

To leave or not to leave: Does trust really matter in the nexus between organizational justice and turnover intention among female employees?

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Abstract: This study unveils the mediating mechanism and explores the role of organizational trust in the link between organizational justice and turnover intention among female employees in the banking industry. For this purpose, we gathered data from 336 female workers employed at a Tunisian prominent bank, encompassing both head office and branch locations dispersed throughout the country. Our study analyzed the data using AMOS statistical software version 25 and confirmed our research hypotheses. Our findings showed that procedural justice and interactional justice positively influence organizational trust, while they both have a negative impact on turnover intention among female employees. Furthermore, organizational trust significantly and negatively influences female employees' turnover intention. Ultimately, we have demonstrated that organizational trust completely mediates the link between procedural and interactional justice and female employees' turnover intention. This highlights the significance of organizational trust in conditioning the relationships linking procedural and interactional justice to turnover intention among female employees. Hence, top management should put more emphasis on building organisational trust among their female employees to ensure positive attitude and behaviour. Other implications for practitioners and researchers are elaborated.

Keywords: organisational justice; interactional justice; procedural justice; organizational trust; employee retention; turnover intention; working women; banking industry; Tunisia

1. Introduction

Although violence at work remains a relevant concern (Rasool et al., 2020), the issue has become more complex and continues to raise growing concerns both domestically and internationally. In this context, it should also be noted that vulnerabilities remain under-represented in the literature (Berrey et al., 2017). Furthermore, violence is not limited to the private sphere (Courcy et al., 2019). In the workplace, women may face intimidating situations such as excessive workload (Singh and Singh, 2018), lack of recognition and appreciation (Gharbi et al., 2022c), sexual harassment (Gharbi and Sobaih, 2023), burnout (Corne et al., 2023), bullying, and social exclusion (Stapinski and Gamian-Wilk, 2024).

It is unfortunate that many women endure workplace violence globally against their will, often believing that it is due to their nature, and prefer to endure rather than fight back (Hershcovis et al., 2021). However, deciding to stay silent instead of speaking out depends on the perceived costs they would bear if they decided to change the status quo (Aliane et al., 2023). In this context, the issue of organizational

trust becomes central to all concerns (Saussois, 2000). Regrettably, organizational relationships have become increasingly characterized by a culture of caution and perplexity, especially for women concerning their hierarchical superiors, which may lead to an intention to leave the organization (Gharbi et al., 2022b; Sobaih and Abu Elnasr, 2024). It is worth noting that organizational trust has never been so much in demand in a configuration now governed by scepticism and disloyalty.

Edrees et al. (2023) defined turnover as a conscious and deliberate attitude toward leaving an organization. It is essential to note that previous studies revealed many variables that affect an individual's turnover intention, such as organizational justice (Hom et al., 2017), mainly procedural justice (Gharbi et al., 2022a; Gharbi et al., 2023), psychological safety (Sobaih, Gharbi, et al., 2022), leadership style (Sobaih, Hasanein, et al., 2022), and mistrust (Gharbi et al., 2022b). There is no doubt that losing talented employees can harm the organization financially and operationally. Our work provides a well-defined framework for understanding the nexus between an organization and its female employees. This framework includes four key dimensions: procedural justice, interactional justice, organizational trust, and turnover intention. In simpler terms, our problem is as follows: a strong working relationship between employees and employers depends on mutual trust. However, female employees may feel a sense of procedural or interactional injustice, which could undermine this organizational trust and lead to their turnover intention (Gharbi et al., 2022b). While previous research (see for example, Edrees et al. (2023); Gharbi et al. (2022b); Gharbi et al. (2022b)) has established links between procedural and interactional justice and organizational trust and between organizational trust and turnover intention, to the best of our knowledge, none of earlier studies have integrated all four dimensions simultaneously.

Banks operate in a highly competitive environment and hence they invest significant money in training their employees to expand their skills through continuous training. To retain their employees and prevent them from becoming a threat, banks establish an impeccable relationship with them by creating a work environment that fosters a sense of organizational trust (Aliane et al., 2024). Banks also demonstrate that they treat employees with justice and consideration, provide them with continuous opportunities for development, delegate power appropriately to make them feel included, and invest in a communication process that is both motivating and rewarding. These actions can help create a sense of belonging and effective retention strategies (Aliane et al., 2024).

This research draws on organisational justice theory (Greenberg, 1987). This theory explains why employees may exhibit positive or negative attitude based on the perceived organisational justice. Based on the theory this research assumes employees will express negative turnover intention if they perceived organisational justice and trust. This research examines the nexus between two dimensions of organizational justice namely procedural and interactional justice (Cropanzano et al., 2007), and organizational trust as well as turnover intention among female employees in the Tunisian banking industry.

We focus on Tunisian female employees because gender-based violence is a key concern in Tunisia and Tunisian women often suffer from violence and injustice at their workplace (Ben Saad, 2023). In addition, they are often treated

inappropriately during the crises compared to their male colleagues (Murphy et al., 2024). Hence, understanding their perceptions of organisational justice and its link with organisational trust and turnover intention is crucial. Our research tests the mediation role of organizational trust in the nexus between procedural justice, interactional justice, and turnover intention. Our research answers following question: What type of mediation effect does organizational trust have in the nexus between procedural justice, interactional justice, and turnover intention among female workers?

