, 2001). Studies indicate that distributive justice significantly influences turnover intention (Agbaeze, Ogbo, & Uche, 2018; Al-Shbiel et al., 2018; Arif, 2018; George & Wallio, 2017; Ozturk, Eryesil, & Beduk, 2016; Raza, Gulzar, & Jabeen, 2017; Tourani et al., 2016; Phayoonpun & Mat, 2014), while other research suggests no significant impact (Aslan & Mustafa, 2015; Javed & Bakhtiar, 2012). Procedural justice pertains to the fairness of processes used in decision-making regarding career development, performance evaluation, and rewards (Roch & Shanock, 2006). Some studies indicate a significant effect of procedural justice on turnover intention (Agbaeze et al., 2018; Al-Shbiel et al., 2018; Arif, 2018; Aslan & Mustafa, 2015; George & Wallio, 2017; Ozturk et al., 2016; Tourani et al., 2016; Phayoonpun & Mat, 2014), while others suggest an insignificant effect (Hasan & Waqas, 2017). Interactional justice focuses on interpersonal interactions characterized by honesty, respect, and recognition, which stem from procedural justice (Baldwin, 2006; Gefen, Ragowsky, & Ridings, 2008; Karriker & Williams, 2009). Research suggests that interactional justice significantly impacts turnover intention (Agbaeze et al., 2018; Arif, 2018; Aslan & Mustafa, 2015; Ozturk et al., 2016; Tourani et al., 2016), whereas other studies report no significant effect (Addaia et al., 2018; Javed & Bakhtiar, 2012; Khalid et al., 2018). Transformational leadership enhances employees' performance by influencing their attitudes and priorities. This leadership style directs employees toward long-term organizational objectives (Gul, Ahmad, Rehman, Shabir, & Razzaq, 2012). Several studies confirm a significant impact of transformational leadership on turnover intention (Amankwaa & Anku-Tsede, 2015; Ariyabuddhiphongs & Kahn, 2017; Hakim & Ibrahim, 2017; Naseer et al., 2017; Pravichai & Ariyabuddhiphongs, 2018; Shah et al., 2017; Siew, 2017). However, other researchers argue that transformational leadership does not significantly influence turnover intention (Gyensare et al., 2017; Gyensare, Anku-Tsede, Sanda, & Okpoti, 2016).

Research Question

What is the impact of distributive justice, procedural justice, interactional justice, and transformational leadership on turnover intention: a mediating role of work engagement in the private banking sector of Karachi?

Objectives of the Study

- The purpose of this research is to examine the elements that influence turnover intention in Karachi's private banking sector.
- The major objective in this research is to discover the relationship among distributive justice, procedural justice, interactional justice, transformational leadership and turnover intention: A mediating role of work engagement.

Theoretical Background and Development of Hypothesis

Underpinning Theory (Social Exchange Theory)

The social exchange theory (Blau, 1964) provides a strong theoretical foundation for this study's assumptions. According to this theory, relationships between business entities should not be confined solely to economic transactions; rather, they should also incorporate elements of social exchange. This perspective emphasizes a mutual balance of responsibilities between the parties involved. For instance, in the employee-employer

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relationship, employees contribute their knowledge, skills, abilities, and motivation in exchange for rewards. These rewards can be both tangible, such as financial compensation, and intangible, including respect, recognition, and a sense of fairness. Psychologists consistently highlight that fairness plays a crucial role in ensuring job satisfaction among employees. Therefore, based on this theoretical framework, employees who experience equitable treatment are more likely to exhibit higher job satisfaction and a greater motivation to remain committed to their organization.

Distributive Justice and Turnover Intention

Distributive justice plays a crucial role in shaping employees' perceptions of fairness regarding job-related outcomes, significantly influencing their satisfaction with work aspects such as compensation and job responsibilities (Noruzy, Shatery, Rezazadeh, & Hatami-Shirkouhi, 2011). Human resource management departments establish policies and guidelines to uphold organizational justice within the workplace. When distributive justice is fairly implemented, all employees receive an equitable share in job-related matters. Research has shown that distributive justice has a significant relationship with employee turnover (Parker & Kohlmeyer, 2005; Zagladi, Hadiwidjojo, & Rahayu, 2015).

