



Gender Inclusivity as a Moderator in the Relationship between Organizational Justice and Employee Commitment Evidence from the Banking Sector of Eastern Zone, Afghanistan

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ARTICLE INFO

Article History:

Received: October 09, 2025
Revised: November 18, 2025
Accepted: December 26, 2025
Available Online: January 13, 2026

Keywords:

Organizational Justice, Employee Commitment, Gender Inclusivity, Banking Sector, Afghanistan

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ABSTRACT

The focus of this study is on the roles of gender inclusivity within the banking sector of Afghanistan's Eastern Zone and its impact on the relationship between organizational justice and employee commitment. Organizational justice theory and the three-component model of commitment are the primary frameworks used in this study. The study uses the quantitative cross-sectional research method. A structured questionnaire was administered to 200 employees of the banks, which included validated measuring instruments. The data was analyzed using SPSS and moderation analysis was carried out using Hayes' PROCESS Macro. The study's results show that within the banking sector in Afghanistan, there is a positive correlation between organizational justice and employee commitment. However, this correlation is even stronger in banks that have higher gender inclusivity. The results show that employees are encouraged to remain committed to the organization when there are fair treatment policies in place and the organization is gender inclusive and fair. Without gender inclusivity, there is little to no correlation between organizational justice and employee commitment. Most importantly, this study fills a part of the organizational behavior literature by identifying gender inclusivity as a particular and significant contextual boundary condition within the relationship of the constructs of justice and commitment (or the justice and commitment relationship) within the context of the Eastern Zone of Afghanistan, which is a developing and culturally constrained environment. The findings show that banking institutions need to have gender inclusive practices in addition to justice policies to elevate employee commitment and organizational sustainability.



1. Introduction

In service-oriented industries such as banking and finance, organizational justice is a critical factor that influences employee attitudes and behaviors. It includes employees feeling that fairness exists in an organization's procedures, outcomes, and treatment and communication (Greenberg, 1990; Colquitt et al, 2001). Research shows that employees who feel that organizational practices are fair are more likely to have emotions such as fondness and commitment to the organization (Meyer & Allen 1997, Cropanzano et al, 2007).

Psychological attachment and commitment is what fuels an employee to stay with the organization and to perform positively. Commitment, in Meyer and Allen's (1991) 3-component model, is affective, continuance, and normative, and these dimensions are influenced by perceptions of fairness and ethical organizational conduct. In the banking and finance sphere, where performance is heavily tied to the actions of individuals, organizational justice helps in sustaining commitment and reducing the desire to leave (Greenberg & Colquitt, 2019).

Apart from perceptions of justice, the organizational climate literature suggests the need for the inclusion of all employees. Gender inclusivity involves the organizational provision of equitable opportunities, treatment, and support to all employees, irrespective of their gender (Shore et al, 2011). Inclusive organizational climates promote the feelings of psychological safety, mutual respect, and belonging which may enhance the effects of organizational justice on employee outcomes (Roberson, 2019). Employee perceptions of fairness, inclusion, and justice together strengthen commitment.

Gender inclusivity, as a boundary condition, suggests that within each organizational context, the commitment of employees may not be equally influenced by organizational justice. In inclusive climates, equitable policies and procedures are likely to be viewed more positively, and increase employee trust and commitment. In contrast, the more inclusive the climate, the weaker the perceptions of justice, and the less motivating the perceptions of justice are likely to be (Nishii, 2013). It emphasizes the role of gender inclusivity as a boundary condition in the relationship between justice and commitment.

The field of literature globally is expanding on the relationship between organizational justice and commitment of employees, yet the empirical literature on the moderating role of gender inclusivity is sparse, especially for developing and post-conflict countries like Afghanistan. The Eastern Afghanistan banking industry is especially unique for its socio-cultural, economic, and institutional barriers, with banking gender representation and inclusivity being a prominent challenge. Considering these factors, the justice–commitment relationship in the current context and its inclusivity dimensions is of significant theoretical and practical value.

