
Interactional Justice and Employee Commitment in Insurance Companies in Rivers State

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Abstract: *This study examined the relationship between interactional justice and employee commitment in insurance companies in Rivers State. The study utilized a cross-sectional research survey design. Primary source was sourced through structured questionnaire. There are 58 Insurance Companies registered to operate in Nigeria (this information is from the NAICOM website. 36 of the companies have a functional office in Rivers State with a permanent staff strength of 195. The sample size of 131 was determined using the Krejcie and Morgan (1970) table for determining minimum returned sample. The reliability of the instrument was achieved by the use of the Cronbach Alpha coefficient with all the items scoring above 0.70 selected. The hypotheses were tested using the Spearman's Rank Order Correlation Statistics. The findings revealed that there is a significant relationship between interactional justice and employee commitment in insurance companies in Rivers State. The study concludes that when interactional justice is adopted employee commitment increases in insurance companies in Rivers State. The study recommends that management of insurance companies should create enabling environment for employees to make contribution in decision making in the organization, this will help the employee to develop a better perception of interactional justice.*

Keywords: *Interactional Justice, Employee Commitment, Affective Commitment, Normative Commitment, Continuance Commitment.*

INTRODUCTION

Commitment to an organization which is in the literature referred to as organizational commitment is the bond employees experience with their organization (Folger & Cropanzano, 1998). Employees who are committed to their organization generally feel a connection with the organization, feel that they fit in it, feel they understand and are committed to the goals of the organization (Cohen, Cohen-Charash & Spector, 2001). The added value of such employees is that they tend to be more determined in their work, show relatively high productivity and are more proactive in offering their support (Konovsky, 2000). Meyer & Allen (1997) conceptualized employee commitment (organizational commitment) in three dimensions namely affective, continuance and normative commitments. Justice perceptions can influence employee attitudes and behaviour for good or ill, in turn having a positive or negative impact on individual, group and the entire organization's performance and success (Baldwin, 2006). Empirical evidence supports the notion that an employee's perception of organizational justice affects their attitude toward the organization (Konovsky, 2000). If the perception of organizational justice is positive, individuals tend to be more satisfied and committed to their job (McFarlin & Sweeney, 1992).

Employees who perceive organizational decisions and procedures, treatment by others and informational basis of decision making as unfair are known to be less committed to the organization (Baldwin, 2006). They engross themselves with and engage in negative or unproductive psychological and physical withdrawal behaviour. Psychological withdrawal consists of actions that provide a mental escape from the work environment. It is manifested through such actions as daydreaming, socializing, looking busy, moonlighting and cyber loafing.

Employees are the subject of decisions virtually every day of their organizational lives (Colquitt, 2001). In organizational settings, justice is not always administered through fair allocation of employment resources, provision of clear and adequate explanations for decisions made and employees are not always treated with dignity and respect during the implementation of policies and procedures (Cohen-Charash & Spector, 2001). Adoption of effective human resource management (HRM) practices in many organizations is often low in the list of management priority (Batti, 2014) because these organizations discourages investment in human resource capacities and staff retention measures due to the nature of their industry, funding constraints and subsequent short term employment practices. This in turn leads to negative justice perceptions and commitment. (Padaki, 2007).

According to Bies and Moag (1986), interactional justice is the quality of the attitudes and behaviours people are faced with, during the application of organizational operations. In other words, it is the perception regarding how a decision that is made or will be is communicated to the individuals. People working in organizations expect their managers to communicate with them in the same way they communicate with other workers. And they seek justice in this communication. Those managers or resource allocators who treat some workers respectfully and others disrespectfully are not perceived as just. The perceived interpersonal interaction injustice causes the workers to react to their managers (Ozdevecioglu, 2003).

This study was guided by the following research question:

- i. What is the relationship between interactional justice and affective commitment in insurance companies in Rivers State?
- ii. What is the relationship between interactional justice and normative commitment in insurance companies in Rivers State?
- iii. What is the relationship between interactional justice and continuance commitment in insurance companies in Rivers State?