Hypothesis 1: *Distributive justice has a negative significant impact on turnover intention.*

Procedural Justice and Turnover Intention

Procedural justice refers to the fair treatment of employees within the decision-making processes that determine organizational outcomes (Crawshaw, Cropanzano, Bell, & Nadisic, 2013; Herda & Lavelle, 2012). Organizations where employees perceive low levels of procedural justice tend to experience higher turnover rates (Bal, de Lange, Ybema, Jansen, & van der Velde, 2011). Research has established a significant relationship between procedural justice and turnover intentions. An employee's perception of fairness can influence various workplace factors, including burnout, job satisfaction, stress levels, job commitment, actual turnover, and turnover intentions (Herda, 2012; Herda & Lavelle, 2012; Parker et al., 2011). Additionally, aspects such as performance appraisals, promotions, job assignments, training programs, and coaching play a crucial role in shaping employees' perceptions of fairness within an organization (Herda, 2012).

Hypothesis 2: *Procedural justice has a negative significant impact on turnover intention.*

Interactional Justice and Turnover Intention

Interactional justice refers to employees' perceptions of fairness in the communication and interpersonal treatment they receive regarding decisions that affect them. To improve interactional justice, organizations must provide clear justifications for decisions and communicate them with respect (DeConinck, 2010). A perceived lack of fairness in processes, outcomes, and interpersonal interactions can lead to dissatisfaction (Loi, Hang-Yue, & Foley, 2006). Research indicates a significant relationship between interactional justice and turnover intention, aligning with previous findings in the literature (Loi et al., 2006; Tourani et al., 2016). A possible explanation for this is that employees who perceive higher levels of interactional justice feel valued for their contributions, reducing their likelihood of leaving the organization.

Hypothesis 3: *Interactional justice has a negative significant impact on turnover intention.*

Transformational Leadership and Turnover Intention

Transformational leadership aims to enhance employee performance by reshaping their motivations and priorities, guiding them toward the achievement of long-term

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organizational goals (Gul et al., 2012). This leadership style is characterized by key attributes such as individual influence, intellectual stimulation, and emotional support. Transformational leaders consider employees' needs, establish a compelling vision and mission, foster an open culture, build trust, and encourage employees to transcend self-interest for the collective benefit of the team, organization, or society (Nanjundeswaraswamy & Swamy, 2014). This study examined the relationship between transformational leadership and turnover intention, revealing a strong correlation between the two. The findings suggest that transformational leadership is one of the most significant factors influencing turnover intention (Siew, 2017).

Hypothesis 4: *Transformational leadership has a negative significant impact on turnover intention.*

Mediating Role of Work Engagement

Numerous researchers have confirmed the impact of organizational justice on work engagement (Hassan & Jubari, 2010; Ghosh, Rai, & Sinha, 2014; Gupta & Kumar, 2012; Saks, 2006), which, in turn, influences various positive workplace behaviors, such as organizational citizenship behaviors, proactive behaviors, and creative work behavior (Agarwal, 2013; Shantz, Alfes, Truss, & Soane, 2013; Salanova & Schaufeli, 2008). Recent academic studies have also highlighted the mediating role of work engagement, suggesting that distributive justice, procedural justice, and interactional justice significantly affect work engagement. Additionally, transformational leadership and work engagement are anticipated to be positively correlated (Kovjanic, Schuh, & Jonas, 2013). Transformational leaders foster engagement by providing meaningful work, articulating a compelling vision, setting ambitious goals, and demonstrating concern for their employees. This leadership approach enhances employee motivation and engagement. While research supports the relationship between transformational leadership and work engagement (Breevaart et al., 2014; Schmitt, Den Hartog, & Belschak, 2016; Kovjanic, Schuh, & Jonas, 2013), studies have also shown that work engagement plays a crucial role in influencing employees' intentions to stay within an organization (Halbesleben & Wheeler, 2008; Mitchell, Holtom, Lee, Sablinski, & Erez, 2001). Work engagement is closely linked to employees' attitudes, goals, and behaviors (Saks, 2006). Engaged employees are more likely to develop a strong attachment to their organization, leading to reduced turnover intentions (Schaufeli & Bakker, 2004). This perspective is further supported by research demonstrating a negative relationship between work engagement and turnover intentions (Du Plooy & Roodt, 2010; Harter, Schmidt, & Hayes, 2002).