Thus, this study aims to evaluate gender inclusivity as a moderating variable in organizational justice and employee commitment, specifically in the Eastern Zone of Afghanistan banking sector. The study seeks to bridge organizational justice theory and inclusivity frameworks, thus contributing empirical/contextual literature for banking sector policymakers and managers in developing countries, and improving employee commitment through fair and inclusive organizational processes.

Problem Statement

The banking industry in Afghanistan is a major part of the nation's economy, but employee commitment is alarmingly low, especially in banks within the eastern region. Of the many reasons contributing to this problem, the perceived lack of organizational justice regarding the fairness of processes, communication, and outcomes is most important. Although the absence of organizational justice is credited with lowering employee commitment in other industries, this has received little attention in Afghanistan's banking industry.

Organizational justice in Afghanistan is under-researched and the mechanisms by which it affects employee commitment even less so. The important but unexplored role of soft skills in the organizational justice and employee commitment relationship and the potentially significant role of gender inclusivity in the relationship remain unexplored. The absence of research on the combination of fairness, soft skill, and inclusiveness leaves a void in the banking industry in Afghanistan. Therefore, Eastern Afghanistan's banking industry and Taliban administration need to undertake comprehensive research to determine effective organizational practices and fill existing research gaps.

Key Research Question

- How does gender inclusivity moderate the relationship between organizational justice and employee commitment in the banking sector of the Eastern Zone of Afghanistan?

Objectives of the Study

- To investigate the moderating role of gender inclusivity in the relationship between organizational justice and employee commitment in the banking sector of the Eastern Zone of Afghanistan

Significance of the Study

This research clarifies the study of organizational justice and employee commitment in the banking industry of Afghanistan, especially the east where this type of research is scarce. By incorporating gender inclusivity as a moderating variable, the research emphasizes a significant contextual factor in employee attitudes toward workplace fairness and justice.

From a practical standpoint, the study will provide bank managers and policy makers with the tools necessary to develop equitable, inclusive, and organizationally constructed frameworks to reinforce employees' commitment and minimize their disengagement. The adoption of gender-inclusive policies is likely to positively impact organizational justice and improve employees' commitment, loyalty, and attachment to the organization.

From a scholarly perspective, the study expands the organizational behavior field by situating the justice-commitment models intersected with gender inclusivity as a contextual moderator within a developing country. The findings will likely inform research going forward on organizational justice, inclusivity, and employee outcomes in comparable settings and cultures.

2. Literature Review

2.1 Introduction

Organizational justice is a vital factor influencing employee attitudes and behaviors, especially in relation to commitment, in multiple industries (Colquitt, 2001; Greenberg & Colquitt, 2019). Justice within organizations means fair treatment of employees and encompasses processes of organizational decision-making, resource allocations, and interpersonal relations in an organization (Adams, 1965; Blau, 1964). It has been shown that employees who perceive fairness are more likely to develop trust, commitment, and psychological attachment, critical components of commitment (Meyer & Allen, 1991; Cropanzano et al., 2007).

The relationship between organizational justice and employee commitment has been studied extensively, however, contextual variables such as gender inclusivity have been largely overlooked, especially in developing countries, including Afghanistan. Gender inclusivity, as equitable participation and treatment of all genders in all organizational processes, may alter the impact of justice on commitment (Shore et al., 2011; Nishii, 2013).

2.2 Organizational Justice

In organizational studies, equity has been examined in multiple dimensions. These include organizational justice defined as fairness of outcomes (distributive justice), fairness of processes (procedural justice), quality of interpersonal treatment (interactional justice), and provision of adequate explanations and transparency (informational justice) (Colquitt, 2001; Greenberg, 1990).