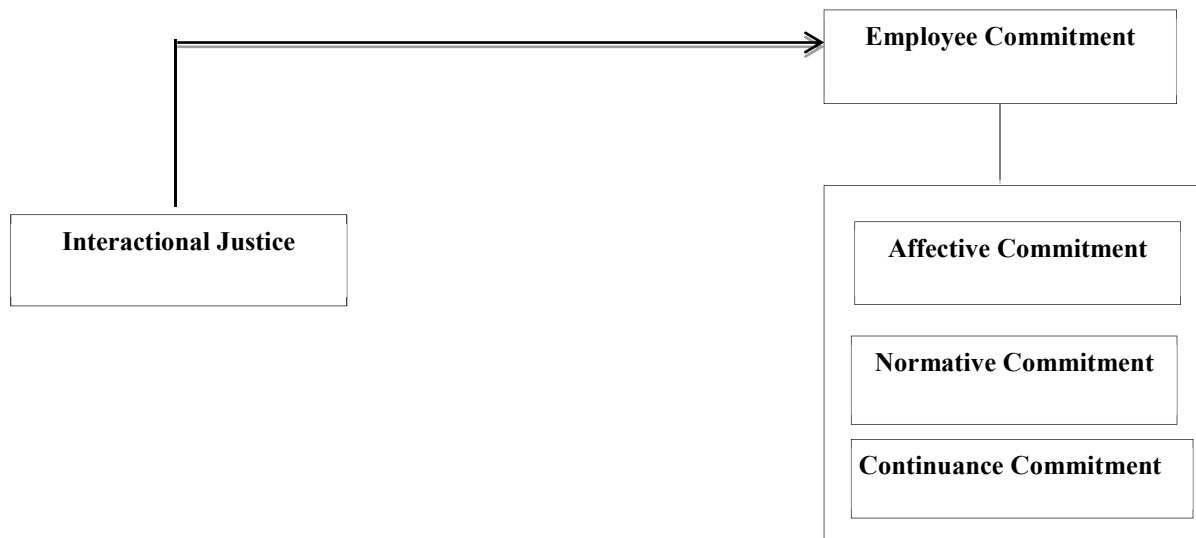


Fig 1.1 Conceptual framework for interactional justice and employee commitment

Source: Authors Desk Research (2021)

LITERATURE REVIEW

Theoretical Foundation

Adams Equity Theory

According to Adams (1965) individuals compare the effort they spent and the result they obtained with the effort others in the same workplace spent and the result they obtained. This situation is important for the organizational justice perception of a person who is a member of an organization. According to Guerrero, Andersen and Afifi (2007) Equity theory acknowledges that subtle and variable individual factors affect each person's assessment and perception of their relationship with their relational partners.

This theory proposes that a person's motivation is based on what he or she considers being fair when compared to others (Redmond, 2010). As noted by Gogia (2010) when applied to the workplace, Equity Theory focuses on an employee's work-compensation relationship or exchange relationship as well as employee's attempt to minimize any sense of unfairness that might result. Equity theory as developed by Adams (1965), considers motivation as the result of a comparison of a worker's perceived outcomes and inputs to the outcomes and inputs of a referent other (Vinchur & Koppes, 2011). In an organizational context, outcomes may refer to monetary compensation, benefits, flexible work arrangements, salary, career opportunities, psychological rewards like feedback and support from colleagues or supervisor (Pepermans & Jegers, 2012). Inputs may include the employee's time, expertise, qualifications, experience, intangible personal qualities such as drive and ambition, interpersonal skills, effort and commitment (Pepermans & Jegers, 2012). Because Equity Theory deals with social relationships

and fairness/unfairness, it is also known as The Social Comparisons Theory or Inequity Theory (Gogia, 2010).

