

Perceived Organisational Justice and Employees' Organisational Identification Among Microfinance Banks in Niger State, Nigeria

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Abstract

In an era of increased regulatory scrutiny and aggressive competition from financial-technology alternatives, microfinance banks in Niger State continue to face existential threats even from internal organisational dysfunction emanating mainly from weak employees' organisational identification. Organisational identification reflects a deep cognitive and emotional connection that integrates employees' self-concepts with organisational identity. Drawing upon social exchange theory which postulates that employees evaluate the quality of their exchange relationships with organisation base on cost-benefit analysis, this study examines the relationship between the perceived organisational justice and employees' organisational identification among microfinance banks in Niger State, Nigeria. The study relied on cross-sectional survey design using quantitative approach in which data were collected from 124 employees with the aid of structured copies of questionnaires. The employees were selected through stratified convenience sampling technique based on their willingness to participate in the survey. Correlation analysis was used to analyse data and the results revealed a strong positive and significant relationship between both perceived distributive justice and interactional justice with employees' organisational identification ($r = 0.871$ and 0.784). Procedural justice was found to have moderate positive and significant relationship with employees' organisational identification ($r = 0.492$). These findings established that interpersonal treatment and equitable reward systems play critical roles in fostering employees' psychological attachment to the organisation. It was recommended that management of the microfinance banks in Niger State should adopt a multi-faceted justice strategy by ensuring equitable pay, adopting transparent and fair processes and advocating for fair and equal treatment of employees by supervisors

Keywords: Employees' identification, Employees' organisational identification, Organisational fairness, Organisational justice, Social exchange theory.

1.0 Introduction

1.1 Background Information

A central strategy for maximising the contribution of human capital involves ensuring the psychological connection and attachment of employees to the organisation and its goals which is fundamental for sustained performance and survival. However, cultivating robust organisational identification remains a significant challenge as managers and organisations globally continue to seek efficacious strategies to foster such alignment. A survey by PwC highlighted the severity of this issue revealing that 72% of employees in a global sample do not feel connected to their organisation's purpose (Blount and Leinwand, 2019). According to Onijigin *et al.* (2023), employees are more inclined to support their organisation and exhibit behaviours that benefit the collective when they strongly identify with the organisation. High levels of organisational identification led employees to integrate organisational objectives into their self-concept,

demonstrate unwavering loyalty and engage in extra-role behaviours largely because they perceive the success of the organisation as their own. Consequently, identifying the factors that strengthen Organisational Identification (OI) is paramount but as noted by Malhotra *et al.* (2022), promoting this bond is often an arduous task. This complexity drives the ongoing interest among practitioners and researchers to identify management policies that can effectively foster employee identification with both the organisation and the job.

Helaly and El Shaer (2021) suggested that OI stands out as a predictor of diverse outcomes at both individual and organisational levels. It represents the psychological process through which employees incorporate perceived organisational attributes into their self-concept, fostering a sense of unity and a perception of shared fate. Organisations aiming for maximum performance must enhance this identification as it predicts job involvement (Malhotra *et al.*, 2022) and subsequently reduces turnover intentions (Kim and Kim, 2024). To ensure operational efficiency and effectiveness, management must proactively mitigate turnover intentions. OI has emerged as a vital determinant of behavioural outcomes including attachment, loyalty, commitment, engagement and citizenship efforts within the workplace.

A fundamental factor in the development of organisations and their professionals is Organisational Justice (Alotaibi *et al.*, 2022). Weisman *et al.* (2023) emphasised that Organisational Justice (OJ) is a key antecedent of OI within the framework of managerial policies and practices where employees weigh their experiences against organisational exchanges to determine if the institution values them as members. Justice perceptions influence attitudes and behaviours translating into either the positive or negative discharge of duties and overall organisational success (Azubuike and Madubochi, 2021). Thus, OI and OJ are pivotal factors dictating employee attitudes (Terzi *et al.*, 2017). Fairness in outcomes, transparent procedures and respectful treatment enhance the sense of belonging and pride thereby fostering identification and long-term retention.