2. Theoretical framework and research hypotheses

Thibaut and Walker (1975) developed the self-interest model of procedural justice, which specifies how legal conflicts are resolved based on the degree of control given to the conflicting parties. The model identifies two kinds of control: process control and decision control. The first kind of control refers to the extent to which employees can evaluate the distribution equity process and express their concerns, opinions, or objections through voice procedures, as opposed to mute procedures (Folger, 1987, cited in Bies et al. (1988, p. 676)). Decision control refers to the degree to which employees can participate in decision-making related to allocation. By providing employees with voice and decision-making opportunities, procedural justice can help mitigate conflicts that may harm the employee-employer relationship (McFarlin and Sweeney, 1992).

Procedural justice emphasizes the importance of the rules and procedures involved in a decision-making process (Folger, 1987; Lerner, 1977; Leventhal et al., 1980). Interactional justice, on the other hand, focuses on the social aspect of employees and the fair treatment they receive during interpersonal communication, recognition, and identification (Tyler and Bies, 1990). According to Peretti (2004), three essential functions can help establish healthy industrial relations in a company. These functions include the complaint function, which is led by employee delegates to rectify organizational injustices; the concertation function, which defends the notion of organizational trust; and the negotiation function, which is carried out through company trade unionism to ensure that human resources comply with the established rules. Manville (2003) asserts that demonstrating a humane and protective attitude towards human resources, such as showing sincerity, courtesy, and compassion towards an individual's situation, generates favorable perceptions of interactional justice.

Conversely, neglecting or adopting an indifferent attitude toward employees is considered a violation of informational justice. In line with this, top management is responsible for creating an internal communication system that promotes information equality and good knowledge of the rules. It fosters professional fulfilment, which raises the sense of fairness (Peretti, 2004, p. 159). Cohen-Charash and Spector (2001) and Colquitt et al. (2001) conducted two meta-analyses and found a significant relationship between distributive, procedural, interactional justice, and organizational trust. The same authors found that these all types of justice can predict organizational trust in an organization. Similarly, Gharbi and Ayed (2012) surveyed 250 workers at SND Bank. They found that procedural and interactional justice

positively influence employees' organizational trust of their employers. Thus, we can state our first two hypotheses as follows:

Hypothesis 1: Procedural justice positively influences female employee perceptions of organizational trust.

Hypothesis 2: Interactional justice positively influences female employee perceptions of organizational trust.

Turnover is defined by Gharbi et al. (2023) as the conscious and deliberate act of leaving an organization. This behavior is characterized by an individual's voluntary and factual separation from their workplace. Previous studies have identified various factors contributing to an employee's turnover intention such as various types of justice; however, we focus on procedural justice (Edrees et al., 2023; Gharbi et al., 2022a; Gharbi et al., 2022b; Gharbi et al., 2023). Procedural justice is associated with the perception of the fairness of the process that leads to a particular outcome. This means that, beyond the favorable or unfavorable nature of the distribution, procedural justice relates to the fairness of the process leading to this outcome. Numerous surveys have been conducted in this context. For instance, Ybema et al. (2010) conducted a study of 1519 Dutch employees and demonstrated that procedural justice reduces employee absenteeism and turnover intention. In another case study conducted in the healthcare sector, Janiczek et al. (2012) showed that procedural justice can influence employee attitude and behavior in the event of a change in the work context. Therefore, the third hypothesis is:

Hypothesis 3: Procedural justice has a negative impact on female employees' turnover intention.

In the context of turnover intention, interactional justice is a particularly relevant informal variable for organizations striving for profitability and greater control over their human resources. A considerable amount of research has been conducted in this area. For instance, Dailey and Kirk (1992) surveyed 192 American employees working in the health sector and concluded that interactional justice had an unconditional impact on turnover intention. Additionally, based on a survey of 651 American employees, Materson et al. (2000) statistically demonstrated that procedural justice significantly and negatively impacted employees' intention to leave their company. Similarly, Cohen-Charash and Spector (2001) and Colquitt et al. (2001) found that interactional justice had a negative impact on employees' intention to leave voluntarily. Therefore, the fourth hypothesis can be stated as follows:

Hypothesis 4: Interactional justice has a negative impact on female employees' turnover intention.

The topic of organizational trust has garnered a significant amount of attention in management literature, establishing it as a *de facto* management variable. However, defining and measuring organizational trust remains a matter of debate amongst scholars (Carnevale, 1995). The abundance of research on the subject has resulted in various definitions and measurement tools, each unique to the author. While not exhaustive, this discussion aims to present the different theories on the concept of *t* organizational trust. Trust reflects a person's perception that their relationship partner will act in their best interests during an interaction (Carnevale, 1995). According to Butler (1991), trust is rooted in "beliefs about the virtues and

intentions of the exchange partner.” It is important to note that trust is developed through interpersonal relationships, which are constantly evolving. Therefore, it is an accumulation of subjective biases stemming from individual, relational experiences that may or may not lead to trust (Butler, 1991).