Hypothesis 5: *Work engagement has a negative significant impact on turnover intention.*

Hypothesis 6: *Work engagement mediates the relationship between distributive justice and turnover intention.*

Hypothesis 7: *Work engagement mediates the relationship between procedural justice and turnover intention.*

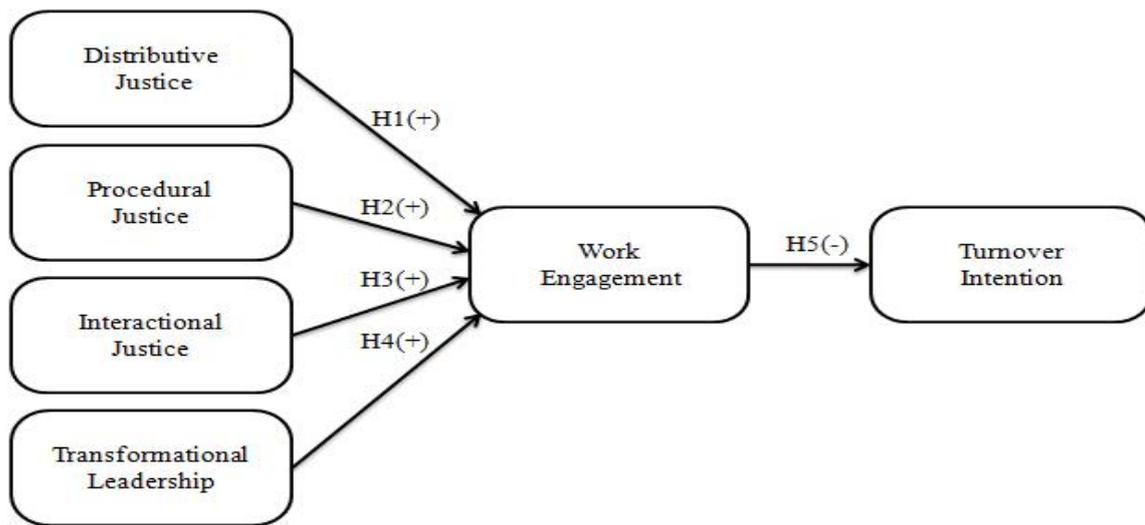
Hypothesis 8: *Work engagement mediates the relationship between interactional justice and turnover intention.*

Hypothesis 9: *Work engagement mediates the relationship between transformational leadership and turnover intention.*

Research Framework

The variables distributive justice, procedural justice, interactional justice, and transformational leadership. In this framework, these variables are independent variables and work engagement is mediator while the turnover intention is a dependent variable.

Figure 2.1: Conceptual Framework of the Present Study



Review of the Related Studies

Employee turnover is influenced by perceptions of fairness in the distribution of rewards and the decision-making process within an organization. The absence of distributive justice has been linked to increased turnover intention (Arif, 2018). According to Arif's study, a significant relationship exists between distributive justice and turnover intention. A survey was conducted among 313 banking employees, and 600 completed responses were analyzed using regression techniques. However, the study has certain limitations. The first limitation is its reliance on self-reported questionnaires, which may introduce bias in measuring study variables. The second limitation is that the study only examined turnover intentions rather than actual employee turnover behavior (Arif, 2018). Similarly, procedural justice has been found to play a crucial role in enhancing work engagement, which subsequently leads to a reduction in turnover intention (Al-Shbiel et al., 2018). Work engagement serves as a mediating factor in the relationship between procedural justice and turnover intention. This study utilized PLS-SEM methodology and analyzed data from 83 employees to establish this relationship. However, a key limitation of the study is the presence of common method variance, which may impact the validity of the findings (Al-Shbiel et al., 2018). Employees who are actively engaged in their work invest high levels of effort and commitment, leading to increased self-worth and a stronger intention to remain in their organizations (Zhang, Meng, Yang, & Liu, 2018). The research model confirms that work engagement directly influences turnover intention. Data collected from 2,426 employees were analyzed using structural equation modeling (SEM) to test the hypothesized relationships. The study suggests that reducing turnover intentions among health inspectors can be achieved by enhancing professional

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characteristics, improving job satisfaction, and fostering greater work engagement (Zhang et al., 2018).