When employees receive fair pay, rewards and respect from organisational representatives, they perceive that the organisation values their contribution. This triggers a reciprocity mechanism where employees exchange fair treatment for improved effort, submission and a psychological connection (Weisman *et al.*, 2023). Conversely, unfair policies generate negative feelings with damaging effects on behaviour (Alotaibi *et al.*, 2022). Moges and Amentie (2022) note that justice is a primary concern especially regarding the allocation of constrained resources. Employees are more likely to identify with organisations that uphold policies demonstrating value such as concern for welfare, clear communication and the fulfilment of promises (Weisman *et al.*, 2023).

Although previous studies have made extensive and significant contributions in this area. The efforts mainly concentrated on advanced countries with limited research efforts in Nigeria. Moreover, evidence on the research area remains scarce regarding microfinance banking industry. This study seeks to address this gap by examining the relationship between perceived organisational justice and employees' organisational identification among microfinance banks in Niger State, Nigeria. The study begins by setting the stage with this introductory section, followed by review of literature, methodology, results and discussions and lastly conclusion and recommendations.

1.2 Statement of the Problem

In addition to the external pressures such as increased regulation, regulatory scrutiny and aggressive competition from financial technology alternatives, internal dysfunctions emanating from negative employees' behaviours and attitudes such as low commitment, weak engagement, unethical practices and high turnover rates further undermine the effective operation of Microfinance Banks (MFBs) in Niger State, Nigeria. These harmful organisational behaviours and attitudes are not only detrimental to smooth operations but can also lead to higher operating costs. Lahlou-Kassi and Eddakir (2025) reinforce this perspective asserting that retaining key personnel is a significant strategic priority for attaining competitive advantage giving the substantial costs associated with replacing, recruiting and developing new employees. Considering the significant role that employees play in deriving organisational performance, it is necessary to study organisational behavior and climate so as to retain human capital (Galvan-Vela *et al.*, 2021).

1.3 Objectives of the Study

The primary objective of the study is to determine the relationship between perceived organisational justice and employees' organisational identification among MFBs in Niger State. Specifically, the study seeks to:

- i. estimate the extent of the relationship between perceived distributive justice and employees' organisational identification among MFBs in Niger State, Nigeria;
- ii. ascertain the extent of the relationship between perceived procedural justice and employees' organisational identification among MFBs in the study area; and
- iii. measure the extent of the relationship between perceived interactional justice and employees' organisational identification among MFBs in Niger State, Nigeria.

1.4 Research Hypotheses

- H1₁** There is a positive and significant relationship between perceived distributive justice and employees' organisational identification among MFBs in Niger State, Nigeria.
- H1₂** Perceived procedural justice and employees' organisational identification among MFBs in Niger State, have positive and significant relationship.
- H1₃** A positive and significant relationship exists between interactional justice and employees' organisational identification among MFBs in Niger State, Nigeria.

2.0 Literature Review

2.1 Conceptual Review

2.1.1 Organisational Justice

Organisational Justice (OJ) denotes how employees perceive fairness and justice in their organisations and it encompasses laying comfortable and trustworthy work conditions through the respect of not only contractual norms but also the international regulations that define descend labour (Ngam, 2025). It is not merely about objective fairness but rather the subjective interpretation of events, decisions and interpersonal treatments that employee's experience. Roch and Shanock (2021) provided a comprehensive and modern definition emphasising its multifaceted nature. They opined that OJ encompasses employees' perceptions of fairness in the workplace which includes distributive (fairness of outcomes), procedural (fairness of the processes

used to determine outcomes), interpersonal (fairness of interpersonal treatment) and informational (fairness of communications and explanations) justice. This definition is widely accepted as it captures the full spectrum of fair perceptions. OJ refers to the overall fairness climate within an organisation reflecting employees' evaluation of how justly they are treated by supervisors and the organisation as a whole (Ho, 2025).