Robinson and Rousseau’s (1994) research showed that female employees have more violation of their psychological contract compared to male employees. This finding has had a profound impact on the level of trust that female employees place in their organizations. Organizational trust is considered one of the fundamental principles of social exchange theory, which is based on a process of stable and mutual exchange (Blau, 1964). Sobaih et al. (2022) argue that employee retention is crucial for the success of tomorrow’s organizations. Several studies confirmed a significant and negative association between organizational trust and employees’ turnover intention (Balkan et al., 2014; Eriksson et al., 2021; Reçica and Dogan, 2019). Thus, drawn on these results, the fifth hypothesis is:

Hypothesis 5: Organizational trust has a negative impact on the turnover intention among female employees.

Based on the discussed research and the assumptions made above, the research model was proposed (Figure 1).

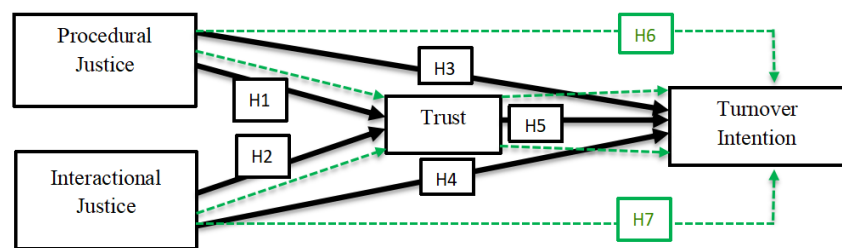


Figure 1. The research conceptual model.

The above studies confirmed a direct relationship between the two dimensions of organizational justice namely procedural and interactional justice, organizational trust and turnover intention. However, the indirect relationships between the two dimensions of procedural, interactional justice and turnover intention through organisational trust was not yet fully examined. The current study builds on organisational justice theory (Greenberg, 1987) to examine the mediation effect of procedural and interactional justice turnover intention through organisational trust. Therefore, we suggest that:

Hypothesis 6: The perception of organizational trust mediates the relationship between procedural justice and turnover intention among female employees.

Hypothesis 7: The perception of organizational trust mediates the relationship between interactional justice and turnover intention among female employees.

3. Methods

3.1. Sampling and data collection procedures

Initially, we distributed the questionnaire to 500 female employees of all grades working in the Tunisian banking sector to conduct the exploratory phase and subsequently purify the measurement scales. The survey was conducted in various

branches and head offices throughout Tunisia. However, we received only 336 usable questionnaires, which is a return rate of 67.2%. The participants were accessed after the approval of their management to contact them and ask them to fill in the survey for study purposes. They were assured for confidentiality and their responses will not share with their management to avoid any power bias. The demographics of the sample is presented in **Table 1**. **Table 1** shows the demographics of participants as the majority of them (72%) aged less than 30 years old and they were in permanent employment (73.01). they were also in the company for over two years about 70 %) (see **Table 1**).

Table 1. Sampling demographics.

Demographics	Percentage	
Age	20–30 years	72
	31–40 years	14.28
	41–50 years	9.62
	Over 50 years	4.1
Contact type	Fixed contract (temporary contract)	26.98
	Permanent	73.02
Seniority in the company	Less than two years	19.43
	Between two and five years	10.62
	Between two and five years	32.94
	Over ten years	37.01

3.2. Measurement scales

Following the critical review of literature review, specific measurement scales were chosen to create a research instrument for our empirical research. The questionnaire consisted of items with values ranging from “strongly disagree” to “disagree,” “indifferent,” “agree,” to “strongly agree.” The mean values of answers reached from 2.35 to 3.69, with standard deviation between 1.284 and 1.492. This means that figures are normally distributed and less concentrated around the mean value (Bryman and Cramer, 2012). In this study, we opted for dimension scales with fewer items to incentivize our respondents to complete the survey. Additionally, we made minor amendments in the wording of some items to clearer based on the suggestions made from the pilot study. The questionnaire was piloted with 20 female workers to check the face and content validity.

Items have been reviewed to suit our research. For procedural justice, our choice focused on the scale of Niehoff and Moorman (1993), two highly recognized researchers in the field, which can be a criterion of choice. Their scale contains six items to measure procedural justice, Cronbach’s alpha of our procedural justice r items equal to 0.92. To measure interactional justice, we chose the Niehoff and Moorman (1993) scale, containing nine items. The Cronbach’s alpha of our interactional justice items was 0.90. This scale is characterized by the reputation of its authors as well as by its reassuring psychometric qualities. We present herewith the scale for measuring interactional justice.

