

# Linking Organizational Justice Dimensions and Turnover Intention: The Mediating Role of Work Stress

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## Abstract

**Purpose:** This study aims to examine the effects of organizational justice dimensions—distributive, procedural, and interactional justice—on turnover intention, with work stress acting as a mediating variable in the banking sector.

**Research methodology:** A quantitative approach was employed using survey data collected from 134 employees of a rural credit bank in Central Java, Indonesia. The data were analyzed using Structural Equation Modeling Partial Least Squares (SEM-PLS) to test both direct and indirect relationships among the variables.

**Results:** The findings revealed that distributive and interactional justice had significant negative effects on turnover intention, whereas procedural justice did not show a direct effect. All three dimensions of organizational justice significantly reduced work stress, which in turn had a positive and significant effect on turnover intention. Mediation analysis confirmed that work stress significantly mediated the relationships between distributive, procedural, and interactional justice and turnover intention.

**Conclusions:** The results indicate that employees' perceptions of fairness, particularly in outcome distribution and interpersonal treatment, play a critical role in reducing turnover intention, both directly and indirectly, through lower work stress.

**Limitations:** This study is limited by its cross-sectional design and focus on a single rural banking institution in one province, which may restrict the generalizability of its findings.

**Contributions:** This study contributes to the organizational justice literature by empirically demonstrating the mediating role of work stress in the justice–turnover relationship and provides practical insights for human resource management in banking organizations within developing countries.

**Keywords:** *Distributive Justice, Interactional Justice, Organizational Justice, Turnover, Work Stress*

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## 1. Introduction

Modern organizations are currently facing increasingly complex challenges, especially in managing human resources. The main problem for organizations in managing human resources is preventing Employee Turnover (ET). In the banking sector, the phenomenon of employee turnover is quite high (Hariyani, Hariyani, Mishra, & Sharma, 2024; Zeeshan, Ahmed, Ng, Ho, & Jantan, 2021). The banking industry is highly competitive, with many companies competing to attract and retain high-quality workforces. Employees in the banking industry often have skills and knowledge that competing companies seek, which can trigger employee shifts between companies. In addition, high employee turnover is triggered by high workloads, including high productivity, work pressure, and uncertain job demands (Gim & Ramayah, 2020). Excessive workload can affect employees' work-life balance and increase the risk of burnout, contributing to high turnover rates (Yang et al., 2021). Past research has shown that employees' intention to leave negatively impacts company productivity (Mulki et al., 2015).

Therefore, organizations must understand the factors influencing employees' intention to leave. This study focuses on examining the relationship between organizational justice and employees' intention to leave.

Organizational justice refers to employees' perceptions of the extent to which an organization treats them fairly. Organizational justice theory suggests that if employees feel fairly treated by the organization, they will have high levels of job satisfaction, solid organizational commitment, and low intention to leave ([Hussain & Khan, 2018](#)). Conversely, if employees feel mistreated, they may feel dissatisfied with their jobs and tend to have high intentions to leave their jobs. Organizational justice comprises three types: distributive, procedural, and interactional ([Randeree & Malik, 2008](#)). Distributive justice pertains to the equitable allocation of resources and opportunities, requiring a fair distribution of goods based on equality, need, and merit principles.

Procedural justice emphasizes the significance of fair processes and decision-making procedures, ensuring that individuals are treated with impartiality, consistency, and dignity ([Herwana & Septyarini, 2021](#)). In contrast, interactional justice focuses on the quality and fairness of interpersonal interactions and communication. Scholars have agreed that organizational justice affects employees' intention to leave ([Mengstie, 2020](#)). However, research that focuses on the linkage between the dimensions of organizational justice and turnover intention is still limited ([Edrees, Sobaih, Gharbi, & Abu Elnasr, 2023](#); [Sap & Wati, 2022](#)). Therefore, this study aims to investigate the effect of the dimensions of organizational justice, namely distributive, procedural, and interactional justice, on employee turnover intention. This study also examined the potential mediating effect of work stress on the relationship between organizational justice and employees' intention to leave.

This study assumes that work stress can also mediate the relationship between organizational justice and employees' intention to leave. Work stress refers to the physical, mental, or emotional pressure experienced by employees due to excessive work demands or work that is not in accordance with their abilities ([Perez Rodriguez, Topa, & Belendez, 2019](#)). Work stress can affect employees' perceptions of organizational justice, with employees who experience work stress being more likely to feel unfairly treated by the organization. In this context, work stress is considered a mechanism that links perceptions of organizational justice with employee turnover intention. Employees' perceptions of low organizational justice can increase their level of work stress, which, in turn, can affect their intention to leave the organization ([Kobayashi & Kondo, 2019](#)).

Injustice can create emotional and psychological strain on employees, increasing their work stress levels. For example, distributive injustice felt by employees, such as their perception that organizational rewards or resources are unfair or unequal, can lead to job dissatisfaction, frustration, and stress ([Ozkan, 2022](#); [Perez Rodriguez et al., 2019](#)). Likewise, procedural injustices felt by employees, such as their perception of unfair or non-transparent decision-making procedures, can lead to uncertainty and work stress. Employees who experience stress may decide to leave the organization. This study provides a deeper understanding of the factors that influence employees' intention to leave and identifies the role of work stress as a relevant mediating variable in the context of organizational justice ([May et al., 2020](#)).