Methodology

This study employs a quantitative research design to examine the relationships between dependent, independent, and mediating variables. The quantitative approach is deductive in nature, utilizing structured, close-ended questionnaires and numerical analysis to validate the study’s hypotheses and assess the relationships among variables (Lewis, 2015). The research follows an explanatory research design, which involves questionnaires, techniques, and statistical tests designed to support or refute the hypotheses by providing empirical evidence (Ary et al., 2018). This study is based on a correlational approach, which measures the strength and significance of relationships between key variables. According to Ary et al. (2018), an operational definition clarifies a construct by specifying the procedures used to measure or manipulate it. In this study, all constructs have been operationalized to ensure validity. The research includes 42 measurement items, covering dependent, independent, and mediating variables, along with their respective sources. These operational definitions facilitate the interpretation of empirical data and the development of theoretical insights.

Constructs	Number of items	Sources
Distributive Justice	7 Items	(Niehoff & Moorman, 1993; Colquitt, 2001)
Procedural Justice	7 Items	(Niehoff & Moorman, 1993; Colquitt, 2001)
Interactional Justice	7 Items	(Niehoff & Moorman, 1993)
Transformational Leadership	7 Items	(Rawung, Wuryaningrat, & Elvinita, 2015)
Work Engagement	7 Items	(Van Heerden, 2015)
Turnover Intention	7 Items	(Van Heerden, 2015)

The target population for this study is defined by specific geographical boundaries and organizational components. The study focuses on employee job performance, which serves as the dependent variable. Data was collected from the banking sector, specifically targeting employees at both administrative and entry levels, with no gender-based restrictions (Sekaran & Bougie, 2016). A convenience sampling method was primarily used to select participants based on accessibility, while probability sampling techniques were also incorporated. The study ensured equal participation opportunities for all banking employees, regardless of gender. The research relied on primary data collection, using a self-administered, close-ended questionnaire. All variables were measured using scaled questions, with responses assessed through a Likert scale. For data analysis, the researcher employed Smart PLS to conduct: Measurement model

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evaluation Structural model assessment Hypothesis testing Mediation analysis Cross-validity redundancy analysis using blindfolding techniques The study examines the impact of turnover intention (dependent variable) on multiple independent variables (distributive justice, procedural justice, interactional justice, and transformational leadership), while also analyzing the mediating role of work engagement.

Data Analysis

Composition of Data

A total of 320 questionnaires were distributed to employees in the private banking sector. However, 83 responses were identified as outliers and subsequently removed from the dataset. The remaining 237 valid responses were used for further statistical analysis. The following table presents the response rate of participants who took part in the research. It categorizes respondents based on age, gender, education level, management level, and work experience, providing essential demographic insights. Additionally, the data includes mean and standard deviation values, which help summarize the variables according to their frequency and percentage distributions.

Table 4.1

Composition of Data (n = 237)

Descriptive Variable	Characteristics	Frequency	Percent
Age (in years)	Less than 25	20	8.4
	26 to 30	126	53.2
	31 to 35	79	33.3
	36 above	12	5.1
Gender	Male	146	61.6
	Female	91	38.4
Education	Bachelors	144	60.8
	Masters	78	32.9
	Others	15	6.3
Management Level	Top	13	5.5
	Middle	128	54.0
	Low	96	40.5
Experience	Less than 5	157	66.2
	6 to 15	51	21.5
	16 to 25	27	11.4
	More than 26	2	.9

Hypothesis Testing using SEM

The researcher tested the estimation model to ensure the validity and reliability of the variables. The model was constructed and analyzed using Smart PLS, where a PLS algorithm was executed to examine convergent validity. To assess convergent validity, the Average Variance Extracted (AVE) should be greater than 0.5, indicating an acceptable level of internal consistency. Additionally, Composite Reliability (CR) should exceed 0.7 to be considered satisfactory. However, if values fall within the range of 0.4 to 0.7, they may still be acceptable, but items falling below the threshold must be removed to enhance model quality. Following this, discriminant validity was evaluated. The square root of AVE should be greater than or equal to all correlations in the