For measuring the organisational trust, the measurement scale of Gabarro and

Athos (1978) was most appropriate to choose. The scale contains seven items and presents notable psychometric qualities. To measure the turnover intention, we chose the Colle et al. (2005) scale, given its psychometric qualities, the notoriety of its designers, the invulnerability of its theoretical basis and its almost perfect agreement with our present work. We used the five-point Likert scale in the instrument from 1 to 5. This scale has been proportioned to all the items in the questionnaire. Respondents must tick the box representing their degree of agreement or disagreement to indicate their preferences. A summary of the research items is shown in **Table 2**. Full research items are shown in Appendix A.

Table 2. A summary of the scale.

Variables	Number of items	Sources
Procedural justice	6	Niehoff and Moorman, 1993
Interactional justice	9	Niehoff and Moorman, 1993
Organizational trust	7	Gabarro and Athos, 1978
Turnover intention	6	Colle et al., 2005

3.3. Refining research scales

This study performed PCA “principal component analysis” with varimax rotation via Statistical Package for Social Sciences (v.25) were conducted. The unidimensionality of all variables “procedural justice, interactional justice, organizational trust, Turnover Intention”, was approved with the documentation of a single component demonstrating 82.906%, 87.701%, 82.312% and 83.981% correspondingly of the total variance explained (Appendix B). For all variables, the KMO index showed values between 0.500 and 0.920 (Appendix C). The findings of PCA confirmed that the research variables were suitable for factorization. The findings of Cronbach’s Alpha reported excellent values which exceeded 0.80 (Nunnally, 1978) (Appendix D). The results showed that the *p*-value specific to all variables is equal to zero, thus, null proposition is rejected.

4. Findings

4.1. The results of CFA

The study adopted CFA to assess whether the scale used fits for the gathered data. The results of first-order analysis demonstrated a good fitting for the data (**Table 2**). The Chi² ratio was found acceptable because it is below 3. The RMSEA index was also found to be 0.038, indicating that the adjustment is satisfactory as it approaches zero. The other indices we found satisfactory “NFI = 0.982, TLI = 0.992, and CFI = 0.994” likewise confirmed that the values met the recommended standards for excellent fit. Therefore, these indices obtained met the standards suggested by previous research (Roussel et al., 2002). According to the literature, two indicators are used to match the distribution with the normal law “the coefficient of symmetry (or skewness) and the coefficient of flattening (or kurtosis)”. The results of these two values were found acceptable and meet recommended measures (Kline, 2015). Based on this, all the results are in line with the normal law (**Table 3**).

Table 3. Descriptive statistics.

Items	Min	Max	M	SD	Skew.	Kurt.
Procedural justice						
JP3	1	5	2.35	1.456	0.680	-0.991
JP4	1	5	2.60	1.284	0.437	-0.817
JP5	1	5	2.56	1.436	0.458	-1.121
Interactional justice						
JI13	1	5	2.50	1.356	0.621	-0.821
JI15	1	5	2.47	1.336	0.619	-0.829
Organizational trust						
C16	1	5	2.54	1.360	0.500	-0.951
C17	1	5	2.54	1.320	0.507	-0.843
C18	1	5	2.59	1.405	0.512	-1.031
Turnover intention						
Q23	1	5	3.69	1.492	-0.783	-0.906
Q24	1	5	3.67	1.484	-0.731	-0.962
Q25	1	5	3.65	1.436	-0.694	-0.939
Q26	1	5	3.60	1.454	-0.635	-1.014
Q27	1	5	3.57	1.421	-0.582	-1.027
Q28	1	5	3.56	1.419	-0.594	-0.991

Model fit: “($\chi^2(66, N = 336) = 98.624, p < 0.001$, normed $\chi^2 = 1494$, RMSEA = 0.038, SRMR = 0.015, CFI = 0.994, TLI = 0.992, NFI = 0.982, IFI = 0.994, 0.006, $p < 0.01$ ”.

We used convergent validity to determine if the items, which are assumed to assess the phenomenon, are associated. Convergent validity is established via the CR “composite reliability”, which should be higher than 0.7, and the AVE “average variance extracted”, should be higher than 0.5. The findings showed that convergent validity was confirmed (Joreskog, 1988) (**Table 4**). We also tested the discriminant validity to check if two theoretically different variables are distinct. To do this, we had to ensure that the square root of the AVE of each variable is higher than the associations with other factors, which was revealed in **Table 4**.

Table 4. The results of factor analysis.

Variables	SL	CR	AVE	MSV	ASV	1	2	3	4
1—Procedural justice, (Niehoff and Moorman, 1993), ($\alpha = 0.896$)		0.898	0.746	0.722	0.734	0.863			
JP3	0.90								
JP4	0.82								
JP5	0.87								
2—Interactional justice, (Niehoff and Moorman, 1993), ($\alpha = 0.860$.)		0.862	0.757	0.712	0.686	0.844**	0.87		
JI13	0.87								
JI15	0.87								

Table 4. (Continued).