2.1.1 Organisational Identification

Organisational Identification (OI) is a specific form of social identification where an individual's beliefs about their organisation become self-referential and self-defining. Tang (2022) further stressed that OI is an integrative construct synthesizing elements from social psychology's social identity theory (which concerns an individual's self-categorization and affective attachment to an organisational group) and the concept of cultural identification (which denotes an employee's internalisation of and commitment to an organisation's core values and culture). OI is a condition in which people define themselves as members of an organisation and it is characterized by dynamics and multiplicity (Brown, 2017). Su and Lin (2019) opined that OI is a special form of social identification which they believed is a process in which individuals redefine themselves depending on the work situation of their organisations. Lee *et al.* (2015) refined the understanding of the concept by distinguishing it from related constructs like commitment. They argue that OI is primarily a cognitive-perceptual construct which is about cognitive connection and self-categorization ("I am one of us"), while in contrast affective commitment is more emotional ("I feel attached to this organisation"). This distinction is crucial for precise measurement. Bringing these views together, OI can be widely understood as the extent to which employees internalise their membership in the organisation perceiving a sense of belonging and aligning their self-concept with organisational values and goals. Yue *at al.* (2021) added that OI is the degree to which employees define themselves in terms of their membership in the organisation seeing its successes and failures as their own.

2.2 Theoretical Framework

The social exchange theory (SET) originated from Homans (1958) was used to guide this study. A central assumption of SET as opined by Homans (1958) is that humans possess an inherent characteristic of wanting something in exchange for another which is often the basis for relationships. In organisational settings, this means employees identify more strongly when they perceive the organisation as fair, supportive and prestigious (Ellemers *et al.*, 2002). When employees feel respected and valued within the organisation, they internalise the organisation's successes and failures as their own, thereby strengthening their psychological attachment. Ngam (2025) posited that employees will have confidence, believe and trust in the organisation when they perceived that the justice system both distributive and procedural are fair. Chen *et al.* (2015) suggested that SET is applicable to trust and organisations can use it to predict trust behavior between managers and their employees or between an organisation and its employees. Thus, OJ is a mechanism that can foster trust among employees which will lead them to identify the organisation as part of them. Nwabuatu *et al.* (2023) stressed that the underlying basic idea of SET is that relationships that produce the high results for the lowest number of efforts are the ones individuals value the most and are likely to keep for the long term. Cropanzano and Mitchell (2005) also added that employees weigh the quality of their exchange relationship with the organisation

depending on how fairly they are treated and how much value they receive relative to their contributions.

2.3 Empirical Review

Ho (2025) conducted a one-year longitudinal study to investigate the role of organisational identification as the underlying cognitive affective mechanism through which organisational justice operates to influence work attitude conceptualised as commitment and work engagement using 400 employees from social and personal service in China. Pearson correlation and moderated mediation were employed for data analysis and findings revealed that procedural, distributive, interpersonal and informational justice were positively related with OI and work engagement and that OI is a mechanism that significantly mediates the relationship between OJ and work engagement. The study is unique from other studies using cross-sectional survey which makes it solid and robust especially by incorporating both job-demands resource model and the social identity theory in the study as well as employing robust analysis.

Drawing from self-determination theory and using survey, Malhotra *et al.* (2022) explored the relationships among organisational justice, organisational identification and job involvement incorporating psychological need satisfaction as a mediator and person–organisation fit as a moderator using structural equation modeling on data from 295 academic staff of higher institutions in Malaysia. The results showed that organisational justice significantly enhanced both organisational identification and job involvement with psychological need satisfaction partially mediating these relationships. Moreover, person–organisation also moderates the direct effects of psychological need satisfaction and the indirect effects of perceived justice on both outcomes. The study has made a solid contribution to social-determination theory by incorporating person–organisation fit as a moderator and also by revealing that OJ stimulates employees' identification with both the organisation and the job.

Alev (2021) examined the relationship between organisational justice, professional motivation and organisational identification among 368 teachers in Turkey using a correlational survey and structural equation modelling analysis. The study found that organisational justice has a positive and moderate relationship with professional motivation and organisational identification and that professional motivation partially mediates how organisational justice affects organisational identification. Alev's study provides valuable insight especially for the mediating effect of professional motivation, but the study was not able to justify the relationship of the variables using a theory to provide deeper understanding and interpretations of findings.