- **Distributive justice** concerns the problem of fair distribution of rewards and recognition to employees in accordance with their input (Adams, 1965).
- **Procedural justice** focuses on fairness of the processes, the consistency of outcomes, and the inclusion of employees in the decision-making (Leventhal, 1980).
- **Interactional justice** is the sub dimension of justice that concerns the respectful and dignified treatment of employees by their superiors (Bies & Moag, 1986).
- **Finally, informational justice** is the dimension of justice that concerns the sufficiency and transparency of the information that is given regarding the processes and outcomes of decision-making (Colquitt et al., 2001).

Various studies show that employees' commitment, organizational loyalty, and turnover intentions are positively and negatively, respectively, related to justice (Aldabbas et al., 2025; Mahmood, 2023).

2.3 Employee Commitment

Committing oneself to an organization involves an emotional and psychological connection detailed by Meyer and Allen (1991), that describes these feelings as being committed to an organization. Commitment to an organization can be broken down into three components, and these components are described as follows:

- **Emotional (or Affective) Commitment:** emotional connection to and identification with the organization.

- **Continuance Commitment:** feelings that there are likely high costs to be incurred should one leave the organization.
- **Normative Commitment:** an organization member's feeling that there exists an obligation to remain with the organization.

As a member of an organization, the belief exists that there is a fair and reasonable distribution of the benefits and services that exist to aid the members of the organization are distributed equitably. This belief is known as Organizational Justice (Meyer and Allen, 1997; Greenberg and Colquitt, 2019). As an affective member, there is an emotional feeling of attachment, and as a result the member may become less concerned about potential risks of leaving the organization, and the member is likely to strengthen the ties to the organization.

2.4 Gender Inclusivity as a Moderator

The impact of gender inclusivity on shaping employee attitudes, as well as the effects of organizational practices on outcomes, is gaining prominence (Shore et al., 2011). Workplaces that foster inclusivity by reducing discrimination, and increasing fairness perceptions across, and, along, all, gender-diverse, employees, create, equal, opportunities, and, promote, participation, and, representation (Nishii, 2013).

Baron and Kenny (1986) speak of moderation theory and its application to workplace organizational justice and employee commitment, as it pertains, and varies by personal or contextual, and, situational elements. As such, when applying moderational theory to gender inclusivity, it seems that gender-inclusive workplaces provide a positive perception regarding justice initiatives and increased, or enhanced, commitment to organizational justice. On the other hand, low gender-inclusive workplaces appear (Randel et al., 2018) to rely a great deal on perceptions of fairness because of seemingly underlying inequity, or bias.

Empirical studies confirm that inclusivity strengthens the impact of fair treatment on positive organizational outcomes. For example, inclusive policies and practices, in HR, improve employees' trust in actual organizational outcomes, and thereby, reinforce commitment (Shore et al, 2011; Nishii, 2013). Thus, gender inclusivity as a contextual moderator of organizational justice and employee commitment is supported as having an amplified, and to, a moderate, effect.