Variables	SL	CR	AVE	MSV	ASV	1	2	3	4
3—Organizational trust, (Gabarro et Athos, 1978), ($\alpha = 0.892$)		0.889	0.728	0.722	0.71	0.850**	0.817**	0.853	
C16	0.85								
C17	0.84								
C18	0.87								
4—Turnover Intention, (Colle et al., 2005), ($\alpha = 0.962$)		0.958	0.793	0.680	0.73	-0.877	-0.825**	-0.861**	0.89
Q23	0.93								
Q24	0.92								
Q25	0.92								
Q26	0.88								
Q27	0.85								
Q28	0.85								

SL = Standard loading from the first-order model; CR = Composite reliability; AVE = Average variance extracted; MSV = Maximum shared value; ASV = Average shared value.

To examine discriminant validity, a correlation matrix “the square roots of the AVEs” and Cronbach α were undertaken. The square roots of the AVEs should be higher than the off-diagonal values, demonstrating the correlations between the constructs. This approves the discriminant validity of the variables (Fornell and Larcker, 1981). Additionally, the AVE value for procedural justice (0.746), interactional justice (0.757), organizational trust (0.728), and turnover intention (0.793) are significantly higher than the MSV that were 0.722, 0.712, 0.722, 0.680 correspondingly. Hair et al. (2014) suggested that this guarantees discriminant validity. It is also important to note that the inter-correlation scores for each main factor should not be higher than the values of the diagonal, which indicate the square roots of the AVEs specific to each factor (see values in bold, **Table 4**).

4.2. SEM results

Table 5. The result of structural model.

Hypotheses	(β)	P	(t-value)	R ²	Results
H1: Procedural justice → organizational trust	0.833	***	16.424		Supported
H2: Interactional justice → organizational trust	0.431	***	10.003		Supported
H3: Procedural justice → Turnover intention	-0.575	***	-4.090		Supported
H4: Interactional justice → Turnover intention	-0.223	0.004	-2.857		Supported
H5: Organizational trust → Turnover intention	-0.313	0.046	-1.992		Supported
Turnover intention (regression)				0.822 ¹	
Turnover intention on procedural justice and trust				0.813 ²	
Turnover intention on interactional justice and organizational trust				0.786 ³	

Model fit: “(χ^2 (92, N = 336) = 182.291 $p < 0.001$, normed $\chi^2 = 1.981$, RMSEA = 0.068, SRMR = 0.0215, CFI = 0.904, TLI = 0.979, NFI = 0.992, IFI = 0.904, *** $p < 0.001$ ”.

¹R square Appendix E.

²R square Appendix F.

³R square Appendix G.

SEM “structural equation modeling” analysis was conducted to assess the influence of procedural justice and interactional justice on turnover intention through trust. The results showed fitness of the data (see footer of **Table 5**).

The findings (**Table 5** and **Figure 2**) showed that procedural justice significantly and positively affects organizational trust ($\beta = +0.833, p < 0.001^{***}$) and significantly and negatively affects turnover intention ($\beta = -0.575, p < 0.001^{***}$). On the other hand, interactional justice significantly and positively affects organizational trust ($\beta = +0.431, p < 0.001^{***}$) and significantly and negatively affects turnover intention ($\beta = -0.223, p < 0.01^{**}$). We also found that organizational trust significantly and negatively affects turnover intention ($\beta = -0.313, p < 0.05^*$).

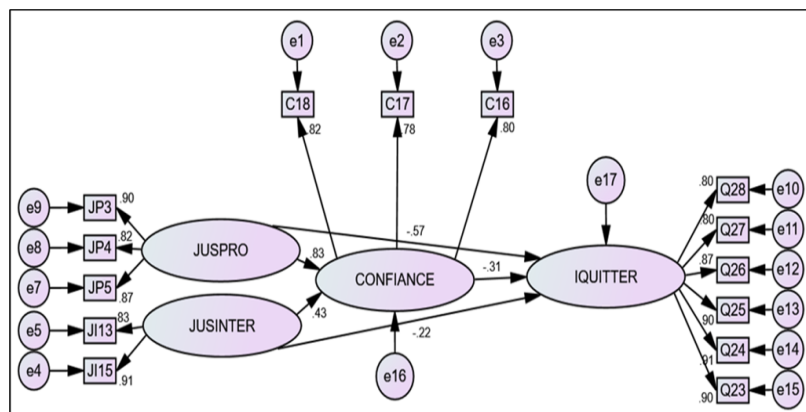


Figure 2. Standardized estimate of the structural model.

JUSPRO = Procedural justice, JUSINTER = Interactional justice, CONFIANCE = Trust, IQUITTER = Turnover intention.

As for the robustness of the model, the value of R^2 is equal 0.822 (see **Table 4**), which shows the ratio of turnover intention explained by procedural and interactional justice, as well as organizational trust in the regression model. Indeed, by applying procedural justice, interactional justice and organizational trust, we can explain around 82.2% of the variance in turnover intention. This is substantial if it exceeds 0.75 according to Jôreskog and Sorbom (1994).