Terzi *et al.* (2017) investigated the relationship between organisational justice and organisational identification among a group of 1,223 secondary and high school teachers in Turkey using a quantitative survey design comprising Anova, T-test and regression analysis. The study revealed that all three justice dimensions (distributive, procedural and interactional) positively and significantly influenced organisational identification with procedural justice showing the strongest effect. The study is innovative and strong in terms of data analysis and has provided valuable insights especially by revealing how secondary and high school teachers have positive opinions concerning organisational justice and identification and that Teachers' perceptions of organisational justice differ significantly according to their seniority and workplaces.

2.4 Conceptual Framework

The conceptual framework illustrates the correlational relationship and connection between each dimension of OJ and employees’ OI. The model assumes that the variables are related such that as the independent variables change, there is prediction that the dependent variable will also change in the same direction based on the relationship degree.

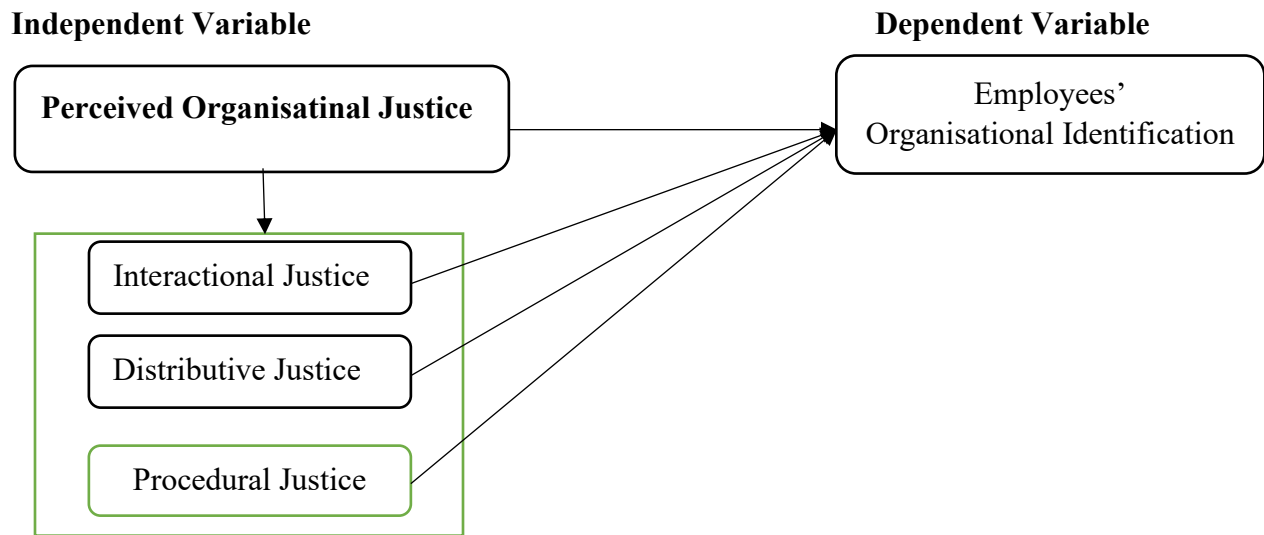


Figure 1: conceptual framework
 Source: Adapted from Chen *et al.* (2015).

3.0 Methodology

3.1 Research Design/Source of Data

The study adopts a quantitative survey design using correlation with the aim of examining the relationship between perceived organisational justice and employees’ organisational identification. This design is considered appropriate as the study seeks to understand and determine whether associations exist between the variables without manipulating them and without intervening of other variables as well. Primary data was used solely by using a close-ended structured questionnaire with items adapted from validated instruments. The scale for perceived organisational justice were adapted from Colquitt (2001) comprising 7, 4 and 4 items for procedural, distributive and interpersonal justice respectively. For organisational identification, 6 items were adapted from Edwards and Pacceti (2007).

