

ORGANIZATIONAL JUSTICE AND PAY SATISFACTION AS PREDICTORS OF TURNOVER INTENTIONS AMONG BANK EMPLOYEES IN KARU LOCAL GOVERNMENT AREA, NASARAWA STATE

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ABSTRACT

This study examined organizational justice and pay satisfaction as predictors of turnover intentions among bank employees in Karu Local Government Area, Nasarawa State. A sample of 310 male and female staff from selected commercial banks participated in the study. Data were collected using a self-administered questionnaire comprising standardized psychometric instruments. Three hypotheses were tested using multiple regression analysis. The results showed that organizational justice dimensions jointly and significantly predicted turnover intention ($F = 31.260, p < .01$), with distributive justice ($\beta = -0.307, p < .01$) and interactional justice ($\beta = -0.271, p < .01$) serving as significant negative predictors, while procedural justice showed a non-significant effect ($\beta = -0.020, p > .05$). Pay satisfaction dimensions also jointly and significantly predicted turnover intention ($F = 75.605, p < .01$), where satisfaction with pay level ($\beta = -0.388, p < .01$) and pay raises ($\beta = -0.355, p < .01$) significantly reduced turnover intentions, whereas benefits and pay structure/administration showed no significant effects. The findings emphasize the role of equity in compensation and interpersonal treatment in curbing employee turnover. Bank management should ensure transparent reward allocation and review base salary structures to align with operational demands and economic realities.

Keywords: *Organizational Justice, Pay Satisfaction, Turnover Intentions, Bank, Karu.*

Introduction

There is no doubt that organizations strive to attract and retain competent, skilled, and experienced employees. As such, employee turnover remains a major concern due to its financial impact and the disruption it causes to overall productivity and operational efficiency (Osazefua, 2019). According to the Work Institute (2020), the cost of losing a single employee can reach approximately 33% of their base salary. Similarly, Collins et al. (2019) estimate that hiring a replacement can cost between 50% and 75% of the departing employee's salary. The consequences of turnover extend far beyond financial loss. When employees leave, organizations not only lose talent but also critical institutional knowledge and skills, leading to decreased efficiency and effectiveness (Kanchana & Jayathilaka, 2023). Furthermore, the burden of recruiting, onboarding, and training new staff increases organizational costs significantly. These effects are well-documented in the literature (Hom et al., 2019) and highlight the pressing need for strategies that promote retention. One concept that has received growing attention in turnover research is "turnover intention." This term refers to an employee's internal thoughts or intentions to leave their current organization within a certain period, even if they have not yet initiated any formal steps toward departure (Abet et al., 2024).

Over the past two decades, the Nigerian banking sector has consistently recorded the highest rate of employee turnover compared to other industries in the country's organizational landscape (Yahaya et al., 2023). Within the last five years alone, more than 5,000 banking

employees have lost their jobs (NBS, 2019). A significant number of these employees are often seen seeking better employment opportunities elsewhere, reflecting a trend driven by dissatisfaction or the search for improved prospects (Yahaya et al., 2023). In 2021, data from the National Bureau of Statistics showed a sharp decline in the number of contract staff employed by commercial banks, with over 5,000 contract workers and more than 2,000 junior staff affected by job cuts. Alarming, within just the first nine months of 2020, the sector witnessed nearly 8,000 job losses. These figures not only reflect the unstable employment conditions in the sector but also point to a growing concern for job security and staff welfare in Nigerian banks.

Given the widespread interaction between the general public and the banking industry, the scale and visibility of employee turnover in the sector are both apparent and deeply concerning. The high rate of job losses continues to raise alarm, highlighting the urgent need for systemic reforms and policies that promote employee retention and job stability (NBS, 2021). Several factors can influence why employees in the banking industry may consider leaving their jobs, and one of the most significant is their perception of fairness within the organization which is commonly referred to as organizational justice (Mengstie, 2020; Zhao et al., 2024). Organizational justice refers to employees' views on how fairly they are treated in various aspects of their work environment. According to Moon et al. (2024), equitable practices and treatment within the workplace play a crucial role in staff retention, helping to reduce both the financial costs and interpersonal disruptions often associated with high employee turnover.