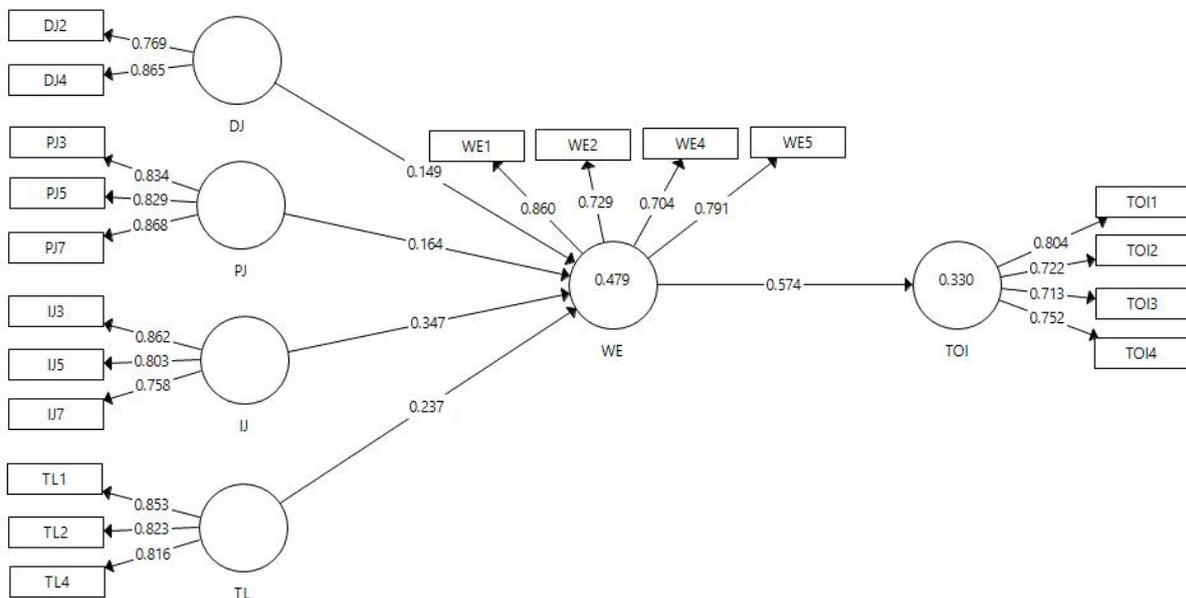
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corresponding column, ensuring that constructs are distinct from one another. Furthermore, the researcher examined the R-squared (R^2) value, which represents the proportion of variance explained in the endogenous variables by the exogenous variables. An R^2 value greater than 0.1 is considered an acceptable level of predictive accuracy.

Measurement Model (Outer Model)

This study employs a reflective measurement model, where the arrowheads point from the latent variables toward their respective Likert scale items. To ensure reliability, the outer loadings of the indicators were examined, as presented in the corresponding table. Each item should ideally load onto its respective factor with a value greater than 0.7 (Yoo & Alavi, 2001). It is recommended that each indicator loading meets the minimum threshold of 0.70 as a general rule. However, Hair, Sarstedt, Ringle, and Mena (2012) suggest that values ranging from 0.5 to 0.7 may still be considered acceptable. Conversely, indicators with loadings below 0.4 should be eliminated to maintain model quality. In this model, outer loading values were assessed, and any item with a loading below 0.5 was reviewed for potential removal. However, since all values exceeded 0.5, they were deemed satisfactory for inclusion in the final model. This model demonstrated that the items which have under 0.5 or marked as red in Ave column are expelled from the model such as DJ1, DJ3, DJ5, DJ6, DJ7, PJ1, PJ2, PJ4, PJ6, IJ1, IJ2, IJ4, IJ6, TL3, TL5, TL6, TL7, WE3, WE6, WE7, TOI5, TOI6, TOI7.



Convergent Validity

To check the estimation model, there is required to check the convergent validity to discover the relationship among two variables and convergent validity describes how positively variables are connected with each other (Cunningham, Preacher & Banji, 2001).

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Table 4.2

Constructs	Outer Loadings	CR	AVE
DJ2	0.769	0.802	0.67
DJ4	0.865		
IJ3	0.862	0.85	0.654
IJ5	0.803		
IJ7	0.758		
PJ3	0.834	0.881	0.712
PJ5	0.829		
PJ7	0.868		
TL1	0.853	0.87	0.69
TL2	0.823		
TL4	0.816		
TOI1	0.804	0.836	0.56
TOI2	0.722		
TOI3	0.713		
TOI4	0.752		
WE1	0.86	0.855	0.598
WE2	0.729		
WE4	0.704		
WE5	0.791		

Notes: CR ≥ 0.70; AVE ≥ 0.50)

This table clarifies the outer loading, composite reliability (CR) and average variance extracted (AVE) which demonstrates that all values above than 0.5 that mean average variance extracted is exact and composite reliability values additionally above than 0.7 that demonstrates the reliability of the variables and statistical importance.