The suggestions made by Baron and Kenny (1986) were adopted to examine the mediation effect of organizational trust in the nexus between procedural justice and turnover intention. Additionally, its role in the nexus that associate interactional justice to turnover intention. This has four steps. First, we need to prove that the connection between procedural justice and turnover intention and interactional justice and turnover intention are significant in order to confirm a possibility of mediation. The model shows that procedural justice significantly affects turnover intention ($\beta = -0.575, p < 0.001$). Similarly interactional justice significantly affects turnover intention ($\beta = -0.223, p < 0.01$). The second step is to demonstrate procedural and interactional justice significantly affect the mediating variable “organizational trust”. The model shows that procedural justice and interactional justice significantly affect organizational trust ($\beta = +0.833, p < 0.001$), ($\beta = +0.431, p < 0.001$) respectively. Third, we need to examine that the nexus between trust and turnover intention is significant. The results show that organizational trust

significantly affect turnover intention ($\beta = -0.313, p < 0.05$), regressed on organizational trust and procedural justice (non-standardized gamma coefficient = $-0.412, p < 0.001, t = -8.853$), and secondly, on organizational trust and interactional justice (non-standardized gamma coefficient = $0.431, p < 0.001, t = -12.829$). All this while controlling for the latter, the coefficient between the pair “organizational trust—procedural justice” as well as the pair “organizational trust—interactional justice”. In this study, these were all verified.

Finally, the study then examined the full or partial mediation of organizational trust by testing the indirect relationship (see **Table 6**), by comparing the situations before and after the introduction of the mediating variable in the aforementioned relationships. As **Table 5** shows the nexus between procedural justice and turnover intention is became non-significant after the introduction of organizational trust as a mediator ($\beta = -0.209, p = 0.155 > 0.05$), whereas it was significant ($\beta = -0.575, p < 0.001$) during the first test of the Baron and Kenny 1986’ approach. Therefore, we state that the mediation of organizational trust is perfect between procedural justice and turnover intention. Sobel test shows t values ($ta = -11.246, tb = -8.853$) gives us a Z value equal to $\approx 6.956 > 1.96$ with a P value of 0.000, this that is to say less than 0.01.

Table 6. The results of mediation test.

Parameter	Estimate	Lower	Upper	P	Mediation
H6—PRJUS → Organizational trust → TURINTENTION	-0.209	-0.522	-0.128	0.155	0.155 > 0.05 Full mediation
H7—INJUS → Organizational trust → TURINTENTION	-0.111	-0.332	-0.074	0.154	0.154 > 0.05 Full mediation

According to **Table 6**, and following the same approach, we note that the link also became non-significant between interactional justice and turnover intention post presenting organizational trust as a mediator ($\beta = -0.111, p = 0.154 > 0.05$), however, it was significant during the first test of the Baron and Kenny 1986’ method ($\beta = -0.223, p < 0.01$). We can therefore conclude that mediation by organizational trust is perfect between interactional justice and turnover intention. Sobel test shows t values ($ta = -8.278, tb = -12.829$) gives us a Z -value equal to $\approx 6.955 > 1.96$ with a P -value of 0.000, i.e., less than 0.01.

5. Discussion

This paper investigated the roles of organizational justice in establishing shared organizational trust and examined the influence of procedural and interactional justice on turnover intention among female employees. It also evaluated the role of organizational trust as a mediator between procedural and interactional justice and turnover intention among female workers. The information gathered from a sample of 336 female employees working in a well-known Tunisian bank. The sample included its head office and branches. The results were analyzed using AMOS version 25 statistical software. The results of our research are aligned with previous scientific literature.

First, the study revealed that procedural justice and organizational trust showed

a significant positive correlation. This finding aligns with the work of Konovsky and Pugh (1994), who demonstrated that procedural justice could establish a climate of organizational trust. Cohen-Charash and Spector (2001) and Colquitt et al. (2001) also highlighted a significant influence of procedural justice on organizational trust, indicating that organizational justice can predict organizational trust in the organization. Second, a significant and positive relationship between interactional justice and organizational trust. This result is consistent with those of Gharbi and Ayed (2012) that procedural justice positively affects employees' perceptions of organizational trust. Third, the study demonstrated a significant negative association between procedural justice and turnover intention, supporting the findings of Gharbi et al. (2023), who found that procedural justice has a negative impact on turnover intention among a sample of 423 employees in the banking sector. Edrees et al. (2023) indicated a negative effect of procedural justice on turnover intention among a sample of 507 employees in the hotel sector in Saudi Arabia. Fourth, there was a significant negative nexus between interactional justice and turnover intention. This finding is consistent with a study by Kickul et al. (2002), which showed that interactional justice negatively influences employees' intention to leave the company. This aligns with Gillet et al.'s (2015) findings that interactional justice helps in retaining talented employees. Fifth, a significant and negative relationship was confirmed between organizational trust and turnover intention. This result is aligned with recent research by Gharbi et al. (2022b) that when organizational trust increases by "1", turnover intention will decrease by "0.18" ($p < 0.001$).