Organizational justice is a well-researched and multidimensional concept that examines how fairness is perceived and how these perceptions shape employee attitudes and behaviors (Moon et al., 2024). It includes three distinct but interrelated dimensions: distributive, procedural, and interactional justice, each of which is experienced differently within the organizational context (De Cremer et al., 2007). Distributive justice focuses on the perceived fairness of outcome distributions, such as salaries, promotions, and rewards. Employees evaluate whether the returns they receive based on their contributions are fair. Their emotional and behavioral responses often stem from this assessment (Cropanzano et al., 2007). Procedural justice, on the other hand, relates to the fairness of the processes used in decision-making and the consistency, accuracy, and ethical standards observed in those processes. This dimension influences employees' loyalty and their willingness to support organizational goals (Quezada-Abad et al., 2019). Interactional justice centers on the quality of interpersonal treatment employees receive during the implementation of procedures. This includes respect, politeness, and the clarity of communication (Srivastava, 2015). Often, interactional justice is broken down further into interpersonal justice, which refers to being treated with dignity and respect, and informational justice, which concerns the adequacy and honesty of explanations provided to employees (Colquitt, 2001; Colquitt et al., 2013). Transparent and respectful communication helps prevent feelings of injustice and reduces the likelihood of negative reactions among employees. Drawing from social exchange theory (Cropanzano & Mitchell, 2005), when employees perceive fairness across these dimensions, they are more likely to reciprocate with positive behaviors such as increased commitment and loyalty. In turn, highly committed employees tend to show greater enthusiasm and involvement in their work compared to those who feel disconnected or unfairly treated (Suifan et al., 2020).

A key motivating factor influencing employees' decision to work for or remain with an organization is their level of satisfaction with the pay they receive in exchange for their services. Pay satisfaction is a central concern for both employers and employees. For employees, salary represents more than just a financial transaction, it is vital for meeting economic needs and contributes significantly to how they perceive their overall work experience (Ugboaku, 2025).

When employees are content with their pay, it positively shapes their attitudes and behaviors in the workplace. Conversely, dissatisfaction with compensation can lead to disengagement and the desire to seek better-paying opportunities elsewhere. Pay satisfaction refers to the extent of positive or negative feelings that employees associate with their compensation (Williams, 2006). It originates not only from the financial security it offers employees but also from its role as a major cost for employers. In many organizations, especially in the banking sector, compensation is viewed as a comprehensive package that includes both monetary and non-monetary benefits provided throughout the employment relationship. Within this framework, compensation functions as an incentive, encouraging productivity and loyalty (Obaze et al., 2023).

In today's competitive job market, pay is often a decisive factor in employment decisions. Employees are more likely to leave their current positions if presented with higher-paying opportunities elsewhere (Belete, 2018). When individuals feel that their compensation does not match their efforts or market standards, it can lead to dissatisfaction, which increases the likelihood of turnover intentions and actual resignations thereby disrupting organizational stability and performance (Hu, 2022). Employees also evaluate fairness in terms of the rewards they receive compared to the contributions they make, and they expect equitable treatment relative to their peers. If they perceive that colleagues with similar roles and responsibilities are receiving higher compensation, they may feel undervalued and demotivated (Rusi et al., 2023). According to DeConinck and Bachmann (2007), such perceptions of inequity can significantly reduce pay satisfaction, ultimately leading to increased turnover intentions.

Statement of the Problem

Commercial banks operating in Karu Local Government Area face high employee turnover. Frontline and administrative bank personnel face demanding performance criteria, high workload volume, and stringent target metrics. Despite these operational demands, significant dissatisfaction persists regarding internal equity, procedural transparency, and pay structures. Unclear promotion pathways, discretionary bonus allocations, and pay disparities between core and contract staff create perceptions of injustice and pay dissatisfaction.

While extensive research has evaluated organizational justice and compensation independently in major metropolis hubs (e.g., Lagos, Ibadan), limited empirical focus has been directed toward commercial banks situated in rapidly expanding semi-urban satellite zones like Karu, Nasarawa State. Furthermore, literature contains conflicting empirical evidence regarding which specific sub-dimensions of justice (distributive versus procedural) and pay satisfaction (pay level versus structure) drive turnover decisions in local commercial banking environments. This study addresses this practical and empirical gap by examining organizational justice and pay satisfaction dimensions as predictors of turnover intentions among bank employees in Karu Local Government Area.

Research Hypotheses

- i. Organizational justice dimensions (distributive, procedural, interactional) will significantly predict turnover intention among bank workers in Karu Local Government Area.
- ii. Pay satisfaction dimensions (pay level, pay raises, benefits, pay structure/administration) will significantly predict turnover intention among bank workers in Karu Local Government Area.