Discriminant Validity

The analysis examines both positive and negative effects within the construct, ensuring that the diverse constructs in the model are correlated with each other while maintaining discriminant validity. To establish discriminant validity, it is necessary to evaluate the Fornell-Larcker criterion (Henseler, Ringle, & Sarstedt, 2015) and the Heterotrait-Monotrait ratio (HTMT) (Hair et al., 2012). According to the Fornell-Larcker criterion, the square root of the Average Variance Extracted (AVE) should be greater than the correlation between the construct and other constructs in the model. Additionally, the HTMT ratio should remain below the threshold (typically 0.85 or 0.90) to confirm that the constructs are distinct from each other. In this study, all diagonal values in the Fornell-Larcker table represent the square root of the AVE, while the off-diagonal values indicate the correlations between constructs. Discriminant validity is established when all off-diagonal values are lower than the corresponding diagonal values, ensuring that each construct is sufficiently different from the others.

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Table 4.3

Fornell-Larcker (n = 237)

	DJ	IJ	PJ	TL	TOI	WE
DJ	0.819					
IJ	0.457	0.809				
PJ	0.286	0.323	0.844			
TL	0.283	0.612	0.456	0.831		
TOI	0.324	0.566	0.416	0.59	0.749	
WE	0.422	0.613	0.427	0.566	0.574	0.773

Note: All the diagonal (bold) values are the square root of AVEs and below the values are correlation of other variables which is less than above values.

Table 4.4

Heterotrait-Monotrait Ratio (n = 237)

	DJ	IJ	PJ	TL	TOI	WE
DJ						
IJ	0.731					
PJ	0.416	0.384				
TL	0.445	0.783	0.565			
TOI	0.501	0.718	0.491	0.732		
WE	0.663	0.787	0.524	0.704	0.714	

Note: HTMT \leq 0.85

To confirm discriminant validity, the Heterotrait-Monotrait Ratio (HTMT) should be less than 0.85 (Henseler et al., 2015). The HTMT is a modern and rigorous criterion for assessing discriminant validity by comparing the correlations between constructs. If the HTMT values remain below the threshold, it indicates that the constructs are distinct from each other and do not exhibit high multicollinearity.

Bootstrapping

Bootstrapping likewise applied at 500 at range value. It implies system 237*500 data collection is to calculate the T statistics and P-value. This table shows the structure model. This table demonstrates the relationship among variables to variables and mediator, for instance, distributive justice has a positive and significant relationship with work engagement. The procedural justice also has a positive and significant impact, interactional justice also shows the significant and positive impact and transformational leadership shows the positive and significant with work engagement as its value also fall in the range which should be < 0.05 .

Table 4.5

Assessment of R-square and adjusted R-square

Bootstrap R-square	R-square	Adjusted R-square
TOI	0.474	0.463
WE	0.476	0.467

Notes: R-square and adjusted R-square should be more than 0.1

This table demonstrates the strong relationship in the model. For instance, it characterizes as the best fit in the model that has a positive significant connection with

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other variables (Wetzels, Odekerken-Schröder, & Van Oppen, 2009).

Assessment of Q-square

Blindfolding is the other technique to discover the genuineness of variables (Hair et al., 2012) and this procedure acquire by cross-validation redundancy to determine the predictive importance of the current model (Geisser, 1975) developed the Q² test that demonstrates the observed values and its parameters.