Regarding the role of organizational trust as a mediator, the study found that the nexus between procedural justice and turnover intention became non-significant after presenting organizational trust as a mediator. This suggests organizational trust completely mediates this relationship. Similarly, introducing organizational trust as a mediator resulted in a non-significant link between interactional justice and turnover intention. Therefore, the study showed that organizational trust completely mediates the link between interactional justice and turnover intention. These findings highlight the importance of organizational trust in shaping the relationships between procedural and interactional justices and employees' turnover intention. These findings have many implications for scholars and bankers.

6. Managerial and theoretical implications

This paper supports the existing literature by demonstrating that procedural and interactional justice positively influence female employee perceptions of organizational trust while negatively affecting their intention to leave the organization. Hence, decision-makers need to understand the importance of procedural justice as it significantly affects organizational trust in the organization. As a result, female employees may choose not to engage in trust-based behavior if they believe they have been mistreated. Female employees can anticipate the outcome and address any procedural shortcomings to restore a sense of equilibrium between their efforts and the outcome that will result. Top management is responsible for creating an environment of procedural justice that enables female employees to freely express their concerns and demands and submit formal reports to

their hierarchy without fear of reprisals. This nuance is supported by the “process control” notion established by Thibaut and Walker (1975). The idea is that having a sense of control and contribution to the appraisal process and subsequent distribution, whether fair or unfair, will help mitigate any prejudices female employees may have in cases where they simply suffer decisions governed by hierarchical superiors.

Moreover, interactional justice refers to the communication process between a superior and an employee. It involves politeness, honesty, empathy, respect, and active listening. When female employees feel wronged, they may direct their disapproval toward the individual responsible instead of the procedure itself. Even if the decision-maker follows all formal procedures impartially and allocates remuneration fairly, there is still a risk of employees perceiving a lack of consideration, respect, or attention. A small perception of failure to recognize employees can turn into a significant attack on their person. Failure to be sensitive to the needs of employees can create pathological associations within the organization and harm organizational trust. This insight of abandon can lead to malfunctions that result in withdrawal behaviors (Folger and Cropanzano, 1998), complaints, low morale (Bies et al., 1988), theft (Greenberg, 1993), etc. It is essential to note that in a nexus if one party believes they have fulfilled their contract. In contrast, the other party does not; it can lead to disappointment, frustration, and even indignation. Even the most honest and diligent employees may begin to question the trust they have placed in their superiors.

To build a climate of trust and prevent employees from having the intention to quit voluntarily, the top management must invest in training, as it is a crucial management practice. Mamlouk (1995, p. 93) states, “Training is an opportunity for the individual not only to perfect their knowledge but also to modify their behavior”. Training programs usually incorporate the company’s values, eventually leading to female employees adopting them. Kotter’s (1973) notion of the “joining-up process” aligns with this concept, which aims to integrate women into the organization’s values and corporate culture on an equal footing with their male counterparts. By complying with the company’s values, the female employees will feel a sense of responsibility towards their employer’s professional conscience, motivating them to improve their knowledge, attitudes, skills, and mental capacities. These aspects will likely enable female employees to achieve their organizational objectives and personal goals.

Line managers should honor the commitments they make to their human resources to foster a trusting work environment. This means that top management should create a reciprocal social exchange climate. The model should be based on respecting the psychological advantages that the bank gives to its employees, such as organisational justice, organizational trust, and impartial treatment. Such advantages rely on various management practices, such human resources management and leadership. Feedback from female employees can lead to higher motivation and commitment at work. Top management must balance the exchanges between both parties to establish a win-win relationship. By consistently demonstrating autonomy, trust, recognition, innovation, and fairness, the bank creates collective perceptions among its employees that reflect its corporate culture. This favorable platform helps

employees interpret situations and align their behaviors with the values and standards of the organization.

As theoretical recommendations, this paper provides evidence highlighting the significance of procedural and interactional justice in retaining female employees. The study emphasizes the need for decision-makers and theorists to consider influence of such factors on female employees' turnover intention. It also emphasizes the significance of building a climate of trust to retain female employees. Labor laws exist to enable individuals to earn a living, meet their present and future needs, and guarantee their dignity and vital resources. However, organizational reality does not always align with theoretical and legal perspectives. A latent procedural and interactional imbalance still exist between male and female employees. This work aims to eradicate the glass ceiling (Laufer, 2004) or leaden sky metaphors (Rabier, 2016), which have historically held women back, and rehabilitate them in all their complexity.

7. Conclusion, limitations and future research

Through this work, we have learned the importance of creating a culture of trust within an organization. Our findings show that organizational trust has a crucial role in mediating the nexus between different forms of justice and the voluntary turnover intention among female employees. Nonetheless, it is undeniable that managers and human resources directors are facing various organizational problems that are demotivating female employees at their workplace. Building an organisational trust could help banks retain their talent female employees and encourage them to stay longer with them.

This research builds on the results of a self-report survey of 336 female employees from one Tunisian bank with various branches throughout Tunisia. Therefore, the findings may be affected by the culture of the organisation or other factors related to the bank and hence may not representative to the whole banking sector in Tunisia or the world. Further research study may undertake the study with various banks and wider research sample within other countries. In addition, it would be wise to include other factors in the study such as motivation construct and test it as an independent variable, which could have an impact on organizational trust and turnover intention. the influence of female employees' demographics on these variables could also be examined in future research studies.