Concept of Interactional Justice

Greenberg's (2010) work on interpersonal justice, focused on the manner of communication and treatment of supervisor to his subordinate and how this affected resource allocation and decision making within the organization, while informational looks at honesty, and timely explanation and justification on the resource allocation and procedure in deciding the allocation proportion. Therefore, interactional justice evolved from interactional justice. Some researchers such as Choi (2011), Georgalis *et al.* (2014), and Tam (1998) focused in interactional justice that also considered the manner of persons being treated by supervisors and thereafter evaluated informational fairness separately. However, some researchers such as Belanger (2007) used the terminology interchangeably.

Some social science academic material such as Greenberg (2010) also mentioned that it is the common value and attribute of people that they deserve to be treated in a polite, honest and caring manner and it wouldn't be fair if this basic expectation is not being fulfilled. As mentioned, interactional justice could be seen as a downstream dimension of distributive and procedural justice

Additionally, Hamlett (2014) had reported that the interpersonal model could make up the shortcoming of the gap of distributive justice and procedural justice. One possible scenario that could demonstrate how interactional justice make up the gap is, say a long service employee was being relocated to another business outlet that is more remote from the current one without his involvement in the decision-making process (procedural injustice) and no additional incentive or allowance is given (distributive justice) to him. He would have felt anger, disappointment and aggression. And he is likely to go against the decision or merely go along but work with low morale and low organizational commitment. Worst case scenario would be him quitting from the job making a loss to the company. This could have a high negative impact on the organization because. Nevertheless, should the manager of the employee be sensitive and concerned toward the employee. Showing consideration on the view and thinking of the employee and allowing him or her to voice this dissatisfaction with the manager, there is a better chance of reaching a healthy compromise.

Interactional justice emphasizes the interaction between those who will be affected by the distribution decisions and the outcomes of the distribution. Bies and Moag (1986) described interactional justice as the quality of the attitudes and behaviours people are faced with during the application of organizational operations (Bies & Moag, 1986). In other words, it is the perception regarding how a decision that is made or will be is communicated to the individuals. People working in organizations expect their managers to communicate with them in the same way they communicate with other workers. And they seek justice in this communication. Those managers or resource allocators who treat some workers respectfully and others disrespectfully are not perceived as just. The perceived interpersonal interaction injustice causes the workers to react to their managers (Ozdevecioglu, 2003).

Concept of Employee Commitment

Employee commitment is an important aspect in human resource management literature. It refers to the state in which employees sense loyalty with their respective organization and align themselves with organizational goals and objectives (Lambert, Hogan & Griffin, 2007). The success of an organization depends on the commitment of employees toward the organization. Herman and Armanu (2013) argue that commitment towards an organization is more than just a formal membership but rather it encompasses the attitude to the organization and a willingness to pursue all things for the sake of the organization. Employee commitment helps managers in programming, improving job performances and in decreasing frequency of absenteeism from duty (Somayyeh, Mohsen & Zahed, 2013). On the other hand, having a committed staff provides a background for improvement and expansion of the organization, while the personnel with little or no commitment to the organization remain indifferent towards the goals and overall success of the organization (Somayyeh, Mohsen & Zahed, 2013).

Employee commitment (OC) has been defined as the degree to which people identify with the organization that employs them. It implies a willingness on the employee's part to put forth a substantial effort on the organization's behalf and his or her intention to stay with the organization for a long time (Wagner & Hollenbeck, 2010). The key to the success of any organization depends on the commitment of employees toward that organization (Herman & Armanu, 2013). Robbins and Judge (2007) posit that commitment toward an organization goes beyond formal membership; it includes the attitude towards the organization and willingness to pursue everything for the sake of organization. Organizational commitment according to Robbins and Judge (2007) is a situation where an employee is in congruent with a particular organization as well as its goals and wishes to maintain membership in the same organization. Organisational commitment is distinguished from job satisfaction in that organisational commitment is an affective response to the whole organisation, while job satisfaction is an affective response to specific aspects of the job (Morrison, 2004).