2.5 Research Gap

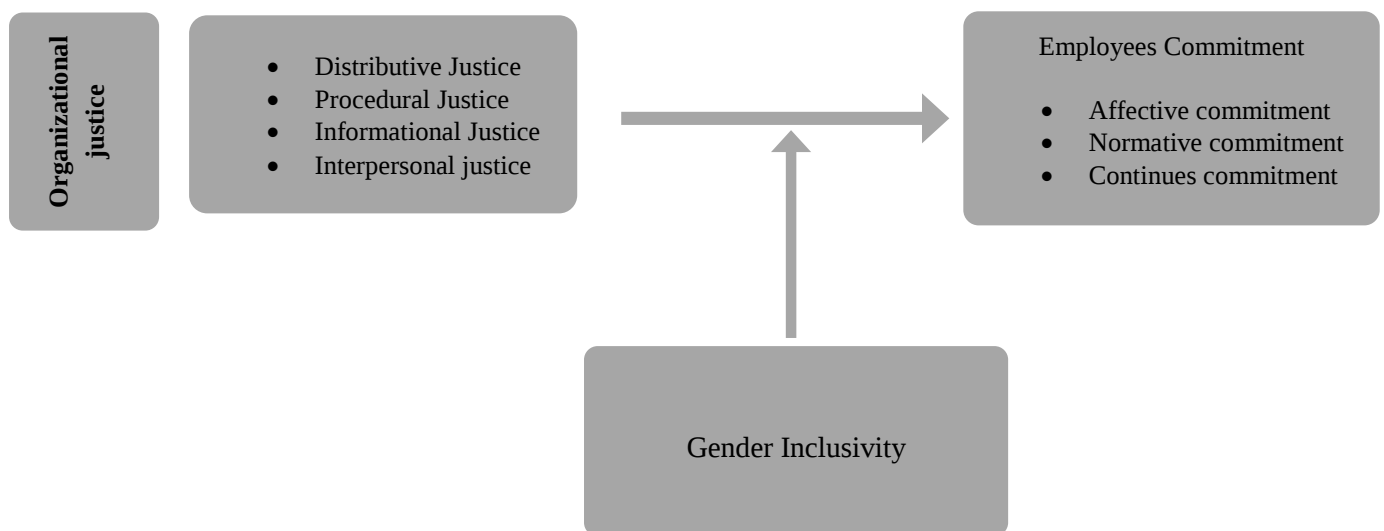
There is considerable literature on organizational justice and commitment, yet few consider the moderating role of gender inclusivity, especially in developing countries and the Afghan banking sector. Most of the available literature considers the justice commitment relationships without factoring in workplace inclusivity that may influence an employee's response (Afridi & Baloch, 2018; Kalay, 2016). This study attempts to fill this gap, focusing on the extent to which gender inclusivity moderates organizational justice and employee commitment in Afghanistan's banking sector, Eastern Zone.

2.6 Conceptual Framework

Based on the literature, this study proposes a model where:

- **Independent variable:** Organizational Justice (distributive, procedural, interactional, informational)
- **Dependent variable:** Employee Commitment (affective, continuance, normative)
- **Moderator:** Gender Inclusivity

The model suggests that gender inclusivity impacts the (organizational justice-employee commitment) relationship and possibly strengthens the positive impact of fair treatment perceptions in an inclusive workplace.



3. Methodology

3.1 Research Design

This study analyzes the impact of gender inclusivity as a moderating variable affecting the relationship between organizational justice and employee commitment from a quantitative research perspective using a cross-sectional survey design. Given that the survey method facilitates the examination of these relationships from employees at one specific point in time, it provides time effective data collection.

3.2 Population and Sample

The study population is made up of 400 employees from several banks in the Eastern Zone of Afghanistan. For the sake of this study, a stratified random sampling method will be applied to the selection of 200 participants. Each position (branch managers, operations managers, tellers) will be represented proportionately.

3.3 Data Collection Instrument

Primary data will be gathered using a structured questionnaire, divided into three sections:

- **Organizational Justice** – measured with the Niehoff & Moorman (1993) scale, covering distributive, procedural, and interactional justice.
- **Employee Commitment** – measured using validated items from Meyer & Allen (1991).
- **Gender Inclusivity** – measured through items assessing equitable participation and treatment of all genders in the workplace (adapted from prior studies on organizational culture and inclusivity).

Responses will be recorded on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).

3.4 Reliability and Validity

A pilot test was done before the data collection to assess the measurement instrument's clarity, relevance, and understandability. To evaluate the internal consistency of the scales, Cronbach's alpha coefficient was utilized. An alpha coefficient of 0.70 or higher is indicative of reasonable reliability. The measurement items vis-a-vis content and construct validity were adapted from the literature's scales which are tested and proven to be accurate, thus giving the instruments more credibility for use in the study.