Despite a substantial body of research linking organizational justice to turnover intention, several inconsistencies remain in the prior findings. For instance, distributive justice has frequently demonstrated a strong negative association with turnover intention ([Mengstie, 2020](#); [Rahman & Md. \(Som, 2023\)](#)), evidence regarding procedural justice appears to be less consistent. Some studies report a significant negative effect ([Aryee, Budhwar, & Chen, 2002](#)), whereas others find its influence to be weaker or context-dependent compared to distributive justice ([Edrees et al., 2023](#); [Elamin & Alomaim, 2011](#)). Similarly, interactional justice has been shown to significantly predict turnover intention ([Colquitt & Rodell, 2011](#)), yet its relative strength compared to other justice dimensions varies across cultural and sectoral contexts ([Sap & Wati, 2022](#)).

Furthermore, although work stress is widely recognized as a predictor of turnover intention ([Maulidah, Ali, & Pangesuti, 2022](#); [Podsakoff, LePine, & LePine, 2007](#)), empirical investigations that explicitly

test its mediating role between justice dimensions and turnover intention remain limited ([May et al., 2020](#)), particularly within the banking sector in emerging economies. Most prior studies emphasize direct relationships, thereby overlooking the underlying strain mechanism through which fairness perceptions translate into withdrawal intentions. Addressing these gaps, the present study integrates Organizational Justice Theory and stress appraisal perspectives to simultaneously examine the differential effects of justice dimensions and the mediating role of work stress.

## **2. Literature Review and Hypotheses Development**

### **2.1 Literature Review**

Organizational justice has long been considered a critical antecedent of employee attitudes and behaviors, particularly regarding stress and turnover. Rooted in Equity Theory [Adams \(1965\)](#) and Organizational Justice theory [Greenberg \(1990\)](#) organizational justice theory, perceptions of fairness influence how employees evaluate their work environment, which in turn shapes their psychological states and intentions to remain or leave. Employees who perceive fair treatment are more likely to experience reduced stress and exhibit lower turnover intentions ([Cropanzano & Molina, 2015](#); [Lu'luatuwafiroh, Utami, Jailani, & Ariyanto, 2025](#)).

Distributive justice, defined as the perceived fairness of outcome distributions, such as pay and rewards, plays a central role in shaping employee satisfaction and commitment. When employees feel that outcomes are distributed equitably, they experience lower stress and reduced turnover intention ([Mensah, Azila-Gbetteor, & Appietu, 2024](#); [Moon, Lim, & Kim, 2024](#)). Conversely, inequity in rewards leads to frustration and stronger withdrawal tendencies ([Li, Chen, & Yuan, 2025](#)). Thus, distributive justice is expected to negatively influence both work stress and turnover intention.

Procedural justice, which reflects the fairness of decision-making processes, is widely associated with employee trust and stress appraisal. Fair and transparent procedures allow employees to perceive organizational decisions as legitimate, thereby reducing psychological strain ([Colquitt & Rodell, 2011](#)). However, empirical evidence regarding its direct effect on turnover intention is mixed. Some studies report strong negative associations ([Aryee et al., 2002](#)), while others suggest that the relationship is weaker than that with distributive justice, as process fairness may not fully offset inequitable outcomes ([Elamin & Alomaim, 2011](#)).

Interactional justice, which concerns the quality of interpersonal treatment and communication, has been identified as a particularly strong predictor of employee well-being and retention. Respectful and transparent communication reduces feelings of alienation, thereby lowering stress and discouraging turnover ([Colquitt & Rodell, 2011](#)). In collectivist cultures such as Indonesia, interpersonal fairness may exert an even stronger influence due to the cultural emphasis on harmony and respect ([Farh, Earley, & Lin, 1997](#)).

Work stress functions as a mediating mechanism that links justice perception to turnover intention. According to the Job Demands-Resources (JD-R) Model by [Bakker and Demerouti \(2007\)](#), fair treatment can serve as a psychological resource that buffers job demands and reduces stress. High stress levels are strongly related to employees' withdrawal behaviors and turnover intention ([Garibaldi & Hayati, 2022](#); [Podsakoff et al., 2007](#)). Recent empirical studies have confirmed that work stress mediates the justice turnover relationship, highlighting the importance of managing stress as an indirect pathway to employee retention ([O'Callaghan, 2024](#)).

### **2.2 Hypotheses Development**

#### **2.2.1 Distributive Justice and Turnover Intention**

Distributive justice reflects employees' perceptions of fairness in the allocation of organizational outcomes such as pay, promotions, and workload. Grounded in Equity Theory by [Adams \(1965\)](#), employees evaluate whether their input output ratios are balanced relative to referent others. When outcomes are perceived as equitable, positive reciprocity norms are strengthened, leading to higher satisfaction and commitment, which, in turn, reduces turnover intention ([Mensah et al., 2024](#)). Conversely, inequitable reward distribution creates dissatisfaction and withdrawal tendencies ([Addae](#)

& Boso, 2020). Empirical findings in the banking and service sectors generally confirm a negative relationship between distributive justice and turnover intention (Rahman & Md. Som, 2023). However, the magnitude and consistency of this relationship vary across contexts. Several studies have indicated that distributive justice is a significant predictor of turnover intention, particularly in performance-driven settings where financial and reward outcomes are salient (Mengstie, 2020; Yang et al., 2021).

Similarly, Addae and Boso (2020) found that perceptions of fair reward distribution are associated with lower intention to withdraw. However, meta-analytic evidence suggests that the strength of distributive justice in predicting turnover intention may vary depending on the organizational and cultural contexts (Ozkan, 2022). Moreover, Rahman and Md. Som (2023) argues that distributive fairness alone may not fully prevent turnover intention when other justice dimensions are perceived as weak. These findings suggest that although distributive justice plays a critical role in shaping employees' turnover intentions, its effect may be context-dependent and intertwined with broader fairness perceptions. Therefore, distributive justice is expected to negatively influence turnover intentions.