3.2 Population, Sample Size and Sampling Technique

The population for the study comprised of professional employees of 20 MFBs with physical branches in Niger State registered with the Central Bank of Nigeria as at 2024. Based on preliminary assessment, MFBs have an average of nine (9) core employees in the state and as such the total population is equal to 180 employees. Yamane formula was used to derive a sample of 124. Stratified sampling was used to select the sample proportionately for each stratum while convenient sampling was used in selecting employees in each bank. The strata used was zone (Niger East, South and North) to ensure fair representation and the sample was allocated based on

the number of banks and in each zone. However, proportionate allocation of sample to each bank in the zones was not possible as the researcher could not feasibly obtain exact number of employees and as such, equal allocation to each bank was done and where there was surplus, it was randomly allocated.

3.3 Method of Data Analysis

Data was analysed using Pearson's Correlation to determine the strength and direction of the associations between the variables. Correlation coefficient (r) either positive or negative (2-Tailed) ranging from -1 to +1 was used to interpret the strength of the correlation. Statistical significance was considered at 0.01 significant level.

4.0 Results and Discussion

4.1 Pearson's Correlations Test

Table 1 reveals that distributive justice is significantly and positively associated with employees' organisational identification (r = 0.871). This indicated a high correlation between the variables. Table 1 also reveals that procedural justice is significantly and positively associated with employees' organisational identification (r = 0.492). This suggests a moderate relationship between the variables. Moreover, Table 1 also indicated that interactional justice is significantly and positively related to employees' organisational identification, and the correlation was high and strong (r = 0.784).

Table 1: Pearson's Correlation Results

Variables	DJ	PJ	IJ	OI
Distributive Justice (DJ)	1	0.485	0.291	0.871
Procedural Justice (PJ)	0.485	1	0.543	0.492
Interactional Justice (IJ)	0.291	0.543	1	0.784
Organisational identification (OI)	0.871	0.492	0.784	1

Note: All correlations are significant at the 0.01 level (1-tailed), N =

Source: Author's Field Survey (2025)

4.2 Test of Hypotheses and Discussion of Results

This section tests the study's hypotheses and then presented an elaborate and detailed discussion of the results in relation to the research objectives and existing literature. The discussion highlights the patterns observed, interprets their implications and situates them within the broader theoretical and empirical context.

4.2.1 Distributive Justice and Organisational Identification

The result revealed a strong significant and high positive correlation between distributive justice and employees' organisational identification thus accepting H₁₁. This suggests that within the study's context, employees' perception of fairness in outcomes such as pay, rewards and workload is profoundly intertwined and associated with their sense of belonging and self-concept connection to the organisation. Moreover, employees' perception of distributive justice and their organisational identification tend to move and change strongly in the same direction. This result aligns with that of Ho (2025) who also established that distributive justice is related with organisational identification and work engagement. In contrast, Fuchs and Edwards (2012) found

distributive justice to be significantly not related to organisational identification. However, the result also reaffirms the core assumption of social exchange theory that employees weigh the justice of treatment by organisations and if they perceive it as fair, they will exchange it with trust and sense of belonging.

4.2.2 Procedural Justice and Organisational Identification

A moderate positive correlation was found between procedural justice and employees' organisational identification which was also significant thus accepting H₁₂. This indicates that consistent fair decision-making processes characterised by openness and a lack of bias is moderately associated with employees' sense of organisational identification. Additionally, employees' perception of procedural justice and their organisational identification are changing and moving moderately in the same direction. This result corresponds with that of Terzi *et al.* (2017) who found procedural justice as significant influencer of organisational identification. But in contrast, this justice was found by Fuchs and Edwards (2012) as significantly not related to organisational identification. This result, despite contradicting findings, still buttressed the assumptions of social exchange theory.