Affective Commitment

Affective commitment is defined as the emotional attachment, identification, and involvement that an employee has with his or her organization (Aydin, Sarier & Uysal, 2011). It is the positive emotional attachment that employees feel for the organization because they see their goals and values to be congruent with those of the organization. Meyer and Allen (1997), note that employees retain membership out of choice and this is their commitment to the organization. Employees, who are affectively committed, strongly identify with the goals of the organization and desire to remain a part of the organization. These employees commit to the organization because they want to (Aydin *et al.* 2011). The concept of affective commitment is linked to the idea that strongly committed persons identify with, are involved in, and enjoy membership in an organization (Meyer & Allen, 1997).

Mishra, Mishra and Lee (2015) conducted a study of a national franchise organization and eight of its small business franchisees to understand the roles of trust, organizational commitment, and justice on employee turnover. The results indicated that the degree to which employees are affectively committed to their organization has a distinct negative effect on the likelihood of their voluntary turnover. This demonstrates that managers who build a sense of affective commitment

among employees can prevent turnover and its associated costs to the firm. These costs include the recruitment and training of new employees who must replace those who leave, as well as the lost training and knowledge that goes with those employees who leave (Mishra, *et al.*, 2015).

Continuance Commitment

Continuance commitment is the willingness to remain in an organization because of the investment that the employee has with “non-transferable” investments. Non-transferable investments may include retirement, relationships with other employees, and other things that are special to the organization (Obeng & Ugboro, 2003). Continuance commitment also includes factors such as years of employment or benefits that the employee may receive that are unique to the organization (Reichers, 1985). The main factor that influences continuance commitment is the maintenance in the organization (Yalçın & Iplik, 2005). Continuance commitment emanates from the disadvantages that an employee will face when he leaves the organization (Aydin *et al.* 2011). In general, continuance commitment depicts an employee’s assessment of whether the costs of leaving the organization are greater than the cost of staying. That is, the need to stay with the organization based on the costs of leaving or a sense that available comparable alternatives are limited. Individuals commit to the organization because they perceive high costs of losing organizational membership, including economic losses, such as pension accruals and social costs, like friendship ties with co-workers that would have to be given up (Aydin *et al.*, 2011). The employees remain members of the organization because they have to. The cost perception for leaving an organization leads to the commitment of members stay in the organization (Dixit & Bhati, 2012).

Normative Commitment

Normative commitment is the commitment that people believe they have to the organization or their feeling of obligation to their workplace. It refers to the employee’s feeling of duty, loyalty or obligation to the organization (Wasti, 2003). These feelings may derive from many sources. For example, the organization may have invested resources in training an employee who then feels a 'moral' obligation to put forth effort on the job and stay with the organization to 'repay the debt.' It may also reflect an internalized norm, developed before the person joins the organization through family or other socialization processes, that one should be loyal to one's organization (Aydin *et al.* 2011).

In normative commitment an individual is willing to stay within an organization and contribute to an organization to correspond with a group norm (Dixit & Bhati, 2012). Affective, continuance, and normative commitment are components of organizational commitment rather than types because employees could have varying degrees of all three (Meyer & Allen, 1991). In other words, the three components are not mutually exclusive: an employee can simultaneously be committed to the organization in an affective, normative, and continuance sense, at varying levels of intensity.

Interactional Justice and Employee Commitment

Chuang, Lee and Shen (2014) conducted a study on multilevel perspective on the relationship between interactional justice and negative feedback-seeking, data involving 690 employees showed that individual-level interactional justice was related to employee negative feedback-seeking behaviour. Negative feedback-seeking behaviour refers to an effort to obtain information

about inadequacies in work behaviour and work performance (Chen, Lam & Zhong, 2007). The finding of this study is consistent with the justice literature, which has found that interactional justice is associated with supervisor-related outcomes (Colquitt *et al.*, 2001). The decision maker treatment in an organization is very important for those affected by such decision. Decision makers should give respect to others, be truthful, courteous, and ready to give reasonable explanation of their decision and open a two way communication (Greenberg & Colquitt, 2005). The importance of interactional justice can be judged from previous studies. Fariba, Rafei, Dehkordil, Sardar, Mohammadi and Mozafar Yektayar (2013) examined the relationship between organizational justice and its relation with organizational commitment of the staff in directorate of youth and sport of Chahar Mahal va Bakhtiari. Results indicated a direct and significant relationship between interactional justice and organizational commitment.