Table 4.6

Blindfolding Q-square

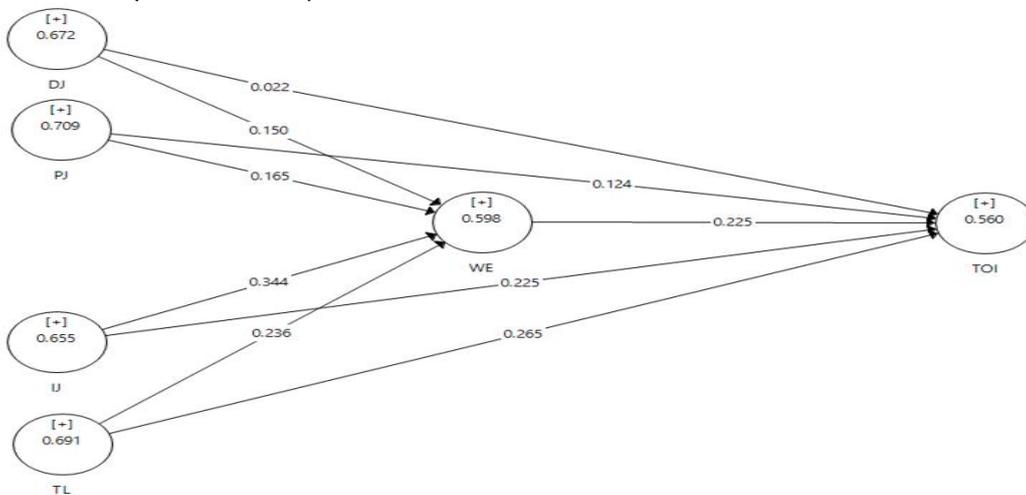
	Q ²
TOI	0.23
WE	0.262

Note: Q-square > 0.0

This table demonstrates the estimations of predictive significance that must be > 0 (above .0) for being dependent variables. There are two sorts of Q-square initial one is known as cross-validated commonality and second, known as redundancy (Fornell & Larcker, 1981). In this model TOI is 0.23 which characterizes that it has an insignificant impact on the exogenous while, WE are 0.262 that clarify it has an insignificant impact on variables.

Hypothesis testing after Mediation

After Mediation (inner model)



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Table 4.7

Mediation Analysis

Hypothesis	Indirect Path	Original sample	T-value	P-value	Decision
H1	DJ -> TOI	0.022	0.455	0.649	Not supported
H2	PJ -> TOI	0.124	2.218	0.027	Supported
H3	IJ -> TOI	0.225	2.94	0.003	Supported
H4	TL -> TOI	0.265	3.677	0.000	Supported
H5	WE -> TOI	0.225	2.798	0.005	Supported
H6	DJ -> WE	0.15	2.855	0.004	Supported
H7	PJ -> WE	0.165	2.976	0.003	Supported
H8	IJ -> WE	0.344	4.267	0.000	Supported
H9	TL -> WE	0.236	2.7	0.007	Supported

Note: indicates significance (t-value > 1.96, p-value < 0.05)

The above table exhibits the path coefficient and significance of the internal model. For instance, the initial part portrays the direct impact, while distributive justice has an insignificant impact on turnover intention (Aslan & Mustafa, 2015; Javed & Bakhtiar, 2012). In the meantime, procedural justice has a significant impact on turnover intention (Agbaeze, Ogbo, & Uche, 2018; Al-Shbiel et al., 2018; Arif, 2018; Aslan & Mustafa, 2015; George & Wallio, 2017; Ozturk et al., 2016; Tourani et al., 2016; Phayoonpun & Mat, 2014). Though, interactional justice has a significant impact on turnover intention (Agbaeze, Ogbo, & Uche, 2018; Arif, 2018; Aslan & Mustafa, 2015; Ozturk et al., 2016; Tourani et al., 2016). Instead of, transformational leadership also has a significant impact on turnover intention (Amankwaa & Anku-Tsedee, 2015; Ariyabuddhiphongs & Kahn, 2017; Hakim & Ibrahim, 2017; Naseer, Perveen, Afzal, Waqas, & Gillani, 2017; Pravichai & Ariyabuddhiphongs, 2018; Shah, Saeed, Yasir, Siddique, & Umar, 2017; Siew, 2017). With the addition of work engagement that mediating the relationship between variables and affect them. Distributive justice, procedural justice, interactional justice has the significant impact (Saleem, Basheer, & Sajid, 2016, Tamta & Rao, 2017) where transformational leadership reacts significantly to work engagement (Arfat et al., 2017, Breevaart et al., 2016, Schmitt et al., 2016). However, the mediating role of work engagement has a significant impact on turnover intention (Al-Shbiel et al., 2018, Camgoz et al., 2016, Malik & Khalid, 2016, Oliveira & Rocha, 2017, Shahpouri, Namdari, & Abedi, 2016, Sung et al., 2017; Taboli, 2015, Van Heerden, 2016, Zhang et al., 2018).