3.5 Data Analysis

The Statistical Package for the Social Sciences (SPSS) was employed for coding and analyzing the collected data. To describe the demographics and principal study variables, mean, standard deviations, and frequency distribution were calculated for the respondents. To analyze the possible relationships between organizational justice, employee commitment, and gender inclusivity, Pearson correlation coefficient was used. In addition, moderation analysis was conducted using Hayes' PROCESS macro (Model 1) to assess the moderation of gender inclusivity on the relationship between organizational justice and employee commitment. A p-value of less than 0.05 was used to report statistical significance.

4. Results

4.1. Response Rate

The results presented in the table show that a total of 200 questionnaires were distributed among employees working in the banking sector of the Eastern Zone of Afghanistan, and all 200 were successfully returned, representing a 100% response rate. This exceptionally high rate reflects strong cooperation and engagement from the respondents, indicating their interest and willingness to contribute to the research.

Such a complete response ensures data reliability and validity, as it removes the possibility of non-response bias. It also suggests that the findings accurately represent the perceptions and experiences of employees across the banking institutions in the Eastern Zone. Consequently, this full participation strengthens the credibility of the study and provides a robust foundation for further analysis and interpretation in the subsequent sections.

Table 1 Response and Non – response rate of respondent

Category	Number of Questionnaires	Percentage (%)
Questionnaires Distributed	200	100%
Questionnaires Returned	200	100%
Questionnaires Not Returned	0	0%
Total	200	100%

4.2. General Demographic Characteristics of Respondents

The general demographic characteristics of the respondents for this dissertation comprised of the gender of the respondents, the bracket of their gender and qualification.

4.2.1. Gender of Respondents

Table 2: Response and Non – response rate of respondent

Category	Number of Questionnaires	Percentage (%)
Male	200	100%
Female	0	0%
Total	200	100%

The gender distribution table shows that all 200 respondents (100%) were male, while no female respondents (0%) participated in the study. This finding reflects the current demographic reality of the banking sector in the Eastern Zone of Afghanistan, where male employees dominate the workforce, and female representation remains minimal or absent.

The absence of female participants highlights the existing gender imbalance within the sector, emphasizing the need for greater gender inclusivity and equal employment opportunities in financial institutions. This observation also provides contextual support for the study's objectives, particularly those related to gender inclusivity and organizational fairness, as it underlines the significance of promoting diversity in the Afghan banking industry.

4.2.2. Qualification of respondent

Table 3: Response and Non – response rate of respondent

Qualification Level	Frequency (No. of Respondents)	Percentage (%)
Bachelor's Degree	162	81.0%
Master's Degree	26	13.0%
College	12	6.0%
Total	200	100%

The table illustrates the educational qualifications of respondents working in the banking sector of the Eastern Zone of Afghanistan. The results indicate that a large majority (81%) of employees hold a Bachelor's degree, followed by 13% with a Master's degree, while 6% of respondents have completed college-level (diploma) education.

This distribution suggests that the banking workforce in the region is predominantly composed of bachelor-level professionals, reflecting the sector's demand for individuals with strong foundational knowledge in finance, business, and management. The relatively smaller proportion of Master's degree holder's highlights that postgraduate education is growing but still limited in the regional banking sector.

Overall, the respondents demonstrate a sufficient level of academic qualification, which enhances the credibility and reliability of their perceptions regarding organizational justice, employee commitment, and soft skills within the context of Afghan banking institutions.

4.4.3. OBJECTIVE

To investigate how gender inclusivity moderates the relationship between organizational justice and employee commitment

This analysis investigates the moderating role of gender inclusivity in the relationship between organizational justice and employee commitment. The findings reveal that gender inclusivity significantly amplifies the effect of organizational justice on commitment. In workplaces with higher levels of inclusivity, the positive influence of justice perceptions on employee commitment is stronger, whereas in less inclusive settings, this relationship is weaker. The significant interaction indicates that inclusive practices such as providing equal opportunities, encouraging participation, and respecting all genders enhance the organizational fairness climate and promote greater employee commitment. Therefore, gender inclusivity functions as a contextual factor that reinforces the link between organizational justice and commitment within the Afghan banking sector.