*H<sub>1</sub>: Distributive justice has a negative effect on turnover intention*

### *2.2.2 Procedural Justice and Turnover Intention*

Procedural justice concerns employees' perceptions of the fairness of decision-making processes, particularly regarding consistency, accuracy, bias suppression, and opportunities to voice their opinions (Cropanzano & Molina, 2015). Fair procedures enhance perceptions of legitimacy and institutional trust, thereby increasing employees' willingness to accept organizational decisions, even unfavorable ones, because the process is viewed as transparent and unbiased (Aryee et al., 2002). From a social exchange perspective, fair procedures signal organizational respect and integrity, strengthening employees' attachment and reducing withdrawal cognition (Cropanzano & Molina, 2015).

Empirically, several studies have confirmed that procedural justice negatively predicts turnover intention (Edrees et al., 2023; Hussain & Khan, 2018). However, the strength of this relationship is not uniform. In contexts where tangible outcomes, such as pay and promotion, are highly salient, distributive justice has sometimes demonstrated stronger predictive power than procedural justice (Elamin & Alomaim, 2011; Ozkan, 2022). This suggests that employees may prioritize outcome fairness over process fairness when economic considerations are dominant. Nevertheless, procedural justice may exert a more stable and long-term influence by shaping trust and perceived organizational legitimacy, even when outcomes fluctuate (O'Callaghan, 2024). Therefore, despite contextual variability, procedural justice is expected to negatively influence turnover intention.

*H<sub>2</sub>: Procedural justice has a negative effect on turnover intention*

### *2.2.3 Interactional Justice and Turnover Intention*

Interactional justice refers to the quality of interpersonal treatment employees receive from supervisors and decision-makers, particularly in terms of respect, dignity, and the adequacy of explanations (Bies & Shapiro, 1987; Singh, Varma, Budhwar, & Soral, 2024). Fair and transparent communication fosters trust, psychological safety, and relational attachment, which in turn reduces employees' withdrawal cognitions (Colquitt & Rodell, 2011). Unlike distributive and procedural justice, which emphasize structural fairness, interactional justice operates at the relational level and directly shapes employees' emotional and affective responses to the organization. Empirical evidence supports the negative association between interactional justice and turnover intention (Hussain & Khan, 2018; Ozkan, 2022).

However, the magnitude of this relationship may vary across cultural and organizational contexts. In collectivist societies, where interpersonal harmony and respect are highly valued, interactional fairness tends to exert a stronger influence on employees' attitudes and behavioral intentions (Farh et al., 1997). However, some findings suggest that respectful interpersonal treatment alone may not fully compensate for systemic inequities in outcomes or procedures, indicating potential boundary conditions (Elamin & Alomaim, 2011). Thus, although interactional justice may not entirely offset structural injustice, its relational and emotional impacts are expected to significantly reduce turnover intention.

*H<sub>3</sub>: Interactional justice has a negative effect on turnover intention*

#### 2.2.4 Distributive Justice and Work Stress

Distributive justice plays a crucial role in shaping employees' stress appraisal by influencing the fairness of organizational outcome allocation. When rewards such as pay, promotion, and workload are perceived as equitable, employees are less likely to experience frustration and resentment, thereby reducing their psychological strain (Adams, 1965; Greenberg, 1990). Fair outcomes signal recognition and organizational support, which function as psychological resources that can mitigate adverse emotional reactions in the workplace (Cropanzano & Molina, 2015). Empirical evidence indicates that perceptions of distributive injustice are positively associated with occupational stress and psychological distress (Perez Rodriguez et al., 2019; Yang et al., 2021).

Nevertheless, the relationship between distributive justice and work stress is not uniform. Some findings suggest that distributive fairness primarily reduces tension related to reward inequity but may not fully alleviate stress stemming from excessive job demands or organizational pressure (Podsakoff et al., 2007). In high-demand contexts, equitable rewards may be interpreted as compensation rather than preventive mechanisms against stress. This implies that while distributive justice can mitigate stress arising from inequity perceptions, its buffering effect may depend on broader organizational conditions and job characteristics.

*H<sub>4</sub>*: Distributive justice has a negative effect on work stress

#### 2.2.5 Procedural Justice and Work Stress

Procedural justice influences employees' stress appraisal by shaping their perceptions of predictability, transparency, and control in organizational decision-making. Fair procedures characterized by consistency, accuracy, and opportunities for voice reduce uncertainty and ambiguity, thereby lowering psychological strain (Cropanzano & Molina, 2015; Greenberg, 1990). When employees believe that decisions are made through legitimate and unbiased processes, they are less likely to interpret unfavorable outcomes as arbitrary, which mitigates stress reactions (Aryee et al., 2002; Versteegt, van Dijke, van Ruysseveldt, & van den Bos, 2022). Empirical research supports the association between procedural justice and reduced psychological distress (Kobayashi & Kondo, 2019; May et al., 2020).

However, the stress-reducing effect of procedural justice may vary depending on workload intensity and the organizational climate. In highly demanding environments, fair procedures may enhance the acceptance of decisions but may not fully offset the stress arising from excessive task pressure (Podsakoff et al., 2007). Moreover, if procedures are perceived as fair but outcomes remain consistently unfavorable, employees may still experience strain due to unmet expectations. These nuances suggest that procedural justice primarily reduces stress by minimizing uncertainty and perceived arbitrariness, rather than directly decreasing workload volume. Nevertheless, consistent with organizational justice and stress theories, procedural justice is expected to negatively influence work stress.