Discussion

This chapter portrays the data investigation with detail explanation which defines by the assistance of figures, table and model diagrams. The initial step is to process data analysis, the researcher collects the pilot study (n=50) the purpose of the pilot gathering was to check the reliability and correlation of the variables that utilized in this study. Subsequently, the dataset must be clean by an alternate procedure which is called as a data screening process includes the missing values, out of range values, univariate and

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multivariate outliers. This procedure was an important step to continue with the further analysis. Once a dataset cleaned from the mistake at this time it's prepared to move for the major test that is smart PLS. For this, it's essential that data file ought to be saved on (*csv) from which it easily imports to smart PLS file. The initial step is to decide the composite reliability (CR) and Average variance extracted (AVE) which must be according to a criterion value for instance CR must be greater than 0.7 and AVE ought to be greater than 0.5 this value portrays the convergent validity. Where to discover the discriminant validity there is expected to check the Fornell & Larcker which is the square root of AVE value and the Heterotrait-Monotrait ratio (HTMT) that characterizes there are no sub-dimensions values. The blindfolding clarifies the Q-square and bootstrapping shows the R-square that is too mention in the outcome interpretation. These results are additionally processed to recognize the mediation, which was portrayed by the mediation analysis on which direct and indirect path and their detailed explanation helps the person who reads to identify with their analysis and relationship of variables with mediation and non-mediation. The section encloses the hypothesis summary that gives the entire image of the supported and not supported the variables.

Conclusion

There are two sections of this part, examine the conclusion of this section and in the second part, discuss the suggestions of the study.

For this exploration, the private banking sector has been selected to accomplish research since the private banking sector is a complex kind of sectors in Karachi, Pakistan. The workers face more injustice and absence of leadership. There is a wide issue of conflict and ambiguity. These private banking sectors are most testing with the goals that are employees to be more unsatisfied and fewer entertainers due to injustice and absence of leadership. By using the smart PLS and mediation analysis, we prepare to answer the questions that individually; distributive justice has an insignificant impact on turnover intention while other variables like procedural justice, interactional justice, and transformational leadership significant impact on turnover intention. This research study indicates there are the mediating role of work engagement; organizational justice, and transformational leadership has a significant impact on turnover intention.

It can see the earlier study has been directed for this exploration with references. Once the data analysis, research sample is directed from workers of private banking sectors and data gathered from 320 respondents and utilized 237 respondents checked the impact of organizational justice, transformational leadership on turnover intention: mediating role of work engagement. The pilot study is composed of 50 respondents that result in dependable factors and data. For this research 9 hypothesis was made, from which 1 hypothesis was rejected and 8 hypothesis were acknowledged.

Recommendation

Following are the suggestions based on the outcomes and conclusion of the current study to the private banking sector of Karachi.

Leadership, justice, and engagement at the place of work are middle factors and affecting parts of organizational culture that helps to progress citizenship manners within employees. Thus, banks should pay little bit extra importance and consideration toward including these aspects into their way of life and in the long run increase extraordinary advantages from employees' side.

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Karachi, Pakistan private banking sector should pay satisfactory importance to sustain organizational justice well-known in the organization. Through appropriate policies and administrative activities, banks can able to supervise and maintain organizational justice. Eventually, leaders play an essential role in creating the managerial culture and work engagement. Hence, enhancement to work engagement may sustain banks' performance and competitiveness. Banks should focus on concerning some transformational leaders in their managerial structure and furthermore, preparing others to turn into leaders.

The management should develop trust among workers and they need to listen to their issues and resolve it. Earlier period studies demonstrate that the absence of trust among management and workers may cause interruption and issues. Management needs to focus on employees' direction and they need to establish leadership styles to enhance their work outcomes. Before studies demonstrate that transformational leadership builds the level of work engagement and achievement.

Fascinating tasks, appropriate training and advancement, clear vision and mission of the association, less work environment incivility, adaptable workplace, and supervisory sustain are few main variables that can help banks to increase work engagement in their workers. By enhancing the work engagement of their workers, private banking sector of Karachi, Pakistan will be able to develop their employee's job performance and job fulfilment to after that level.

As we know that high turnover results bad for the organization so the management should also make better interaction to their employees for that may so that the level of turnover among firm will decrease. The different sector will be considered for this search for example manufacturing sector because every sector has a turnover issue in order to check the consistency of employee this recommended sector will analyze.

Directions for future research

For future suggestions, it is said that this exploration is depend on private banking sectors only. It is recommended to work on different sectors to make sure the impact of justice and leadership in different sectors of Karachi, Pakistan. There are other styles of leadership should be considered to analyze turnover intention such as democratic leadership. For further research affective commitment and LMX should be considered as a mediator with turnover intention. A comparison analysis shall be done. For example, two individual banks like public banks and private banks. Due to limited resources in time for the future sake of moderating effect shall be included.

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