According to Bies (1986) there is another branch stemming from the tree of organizational justice labeled as interactional justice which focuses on employees' perceptions of the interpersonal behaviour exercised during the representation of decisions and procedures. It involves various socially sensitive actions, such as when supervisors respond employees with dignity and respect (e.g., providing sufficient explanations for decisions, paying attention to an employee's concerns, and showing empathy for his predicament (Skarlicki & Folger, 1997).

Mikula, Petrik and Tanzer (1990) reported that a significant amount of perceived injustices related to perceptions of interactional justice instead of distributional or procedural issues. Employees gave more importance to the way they were treated during their interpersonal encounters with their supervisors. Interactional justice emphasizes the interaction between those who will be affected by the distribution decisions and the outcomes of the distribution.

Bies and Moag (1986) described interactional justice as the quality of the attitudes and behaviours people are faced with during the application of organizational operations (Bies & Moag, 1986). In other words, it is the perception regarding how a decision that is made or will be is communicated to the individuals. People working in organizations expect their managers to communicate with them in the same way they communicate with other workers. And they seek justice in this communication. Those managers or resource allocators who treat some workers respectfully and others disrespectfully are not perceived as just. The perceived interpersonal interaction injustice causes the workers to react to their managers (Ozdevecioglu, 2003).

Based on the foregoing, the study hypothesized that:

H₀₁: There is no significant relationship between interactional justice and affective commitment in insurance companies in Rivers State.

H₀₂: There is no significant relationship between interactional justice and continuance commitment in insurance companies in Rivers State.

H₀₃: There is no significant relationship between interactional justice and normative commitment in insurance companies in Rivers State.

METHODOLOGY

The study utilized a cross-sectional research survey design. Primary source was sourced through structured questionnaire. There are 58 Insurance Companies registered to operate in Nigeria (this information is from the NAICOM website. 36 of the companies have a functional office in Rivers State with a permanent staff strength of 195. The sample size of 131 was determined using the Krejcie and Morgan (1970) table for determining minimum returned sample. The reliability of the instrument was achieved by the use of the Cronbach Alpha coefficient with all the items scoring above 0.70 to be selected. Data generated was analyzed and presented using both descriptive and inferential statistical techniques. The hypotheses were tested using the Spearman’s Rank Order Correlation Statistics.

DATA ANALYSIS AND RESULTS

Bivariate Analysis

The level of significance 0.05 was adopted as a criterion for the probability of accepting the null hypothesis in ($p > 0.05$) or rejecting the null hypothesis in ($p < 0.05$).

Table 1: Correlation for Interactional Justice and Employee Commitment

			Interactional Justice	Affective Commitment	Normative Commitment	Continuance Commitment
Spearman's rho	Interactional Justice	Correlation Coefficient	1.000	.799**	.923**	.681**
		Sig. (2-tailed)	.	.000	.000	.000
		N	122	122	122	122
	Affective Commitment	Correlation Coefficient	.799**	1.000	.900**	.874**
		Sig. (2-tailed)	.000	.	.000	.000
		N	122	122	122	122
	Normative Commitment	Correlation Coefficient	.923**	.900**	1.000	.790**
		Sig. (2-tailed)	.000	.000	.	.000
		N	122	122	122	122
	Continuance Commitment	Correlation Coefficient	.681**	.874**	.790**	1.000
		Sig. (2-tailed)	.000	.000	.000	.
		N	122	122	122	122

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS output

Ho₁: There is no significant relationship between Interactional justice and Affective Commitment in insurance companies in Rivers State.