*H<sub>5</sub>*: Procedural justice has a negative effect on work stress

#### 2.2.6 Interactional Justice and Work Stress

Interactional justice shapes employees' emotional experiences by determining how respectfully and transparently they are treated by supervisors and decision-makers. Supportive interpersonal treatment characterized by dignity, empathy, and adequate explanations reduces emotional strain and negative affective reactions (Bies & Shapiro, 1987; Greenberg 1990). When supervisors communicate openly and respectfully, employees are less likely to internalize unfavorable events as personal threats, thereby lowering their work-related stress (Kyei-Poku, 2019; Stephens & Long, 2000). Empirical evidence further indicates that perceptions of fair interpersonal treatment are associated with lower psychological distress and emotional exhaustion (May et al., 2020; Perez Rodriguez et al., 2019).

Nevertheless, the stress-buffering role of interactional justice may depend on broader structural conditions. While respectful treatment can alleviate emotional strain, it may not fully offset stress arising from excessive workloads or systemic inequities in outcomes and procedures (Podsakoff et al., 2007). In certain contexts, positive interpersonal treatment may be perceived as symbolic if not supported by substantive fairness in rewards and decision-making processes. These considerations suggest that interactional justice primarily reduces relational and emotional stress, rather than task-

related pressure. Despite these boundary conditions, interactional justice is expected to negatively influence work-related stress.

*H<sub>6</sub>*: Interactional justice has a negative effect on work stress

### 2.2.7 Work Stress and Turnover Intention

Work stress represents the psychological strain that arises when job demands exceed employees' coping resources ([Perez Rodriguez et al., 2019](#)). Extensive empirical research has consistently linked elevated stress levels to stronger turnover intentions ([Maulidah et al., 2022](#); [Podsakoff et al., 2007](#)). Prolonged exposure to stress contributes to emotional exhaustion, reduced job satisfaction, and weakened organizational attachment, all of which stimulate withdrawal cognitions and increase the likelihood of leaving ([Cole, Bernerth, Walter, & Holt, 2010](#); [Gea & Novialumi, 2025](#)). Recent evidence further indicates that persistent emotional exhaustion resulting from excessive demands significantly predicts employees' intention to resign ([Eman, Siddique, Ilyas, Akram, & Saeed, 2025](#)).

However, the stress–turnover relationship is not entirely linear. [Podsakoff et al. \(2007\)](#) distinguished between challenge stressors, which may enhance motivation under manageable conditions, and hindrance stressors, which more strongly predict withdrawal outcomes. This distinction implies that the type and intensity of stress determine its behavioral effects. Nevertheless, in organizational contexts characterized by sustained workload pressure, role ambiguity, and limited coping resources, stress is more likely to manifest as emotional exhaustion rather than a constructive challenge ([Perez Rodriguez et al., 2019](#)). Therefore, consistent with the strain and withdrawal perspectives, work stress is expected to positively influence turnover intention.

*H<sub>7</sub>*: Work stress has a positive effect on turnover intention

### 2.2.8 The Mediating Role of Work Stress

According to [Greenberg's \(1990\)](#) organizational justice theory, fairness perceptions shape employees' cognitive and emotional evaluations of their work environment. When employees perceive fairness in outcomes, procedures, and interpersonal treatment, these perceptions reduce uncertainty, resentment, and perceived arbitrariness, thereby lowering their psychological strain ([Cropanzano & Molina, 2015](#)). Conversely, when justice is perceived to be absent, employees are more likely to experience emotional exhaustion, frustration, and stress due to perceived inequity and organizational illegitimacy ([Adams, 1965](#); [Mengstie, 2020](#)). Although substantial empirical evidence supports the direct negative relationship between organizational justice and turnover intention ([Hussain & Khan, 2018](#); [Ozkan, 2022](#)), prior studies have predominantly emphasized direct effects, offering limited explanations of the underlying strain mechanism. Emerging research suggests that justice perceptions influence withdrawal behavior through stress-related processes, as injustice triggers emotional and psychological strain, which subsequently predicts turnover intention ([May et al., 2020](#); [Perez Rodriguez et al., 2019](#)). By positioning work stress as a mediating variable, this study integrates fairness evaluation with stress appraisal processes, providing a more comprehensive explanation of employee withdrawal behaviors. Therefore, work stress is expected to mediate the relationship between each dimension of organizational justice and turnover intention.

*H<sub>8a</sub>*: Work stress mediates the relationship between distributive justice and turnover intention

*H<sub>8b</sub>*: Work stress mediates the relationship between procedural justice and turnover intention

*H<sub>8c</sub>*: Work stress mediates the relationship between interactional justice and turnover intention

Beyond testing mediation, this study advances organizational justice literature in three important ways. First, it simultaneously compares the relative effects of distributive, procedural, and interactional justice within a unified framework, offering a more nuanced understanding of fairness perception. Second, this study provides a process-based explanation of how justice perceptions translate into withdrawal cognitions by positioning work stress as a key psychological mechanism linking fairness evaluations to turnover intentions. Third, by focusing on the banking sector in the context of an emerging economy, this study extends the generalizability of justice–turnover findings to a highly competitive and performance-driven environment.