Table 4: OUTCOME VARIABLE

EC						
Model Summary						
R	R-sq	MSE	F	df1	df2	p
.9829	.9661	15.1422	1390.5693	4.0000	195.0000	.0000
Model						
	coeff	se	t	p	LLCI	ULCI
constant	-11.5105	13.2960	-.8657	.3877	-37.7330	14.7120
OJ	.8816	.1946	4.5299	.0000	.4977	1.2654
SK	.1636	.2212	.7397	.4604	-.2726	.5998
GI	.8117	.2260	3.5906	.0004	.3658	1.2575
Int_1	.0443	.0024	18.5663	.0000	.0396	.0490
Product terms key:						
Int_1	:	SK	x	GI		

The model demonstrates an excellent fit, with $R^2 = 0.9661$, indicating that the predictors account for 96.6% of the variance in Employee Commitment (EC). Organizational Justice (OJ) exerts a

highly significant positive effect on EC ($\beta = 0.8816$, $p < .001$), while General Inclusivity (GI) also significantly enhances commitment ($\beta = 0.8117$, $p < .001$). Soft Skills (SK) by themselves do not significantly predict EC ($p = 0.4604$).

Importantly, the interaction between Soft Skills and General Inclusivity ($SK \times GI$) is highly significant ($\beta = 0.0443$, $p < .001$), indicating that soft skills contribute meaningfully to employee commitment primarily under conditions of high inclusivity. In summary, organizational justice and inclusivity substantially elevate employee commitment, with soft skills exerting a notable effect only when inclusivity levels are high.

Table 5: Conditional effects of the focal predictor at values of the moderator(s)

GI	Effect	se	t	p	LLCI	ULCI
-10.7650	-.3131	.2195	-1.4264	.1553	-.7460	.1198
2.2350	.2626	.2219	1.1833	.2381	-.1751	.7002
6.2350	.4397	.2235	1.9674	.0506	-.0011	.8805

The impact of Organizational Justice (OJ) on Employee Commitment (EC) varies according to the level of General Inclusivity (GI):

- At very low GI (-10.76), the effect of OJ is negative and not significant ($p = 0.1553$), suggesting that justice perceptions do not enhance commitment when inclusivity is extremely low.
- At moderate GI (2.23), the effect becomes positive but remains non-significant ($p = 0.2381$), indicating a weak influence of justice on commitment.
- At high GI (6.23), the effect strengthens and reaches marginal significance ($p = 0.0506$), showing that justice positively predicts commitment when inclusivity is high.

Overall, Organizational Justice primarily enhances employee commitment under high inclusivity conditions, while its influence is minimal or negligible in low inclusivity environments.

Table 6: Index of moderated mediation

Index	BootSE	BootLLCI	BootULCI
GI	.0368	.0016	.0339 .0400

The index of moderated mediation for General Inclusivity (GI) is 0.0368, with a bootstrapped confidence interval that does not include zero (BootLLCI = 0.0339, BootULCI = 0.0400). This finding indicates that the indirect effect of Organizational Justice (OJ) on Employee Commitment (EC) through Soft Skills (SK) is significantly moderated by GI. In other words, soft skills act as a mediator between justice and commitment, but this mediation occurs meaningfully only when inclusivity levels vary, confirming that the moderated mediation is statistically significant.

5. Discussion and Recommendation

No study has assessed the importance of inclusivity in evaluating employee commitment in an Afghan banking context through the lens of organizational justice. The effects of organizational justice in the context of employee commitment in Afghan banking were evaluated through an inclusion lens. These findings are in line with previous studies (Shore et al., 2011; Nishii, 2013)

and highlight the fact that organizational justice will not always result in employee commitment. The results will depend on how inclusive the workplace is.