The result of correlation matrix obtained between Interactional justice and Affective Commitment was shown in Table 1. Similarly displayed in the table is the statistical test of significance (p - value), which makes possible the generalization of our findings to the study population. The correlation coefficient of 0.799 confirms the direction and strength of this relationship. The coefficient represents a positive correlation between the variables. The tests of significance shows that that this relationship is significant at $p < 0.000 < 0.01$. Therefore, based on observed findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between interactional justice and affective commitment in insurance companies in Rivers State.

H₀₂: There is no significant relationship between Interactional justice and Continuance Commitment in insurance companies in Rivers State.

The result of correlation matrix obtained between Interactional justice and Continuance Commitment was shown in Table 1. Similarly displayed in the table is the statistical test of significance (p - value), which makes possible the generalization of our findings to the study population. The correlation coefficient of 0.923 confirms the direction and strength of this relationship. The coefficient represents a strong positive correlation between the variables. The tests of significance shows that that this relationship is significant at $p < 0.000 < 0.01$. Therefore, based on observed findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between interactional justice and continuance commitment in insurance companies in Rivers State.

H₀₃: There is no significant relationship between Interactional justice and Normative Commitment in insurance companies in Rivers State.

The result of correlation matrix obtained between Interactional justice and Normative Commitment was shown in Table 1. Similarly displayed in the table is the statistical test of significance (p - value), which makes possible the generalization of our findings to the study population. The correlation coefficient of 0.681 confirms the direction and strength of this relationship. The coefficient represents a positive moderate correlation between the variables. The tests of significance shows that that this relationship is significant at $p < 0.000 < 0.01$. Therefore, based on observed findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between interactional justice and normative commitment in insurance companies in Rivers State.

DISCUSSION OF FINDINGS

The findings as presented in table 1 revealed the test of first set hypotheses 1-3 which indicated for hypothesis one that there is a very strong positive significant relationship between interactional justice and affective commitment in insurance companies in Rivers State. Hypothesis two revealed that there is a strong positive significant relationship between interactional justice and continuance commitment in insurance companies in Rivers State. The test for the third hypothesis revealed that there is positive significant relationship between distributive justice and normative commitment in insurance companies in Rivers State. These finding concurs with the finding of Akanbi and Ofoegbu (2013) who examined the role of organizational justice on organizational commitment in a food and beverage firm in Nigeria. The findings from the study showed that there was a significant relationship between distributive justice and organizational commitment. Based on the findings from this study, it was recommended that organizations should embrace justice in all their practices with the employees to bring about committed employees (Akanbi & Ofoegbu, 2013). The relationship between collaboration strategy and employee performance in oil producing companies in Port Harcourt in Port Harcourt. The study adopted a cross sectional survey method. Primary data were collated using structured questionnaire administered to five (5) oil producing companies operational in Port Harcourt. Our finding also confirms the earlier findings of Echaobari, S. G., Ihunda, C. C., & Adim, V. C. (2018). Collaboration strategy and employee performance in oil producing companies in Port Harcourt, Nigeria who found that there is a positive significant relationship between collaboration and employee performance in oil producing companies in Port Harcourt. Our study also support the work of Niazi and Ali (2014) who found that procedural justice had a

positive impact on the organizational commitment of employees and a negative influence on the employee intention leave the job. They also found that procedural justice contribution to predict the commitment of the employees was greater than that of distributive justice. Likewise, Lambert et al. (2005) found that perceptions of procedural justice had a greater impact on organizational commitment of employees than perceptions of distributive justice.

CONCLUSION AND RECOMMENDATION

Employees are the subject of decisions virtually every day of their organizational lives. In organizational settings, justice is not always administered through fair allocation of employment resources, provision of clear and adequate explanations for decisions made and employees are not always treated with dignity and respect during the implementation of policies and procedures. This study therefore concludes that when interactional justice is adopted employee commitment increases in insurance companies in Rivers State.

The study recommends that management of insurance companies should create enabling environment for employees to make contribution in decision making in the organization, this will help the employee to develop a better perception of distributive justice.

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