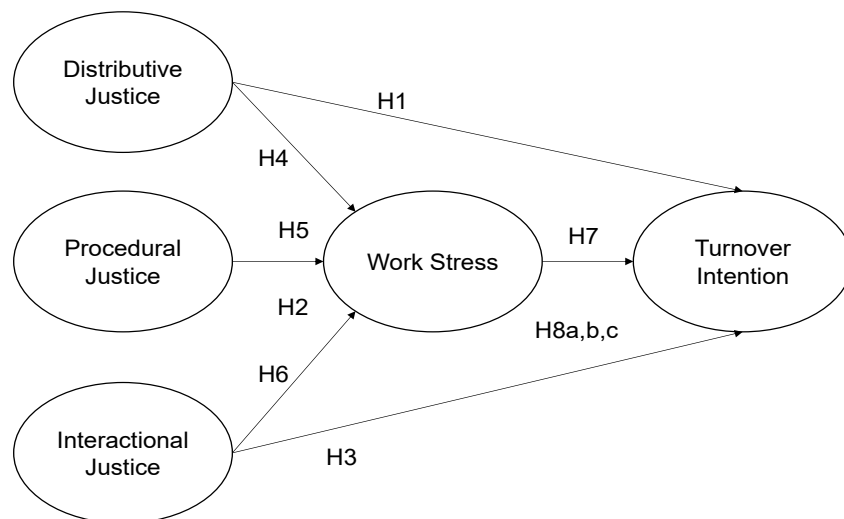


Figure 1. Conceptual model

The conceptual model in Figure 1 illustrates the relationships between different types of organizational justice and their effects on work stress and turnover intention. Distributive Justice, Procedural Justice, and Interactional Justice are hypothesized to influence Work Stress, which in turn affects Turnover Intention.

### 3. Methodology

This study employed a quantitative research design with a causal explanatory approach to examine the relationships between organizational justice dimensions, work stress, and turnover intention. A cross-sectional survey method was used to collect primary data from employees working at a rural credit bank in Central Java Province, Indonesia. The population of this study consisted of all full-time employees of the organization, and 134 valid responses were collected. This sample size meets the minimum requirement for Partial Least Squares Structural Equation Modeling (PLS-SEM) as suggested by (Hair, Risher, Sarstedt, & Ringle, 2019). According to Hair et al., the minimum sample size in PLS-SEM can be determined using the 10-times rule, which requires at least ten times the maximum number of structural paths directed at any endogenous construct. In this study, the maximum number of arrows pointing to a single construct was four, resulting in a minimum requirement of 40 respondents. Therefore, the sample of 134 respondents substantially exceeded this threshold and provided adequate statistical power for estimating the structural model.

A non-probability sampling technique using purposive sampling was applied following the methodological guidance of Sekaran and Bougie (2016), who argued that purposive sampling is appropriate when researchers intentionally select respondents who possess specific characteristics relevant to the research objectives. This approach was chosen because the study required employees with sufficient organizational experience to meaningfully evaluate perceptions of organizational justice, work stress, and turnover intention. Given that not all employees may have adequate tenure or exposure to organizational processes, purposive sampling ensured that only information-rich respondents were included, thereby enhancing data relevance and accuracy. The selection criteria included employees who had worked for at least one year, ensuring that the respondents had sufficient experience to evaluate organizational justice, work stress, and turnover intention. Data were collected through self-administered questionnaires distributed both directly and online using the Google Forms platform. Participation was voluntary, and respondents were assured of anonymity and confidentiality to reduce response bias.

All constructs were measured using validated scales. The measurement of organizational justice was adapted from Flint, Haley, and McNally (2012) and conceptualized as a multidimensional construct comprising distributive, procedural, and interactional justice. Distributive justice was measured using four items reflecting outcome fairness, such as fairness of salary, promotions, workload distribution,

and performance-related rewards (e.g., “My salary reflects the effort I put into my job”). Procedural justice was assessed using five items capturing fairness in decision-making processes, including consistency, transparency, opportunity for voice, and absence of bias (e.g., “Organizational procedures are applied consistently to all employees”). Interactional justice was measured using four items evaluating the quality of interpersonal treatment, such as respectful communication, dignity, and adequate explanations (e.g., “My supervisor treats me with respect”). Work stress was measured using four items adapted from [Marcatto, Di Blas, Luis, Festa, and Ferrante \(2022\)](#), reflecting psychological strain in the form of tension, emotional exhaustion, work overload, and mental pressure (e.g., “I feel tense because of my job”). Turnover intention was measured using six items developed by [Dwivedi \(2015\)](#), capturing withdrawal cognition and intention to leave (e.g., “I often think about quitting my job” and “I intend to look for another job in the near future”). All items were rated on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Data analysis was conducted using SmartPLS version 3. The analysis followed a two-stage approach: first, the assessment of the measurement model to evaluate reliability and validity (including indicator loadings, Cronbach’s alpha, composite reliability, average variance extracted, and discriminant validity); second, the evaluation of the structural model to test the hypothesized relationships using bootstrapping procedures.

## 4. Results and Discussions

### 4.1 Measurement Model Assessment

According to Table 1, the results of the measurement model test show that the factor loading of all variable items is above 0.7, supporting construct validity ([Hair et al., 2019](#)). Regarding construct reliability, the Cronbach’s Alpha (CA) value for each variable was above 0.6, and the Composite Reliability (CR) variable value for all variables was above 0.7, which indicates construct reliability ([Helmy, Rabiatul Adawiyah, & Setyawati, 2020](#)). Furthermore, discriminant validity was measured using the criteria presented by Fornell and Larcker. The Fornell-Larcker postulate states that a latent variable shares more variance with the underlying indicator than with other latent variables. If this is interpreted statistically, the AVE value of each latent variable must be greater than the highest r2 value of the other latent variable values. The test results in Table 1 show that the AVE value shown in bold and diagonal numbers can explain discriminant validity.