When justice is perceived in a low-inclusive workplace, the commitment will not be there, and the result will be dead. Thus, in a workplace where entities are excluded, or participation is unequal, the justice initiatives will be perceived as “out of the window”. These findings are in line with moderation theory (Baron and Kenny (1986) and the inclusive workplaces literature (Randel et al., 2018).

In more inclusive environments, employees express and strengthen their emotional commitment and willingness to stay with an organization in response to fair processes, equitable outcomes, respectful interpersonal treatment, and honest communications being perceived as genuine organizational values rather than as mere organizational window dressing (Meyer & Allen, 1991). In inclusive environments, the less perceived justice seems to concern the insufficient structural or cultural barriers, especially in masculine contexts, such as the Afghan banking sector.

The demographic results help to further explain these findings. The lack of female respondents is indicative of the sector’s gender imbalance and highlights the importance of treating gender imbalances and the lack of women as an issue of structural inclusivity and not merely as a demographic variable. This structural reality supports the argument that gender inclusivity is an organizational condition that fundamentally alters how employees perceive and internalize fairness.

The findings enhance organizational justice literature by showing that obviously fair processes and outcomes are not enough to create employee commitment in developing, and in a severely constrained context. The justice–commitment relationship is also the very undeservingly neglected, but important, gender inclusivity boundary condition that provides enriching contributions to both literature and practice.

Conclusion

The research indicates that gender inclusivity is an important moderating factor in the association of organizational justice and employee commitment within the banking industry of Eastern Afghanistan. Although organizational justice is a critical element of commitment, its positive impacts are considerably greater in committed inclusive workplaces.

The research shows that fair organizational policies produce substantial outcomes in commitment, only to the extent that employees feel they have equal opportunity, respect, and voice regardless of gender. In workplaces where inclusivity is lacking, the justice perception has little to no impact on commitment. This is in line with the Social Exchange Theory and the Three-Component Model of Commitment which posits that reciprocal employee attitudes are contingent on the presence of justice and the organizational context being inclusive.

To foster employee commitment within Afghan banks, more is needed than instituting fair policies and rewards. There must also be an inclusive workplace culture in which justice is woven to beget commitment, and to foster psychological attachment, engagement, and enduring loyalty.

Limitations of the Study

The study does have some drawbacks. Most importantly, no female employees were included in the study. While the study does reflect the banking sector's gender bias in the Eastern Zone of Afghanistan, it does not permit comprehensive analysis of the sector's bias toward women.

Additionally, the study used a cross-sectional design which does not allow for analysis of the perceptions of the participants over time. This also means that it is not possible to analyze how perceptions of justice and inclusivity change over time. There is also the potential for socially desirable distortion of the data due to the over-reliance on self-reported data. The results of the study may also not be applicable to other areas or sectors due to the geographic scope being limited to the Eastern Zone of Afghanistan.

Suggestions for Future Research

Future research should include female participants where possible, or concentrate on fields with higher gender diversity to better understand the dynamics of inclusivity. It would also be helpful to use longitudinal designs to see how varying levels of organizational justice and inclusivity affect commitment over time.

Furthermore, future studies may investigate different contextual moderators, such as organizational culture, leadership style, or regulatory framework, to improve understanding of the fairness commitment relationship. It would also improve the field's generalizability and theoretical advancements to extend research beyond the banking industry to other fields, such as education, health care, and public administration.

Recommendations

Based on the findings of this study, the following recommendations are proposed:

- Management should reinforce gender-sensitive policies by guaranteeing equal opportunities, participation, and the respect at all levels of the organization.
- The practices of organizational justice should be merged with initiatives aimed at inclusivity since, in exclusionary circumstances, fairness by itself does not increase employee commitment.
- The fairness of the procedures and the information must be reinforced by consistent and transparent decision-making.
- Regulatory bodies like Da Afghanistan Bank should champion sector-specific policies that advocate for fairness and inclusion in the management of personnel.
- Training and awareness programs of ethical leadership, anti-discrimination, and inclusive leadership should be mainstreamed in all banks.

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