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Appendix A

The research items

Please tick the box that most closely reflects your level of agreement or disagreement with the following proposals.

Table A1. Procedural justice.

	Strongly disagree	Disagree	Indifferent	Agree	Strongly agree
1 Our management clarifies decisions and provides additional information when requested by employees					
2 Employees have the opportunity to judge and criticize decisions made by our management					
3 All decisions are applied equally to all employees concerned					
4 Decisions are taken objectively by our management					
5 Our management uses accurate and fair information to make decisions					
6 Our management takes the interests of all employees into account before making any decisions					

Table A2. Interactional justice.

My supervisor	Strongly disagree	Disagree	Indifferent	Agree	Strongly agree
7 Treats me with kindness and consideration					
8 Is sensitive to my personal needs					
9 Discusses with me the consequences of these decisions					
10 Respects me and behaves with dignity towards me					
11 Is interested in my rights as an employee					
12 Explains all decisions clearly					
13 Gives me explanations that mean something to me					
14 Offers me adequate justification					
15 Is honest with me					

Table A3. Organisational trust.

	Strongly disagree	Disagree	Indifferent	Agree	Strongly agree
16 My company's management is not always loyal and honest					
17 My company's management often has good intentions					
18 My company's management is fair to me					
19 My company's management is frank and open with me					
20 My company's management is correct and scrupulous					
21 I absolutely trust my company's management					
22 I expect more consistency and predictability from my company's management					

Table A4. Turnover intention.

	Strongly disagree	Disagree	Indifferent	Agree	Strongly agree
23 I believe that I will continue to work in my current company in the future					
24 I am thinking about leaving my job in my company					
25 Currently, I am not actively looking for a job outside my company					
26 I am seriously thinking about leaving my job					
27 As soon as I find a more interesting job, I will leave my company					
28 I do not intend to leave my company in the near future					

Appendix B

Table B1. Total variance explained (procedural justice).

Component	Initial eigenvalues			Extraction sums of squared loadings		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	2.487	82.906	82.906	2.487	82.906	82.906
2	0.302	10.064	92.970			
3	0.211	7.030	100.000			

Extraction method: Principal component analysis.

Total variance explained (interactional justice)

Component	Initial eigenvalues			Extraction sums of squared loadings		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	1.754	87.701	87.701	1.754	87.701	87.701
2	0.246	12.299	100.000			

Extraction method: Principal component analysis.

Total variance explained (trust)

Component	Initial eigenvalues			Extraction sums of squared loadings		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	2.469	82.312	82.312	2.469	82.312	82.312
2	0.291	9.704	92.016			
3	0.240	7.984	100.000			

Extraction method: Principal component analysis.

Total variance explained (turnover intention)

Component	Initial eigenvalues			Extraction sums of squared loadings		
	Total	% of Variance	Cumulative %	Total	% of variance	Cumulative %
1	5.039	83.981	83.981	5.039	83.981	83.981
2	0.337	5.619	89.600			
3	0.208	3.471	93.070			
4	0.180	2.997	96.068			
5	0.131	2.190	98.257			
6	0.105	1.743	100.000			

Extraction method: Principal component analysis.

Appendix C

KMO and Bartlett's Test (Procedural justice)

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.745
	Approx. Chi-Square	613.981
Bartlett's Test of Sphericity	df	3
	Sig.	0.000

KMO and Bartlett's Test (Interactional justice)

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.500
	Approx. Chi-Square	280.334
Bartlett's Test of Sphericity	df	1
	Sig.	0.000

KMO and Bartlett's Test (Trust)

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.748
	Approx. Chi-Square	586.090
Bartlett's Test of Sphericity	df	3
	Sig.	0.000

KMO and Bartlett's Test (Turnover Intention)

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.920
	Approx. Chi-Square	2339.319
Bartlett's Test of Sphericity	df	15
	Sig.	0.000

Appendix D

Reliability statistics (procedural justice)

Cronbach's alpha	<i>N</i> of items
0.896	3

Reliability statistics (interactional justice)

Cronbach's alpha	<i>N</i> of items
0.860	2

Reliability statistics (trust)

Cronbach's alpha	<i>N</i> of items
0.892	3

Reliability statistics (turnover intention)

Cronbach's alpha	<i>N</i> of items
0.962	6

Appendix E

Model summary

Model	R	R square	Adjusted R square	Std. error of the estimate
1	0.906 ^a	0.822	0.820	0.56419

a. Predictors: (Constant), TRUST, INJUS, PRJUS.

Appendix F

Model summary

Model	R	R square	Adjusted R square	Std. error of the estimate
1	0.902 ^a	0.813	0.812	0.57699

a. Predictors: (Constant), TRUST, PRJUS.

Appendix G

Model summary

Model	R	R square	Adjusted R square	Std. error of the estimate
1	0.887 ^a	0.786	0.785	0.61721

a. Predictors: (Constant), INJUS, TRUST.