Table 1. The result of measurement model assessment

Constructs	CA	CR	AVE	DJ	IJ	PJ	TI	WS
Distributive Justice (DJ)	0.846	0.896	0.684	<b>0.827</b>				
Interactional Justice (IJ)	0.816	0.877	0.643	0.573	<b>0.802</b>			
Procedural Justice (PJ)	0.917	0.934	0.669	0.492	0.684	<b>0.818</b>		
Turnover Intention (TI)	0.892	0.918	0.651	-0.587	-0.709	-0.728	<b>0.807</b>	
Work Stress (WS)	0.860	0.905	0.706	-0.495	-0.708	-0.768	0.831	<b>0.840</b>

Note: CA= Cronbach's Alpha, CR= Composite Reliability, AVE =Average Variance Extracted

### 4.2 Structural Model Assessment

The results of the structural model testing demonstrate the significance of the hypothesized relationships among study variables. The analysis revealed that distributive justice had a significant negative effect on turnover intention ( $\beta = -0.177$ ;  $p = 0.019$ ), supporting  $H_1$ . Similarly, interactional justice negatively and significantly influenced turnover intention ( $\beta = -0.128$ ;  $p < 0.001$ ), thus supporting  $H_3$ . In contrast, procedural justice does not significantly affect turnover intention ( $\beta = -0.127$ ;  $p = 0.171$ ), leading to the rejection of  $H_2$ . These findings indicate that employees’ perceptions of outcome fairness and respectful interpersonal treatment directly reduce their intention to leave, whereas procedural fairness does not directly influence turnover intention. Regarding work stress, the findings show that distributive justice ( $\beta = -0.055$ ;  $p < 0.001$ ), procedural justice ( $\beta = -0.523$ ;  $p = 0.007$ ), and interactional justice ( $\beta = -0.318$ ;  $p < 0.001$ ) each have significant negative effects on work stress, supporting  $H_4$ ,  $H_5$ , and  $H_6$ .

This suggests that higher perceptions of justice in outcomes, procedures, and interpersonal treatment are associated with lower employee stress. Furthermore, work stress had a strong positive effect on turnover intention ( $\beta = 0.555$ ;  $p < 0.001$ ), thereby supporting  $H_7$  and indicating that increased stress substantially raises employees' intention to leave the organization. To examine the mediating role of work stress, a bootstrapping procedure was conducted to assess specific indirect effects. The results indicate that work stress significantly mediates the relationship between distributive justice and turnover intention ( $\beta = -0.030$ ;  $p = 0.040$ ), supporting  $H_{8a}$ . Similarly, work stress mediated the relationship between interactional justice and turnover intention ( $\beta = -0.177$ ;  $p = 0.005$ ), supporting  $H_{8b}$ . In addition, the indirect effect of procedural justice on turnover intention through work stress was significant ( $\beta = -0.291$ ;  $p = 0.001$ ), supporting  $H_{8c}$ . These findings confirm that work stress is a critical explanatory mechanism linking organizational justice dimensions to turnover intention. Notably, procedural justice demonstrated a full mediation pattern, as its direct effect on turnover intention was insignificant, whereas its indirect effect via work stress was significant. Distributive and interactional justice partially mediated this relationship.

Table 2. The result of structural model assessment

Variables	$\beta$	SD	t-Stat	p-Values	Results
Distributive Justice -> Turnover Intention	-0.177	0.084	2.107	0.019	$H_1$ : Accepted
Procedural Justice -> Turnover Intention	-0.127	0.133	0.955	0.171	$H_2$ : Rejected
Interactional Justice -> Turnover Intention	-0.128	0.012	10.667	0.000	$H_3$ : Accepted
Distributive Justice -> Work Stress	-0.055	0.015	3.667	0.000	$H_4$ : Accepted
Procedural Justice -> Work Stress	-0.523	0.209	2.502	0.007	$H_5$ : Accepted
Interactional Justice -> Work Stress	-0.318	0.091	3.495	0.000	$H_6$ : Accepted
Work Stress -> Turnover Intention	0.555	0.107	5.187	0.000	$H_7$ : Accepted
Distributive Justice -> Work Stress -> Turnover Intention	-0.03	0.017	1.765	0.040	$H_{8a}$ : Accepted
Interactional Justice -> Work Stress -> Turnover Intention	-0.177	0.063	2.807	0.005	$H_{8b}$ : Accepted
Procedural Justice -> Work Stress -> Turnover Intention	-0.291	0.083	3.493	0.001	$H_{8c}$ : Accepted

Note:  $\beta$  = path coefficient; SD= Standard Deviation

Table 2 shows the coefficient of determination ( $R^2$ ) was used to evaluate the explanatory power of the structural model. The results show that the  $R^2$  value for work stress is 0.654, indicating that distributive, procedural, and interactional justice collectively explains 65.4% of the variance in work stress. Meanwhile, the  $R^2$  value for turnover intention was 0.748, suggesting that the three justice dimensions, together with work stress, accounted for 74.8% of the variance in turnover intention. Referring to the threshold criteria proposed by [Hair et al. \(2019\)](#),  $R^2$  values of 0.75, 0.50, and 0.25 are categorized as substantial, moderate, and weak, respectively. Accordingly, the  $R^2$  value for turnover intention (0.748) can be considered close to substantial explanatory power, while the  $R^2$  value for work stress (0.654) indicates a strong predictive capability. These findings confirm that the proposed structural model demonstrates high explanatory strength in predicting employees' work stress and turnover intention.