4.2.3 Interactional Justice and Organisational Identification

A strong positive correlation was also observed between interactional justice and organisational identification, which was significant as well thus accepting H₁₃. This implies that the quality of interpersonal treatment employees receives from their supervisors such as being treated with dignity, respect and given truthful explanations is strongly associated with their connection to the organisation as a whole. By implication, employees' organisational identification and their perception of how fairly they are been treated by supervisors tends to move and change strongly in the same manner. This result corroborates with that of Fuchs and Edwards (2012) who established that interpersonal justice was a significant predictor of organisational justice. The findings Ho (2025) and Terzi *et al.* (2017) is also similarly in line and in support with this finding. Social exchange theory also justifies this finding as well.

4.3 Summary of Findings

The findings revealed that perceived distributive justice and interactional justice had strong positive and significant associations with employees' organisational identification indicating that employees are more likely to perceive themselves as part of the organisation when they believe rewards are fairly allocated and when they are treated with dignity, respect and transparent communication. Perceived procedural justice, though positively and significantly correlated, demonstrated a moderate relationship suggesting that while fair procedures matter, employees' identification is more strongly shaped by how they are personally treated and how outcomes affect them directly.

4.4 Practical Implications

The results revealed a compelling and nuanced pattern indicating that employees' sense of oneness with the organisation is not uniformly associated with all forms of justice. The findings therefore provide valuable insights into the psychological mechanisms that underpin the formation of organisational identification. These findings also confirm that the microfinance banking environment in the state is highly relational where interpersonal treatment and equitable reward

systems are associated with employees' psychological attachment to the organisation. Strengthening justice practices overall will contribute to higher morale, stronger identification and ultimately greater employees' commitment and retention within the microfinance sector.

5.0 Conclusion and Recommendations

5.1 Conclusion

The primary objective of the study was to investigate the relationship between perceived organisational justice and employees' organisational identification among MFBs in Niger State and quantitative survey design was employed by eliciting responses from employees after which correlation was conducted to achieve the research objectives. Drawing from the findings, the study therefore concludes that perceived organisational justice and employees' organisational identification have positive and significant relationship among MFBs in Niger State.

5.2 Recommendations

The managements of MFBs in the state should establish transparent and fair reward systems with regular equity audits. This should be done by linking rewards to measurable indicators such as portfolio quality, customer satisfaction, risk management and loan recovery. They should also implement clear criteria for bonuses, promotions and benefits and the criteria should be communicated openly to all staff through providing written reward frameworks accessible to employees. Also, evaluation should be made periodically to evaluate whether employees with similar roles, experience and performance receive similar compensation.

The managements should also standardise decision-Making Procedures and Introduce employee voice mechanisms. This should be done by using consistent procedures when handling promotions, discipline, loan approval authority and transfers. Platforms such as suggestion boxes, monthly team meetings and digital feedback surveys should be created and periodically check to allow employees to contribute to decisions procedures.

The managements should additinally promote respectful, fair and civil manager–employee Interactions. This should be done by training supervisors in communication skills, emotional intelligence and conflict management. Zero-tolerance policies for disrespect, bullying or harsh communication should also be established.

6.1 Limitations and Future Research

Despite the attempt of the study to contribute to the academic area, there are some limitations of the study and as such, the findings of the study should be interpreted along with the limitations. Firstly, the study purely accounted for relationship and association between the variables while cause and effect between the variables was not accounted for. Secondly, the study did not account for identification-disidentification interdependencies which Kristensen and Winkler (2025) opined that the opposites implicate and reinforce each other in a complementary way and that members of organisation interchange between identification and dis-identification under the same source as a result of perceived change in contextual condition. Lastly, the study did not account for multi-focus identification to show which aspects OI is associated most with such as organisational level, work group, project group, department, profession and leader.

6.2 Expected Contribution to Knowledge

The study has extended the application of social exchange theory to the industry of microfinance banking in Niger state and demonstrated that perceived organisational justice and employees' organisational identification are positively and significantly correlated which additionally provided a robust practical insight for managers, policymakers, regulatory agencies and institutional stakeholders across the industry.

6.3 Declaration of Interest

I declare that all the contents of this paper are original and has neither been published nor out forward for consideration and publication elsewhere.

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