In addition to the coefficient of determination, effect size ( $f^2$ ) was assessed to determine the relative impact of each exogenous construct on endogenous variables. According to [Hair et al. \(2019\)](#),  $f^2$  values of 0.02, 0.15, and 0.35 indicate small, medium, and large effects, respectively, respectively. The results indicate that procedural justice exerts a large effect on work stress, while interactional justice demonstrates a medium effect, and distributive justice shows only a small effect. This suggests that fairness in procedures plays the most dominant role in reducing employee stress levels. Regarding turnover intention, work stress exhibited a large effect size, confirming its central role as the primary

predictor of employees' intention to leave. In contrast, distributive and interactional justice showed relatively small direct effect sizes, whereas procedural justice demonstrated a negligible direct effect. These findings reinforce the mediating mechanism of work stress and highlight its critical role in explaining turnover intention as can be seen in Figure 2.

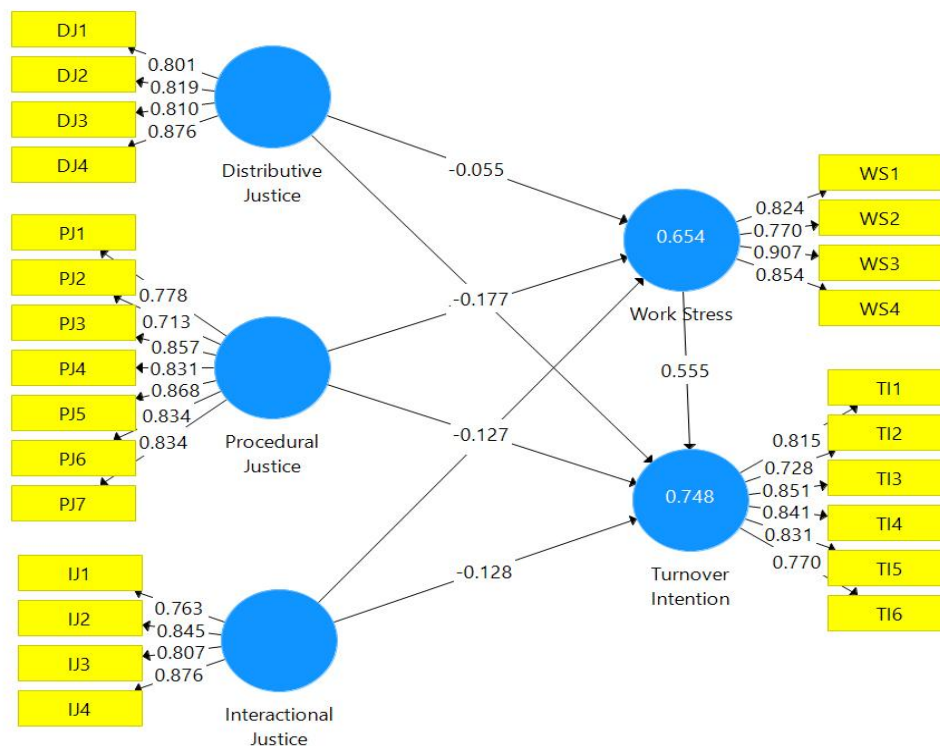


Figure 2. SEM-PLS model evaluation

Rooted in Equity Theory ([Adams, 1965](#)) and Organizational Justice Theory ([Greenberg, 1990](#)), this study's findings provide important insights into how different dimensions of justice influence turnover intention within the banking sector. Equity Theory posits that employees evaluate fairness by comparing their input–output ratios with those of relevant referent others ([Adams, 1965](#)). When employees perceive an imbalance, such as inequitable salary distribution, unfair bonus allocation, or disproportionate workload, they experience psychological tension arising from inequity ([Adams, 1965](#); [Cropanzano & Molina, 2015](#)). Consistent with this theoretical foundation, the present study found that distributive justice significantly reduced turnover intention. This finding aligns with prior empirical research demonstrating that distributive fairness negatively predicts employees' intentions to leave ([Hussain & Khan, 2018](#); [Ozkan, 2022](#)). When outcomes are perceived as equitable, the input–output ratio is restored, thereby reducing psychological discomfort and the motivation to withdraw from the organization ([Adams 1965](#)). In the highly performance-driven banking sector, where tangible rewards are salient indicators of recognition, distributive fairness becomes a critical determinant of employee retention decisions ([Ozkan, 2022](#)).

Similarly, the significant effect of interactional justice supports [Greenberg's \(1990\)](#) extension of justice theory, which emphasizes the fairness of interpersonal treatment during the implementation of procedures and distribution of outcomes. Organizational Justice Theory asserts that fairness judgments are not limited to material outcomes but also encompass the quality of social interactions ([Cropanzano & Molina, 2015](#); [Greenberg, 1990](#)). Employees who experience dignity, respect, and transparent explanations perceive higher fairness, which strengthens organizational attachment and lowers turnover intention ([Hussain & Khan, 2018](#)). Conversely, disrespectful communication or exclusion from decision-making processes generates perceptions of injustice that may provoke withdrawal cognition ([Mengstie, 2020](#)). Thus, interactional justice plays a crucial role in shaping employees' behavioral intentions beyond purely economic considerations.

However, contrary to our initial expectations, procedural justice did not directly influence turnover intention. From the perspective of Organizational Justice Theory, procedural fairness concerns the perceived consistency, bias suppression, accuracy, and ethicality of decision-making processes ([Greenberg, 1990](#)). While previous studies have reported significant negative relationships between procedural justice and turnover intention ([Ozkan, 2022](#)), the non-significant direct effect in this study suggests a contextual variation. Employees may cognitively evaluate procedural fairness without necessarily translating it into immediate withdrawal intentions, particularly when other justice dimensions are more salient ([Cropanzano & Molina, 2015](#)).

Several contextual explanations may clarify these findings. First, the banking sector operates under strict regulatory compliance and standardized operating procedures. Because formal procedures are institutionalized and legally constrained, employees may perceive them as structural necessities rather than discretionary actions. Therefore, procedural fairness may be considered a baseline expectation rather than a decisive factor influencing turnover intention.

Second, the Indonesian cultural context may shape justice evaluations. In relatively high-power distance environments, hierarchical authority and centralized decision making are socially accepted. Therefore, employees may tolerate procedural rigidity as long as outcomes (distributive justice) and interpersonal treatment (interactional justice) are perceived as fair. In such contexts, distributive and interactional justice become more salient determinants of turnover intention than procedural justice, a pattern suggested in cross-cultural justice research ([Cropanzano & Molina, 2015](#)).

Importantly, the mediation analysis revealed that work stress significantly transmitted the effects of all three justice dimensions on turnover intention. In line with Equity Theory, perceived inequity generates psychological tension ([Adams, 1965](#)). When fairness, whether distributive, procedural, or interactional, is violated, employees experience strain arising from imbalance or inconsistency ([Cropanzano & Molina, 2015](#)). This strain manifests as work stress, which subsequently increases turnover intention ([May et al., 2020](#); [Mengstie, 2020](#)). The finding that procedural justice exhibits full mediation indicates that procedural unfairness does not directly provoke withdrawal intention but does so indirectly through increased stress levels. In contrast, distributive and interactional justice demonstrate partial mediation, suggesting that outcome fairness and interpersonal respect influence turnover both directly and indirectly ([Ozkan, 2022](#); [Perez Rodriguez et al., 2019](#)).

Overall, these findings extend Equity Theory ([Adams, 1965](#)) by demonstrating that inequity-induced tension operates through both direct attitudinal reactions and indirect stress mechanisms, while simultaneously enriching Organizational Justice Theory ([Greenberg, 1990](#)) by highlighting that the relative salience of justice dimensions varies across institutional and cultural contexts. In the Indonesian banking sector, distributive and interactional justice appear to be more immediately consequential for turnover intention than procedural justice, although procedural injustice still exerts an indirect effect through psychological strain. The significant mediating role of work stress confirms that perceived unfairness generates strain that subsequently increases withdrawal intention ([Adams, 1965](#); [May et al., 2020](#); [Mengstie, 2020](#)). From a managerial standpoint, this implies that organizational justice should be treated as a strategic stress prevention mechanism rather than merely an ethical principle. Therefore, banking managers are encouraged to strengthen transparent reward systems, ensure consistent and unbiased procedures, and cultivate respectful interpersonal treatment to enhance fairness perceptions ([Greenberg, 1990](#); [Ozkan, 2022](#)). By proactively managing justice practices, organizations can reduce stress-induced turnover risks and promote sustainable employee retention ([Hussain & Khan, 2018](#)).

## 5. Conclusions

### 5.1 Conclusion

This study investigated the relationships between the dimensions of organizational justice-distributive, procedural, and interactional justice, and turnover intention, with work stress as a mediating variable, in the context of the banking sector. The findings demonstrate that distributive and interactional justice significantly reduce employees' turnover intentions, indicating that fair outcome distribution and

respectful interpersonal treatment are critical determinants of employee retention. In contrast, procedural justice does not directly influence turnover intention, suggesting that fair procedures alone may not be sufficient to deter employees' intention to leave when outcomes and interpersonal interactions are perceived unfairly.

Furthermore, all three dimensions of organizational justice significantly reduced work stress, which in turn positively influenced turnover intention. The mediation analysis confirmed that work stress serves as a key psychological mechanism through which organizational justice affects employees' intention to leave. These results highlight those perceptions of fairness function not only as direct determinants of turnover intention but also as important job resources that reduce stress and subsequent withdrawal tendencies. Overall, this study underscores the importance of fostering organizational justice and managing work stress to create a more stable and sustainable workforce in the banking industry.

### **5.2 Research Limitations**

Despite these contributions, this study has several limitations. First, the research was conducted using a cross-sectional design, which limits the ability to draw strong causal inferences between organizational justice, work stress, and turnover intention. Second, the sample was restricted to employees of a rural credit bank in Central Java Province, Indonesia, which may constrain the generalizability of the findings to other banking institutions, regions and industries. Third, the data relied solely on self-reported measures, which may have increased the risk of common method bias and subjective response tendencies.

### **5.3 Suggestions and Directions for Future Research**

Future research should employ longitudinal or time-lagged designs to better capture the causal dynamics between organizational justice, work stress, and turnover intention. Expanding the study to different sectors, organizational types, and cultural contexts would enhance the external validity of the findings. Additionally, future studies may incorporate moderating variables such as organizational commitment, leadership style, psychological safety, and job embeddedness to provide a more nuanced understanding of the justice–turnover relationship. The use of mixed-method approaches, combining quantitative surveys with qualitative interviews, is also recommended to gain deeper insights into employees' subjective experiences of fairness and workplace stress.

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### **Author Contributions**

DR conceptualized the study and developed a research framework. IH designed the research methodology and collected the data. DR and IH performed formal analysis and interpreted the findings. DR drafted the manuscript. IH contributed to the critical review and editing of the manuscript. DR supervised the overall research process and ensured study integrity. All authors have read and approved the final version of the manuscript.

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