EMPIRICAL REVIEW

Organizational Justice and Turnover Intention

This section reviews empirical studies that have examined the relationship between organizational justice and turnover intention among employees in different organizational settings. Owoseni et al. (2019) examined the impact of organizational justice on employee turnover intentions among bank employees in Oyo Town, Nigeria. The study involved 164 bank employees and examined distributive, procedural and interactional justice in relation to turnover intention. The findings showed that organizational justice was significantly related to turnover intention. The three dimensions of organizational justice were also significantly associated with turnover intention. The study reported a multiple correlation of .649 and an R^2 of .421, indicating that organizational justice explained a substantial proportion of the variation in employees' turnover intention. The findings suggest that employees' perceptions of fairness may play an important role in their decision to remain with or leave an organization.

Also, Yusoff et al. (2024) examined the role of organizational justice in predicting turnover intention among employees in higher education. The study considered different dimensions of organizational justice and found that distributive and interactional justice were significantly related to turnover intention, while procedural justice did not show a significant relationship. Although the study was conducted among higher education employees rather than bank employees, its findings demonstrate that the different dimensions of organizational justice may not contribute equally to turnover intention.

Likewise, Edrees et al. (2023) examined organizational justice and turnover intention among employees in the hotel industry in Saudi Arabia. The study found that perceptions of procedural justice were associated with employees' intention to leave. The finding suggests that employees' perceptions of how organizational decisions are made may influence their willingness to remain in an organization.

Furthermore, Zhou et al. (2022) examined organizational justice and turnover related outcomes among frontline nurses in China. The study involved 650 nurses and found that perceptions of organizational justice were associated with employee engagement and turnover related outcomes. Employee engagement partly explained the relationship between justice and turnover, while job alternatives also influenced the relationship. The finding shows that the relationship between organizational justice and turnover intention may involve other workplace and individual factors.

In addition, Lifu (2024) also examined the relationship between organizational justice and turnover intention among employees in Cross River State, Nigeria. The findings indicated that distributive, procedural and interactional justice significantly influenced turnover intention. Employees who perceived greater fairness in the organization were less likely to express intentions to leave. The study therefore supports the view that organizational justice is an important factor in employee retention.

Pay Satisfaction and Turnover Intention

Pay satisfaction has also been examined as a factor associated with employee turnover intention. Employees evaluate their pay not only in terms of the amount received but also in relation to salary increases, benefits and the procedures used to administer pay. For instance, Ohunakin and Olugbade (2022) examined compensation, turnover intention and employee outcomes among customer contact employees in Nigerian hotels. The findings indicated that fair and

satisfactory compensation was associated with lower turnover intention and better employee outcomes. The study further showed that communication satisfaction played an important role in the relationship between compensation and employee outcomes. The findings suggest that employees' perceptions of their financial rewards may influence their willingness to remain in an organization.

Likewise, Ugboaku (2025) examined pay satisfaction among bank workers in Asaba and found that pay satisfaction was a significant negative predictor of turnover intention. The study reported a strong negative relationship between pay satisfaction and turnover intention, indicating that employees who were more satisfied with their pay were less likely to express an intention to leave their organization.

Also, Hu (2022) examined pay satisfaction among employees in the mobile application development sector in Beijing. The study considered pay level, pay raises, benefits and pay structure. The findings showed that the different aspects of pay satisfaction were negatively related to turnover intention. This indicates that employees who were more satisfied with their pay and related financial arrangements were less likely to consider leaving their organizations.

In addition, A'yunnisa (2015) examined pay satisfaction and turnover among employees in the automotive manufacturing sector. The study found that pay satisfaction had a direct and indirect relationship with turnover, with affective commitment playing an important role in the relationship. This suggests that satisfaction with pay may influence turnover partly through employees' attachment to the organization.

Another study by Asekun (2015) examined the relationship between pay satisfaction, job satisfaction and turnover intention among working professionals in Lagos. The study found that pay satisfaction was positively related to job satisfaction and negatively related to turnover intention. The finding suggests that employees who are satisfied with their financial rewards may be less likely to think about leaving their organizations.

Also, Aksoy (2024) examined pay satisfaction and turnover intention among white collar employees in Türkiye. The findings showed that pay satisfaction negatively influenced turnover intention. This indicates that dissatisfaction with pay may increase employees' willingness to seek employment elsewhere.

Lastly, Rusi et al. (2023) examined the effects of pay satisfaction on turnover intention among banking employees. The study found that pay satisfaction was negatively associated with turnover intention. In particular, pay raises, benefits and pay structure were significant factors associated with employees' intention to leave. The findings provide further support for the importance of financial rewards in employee retention.

THEORETICAL FRAMEWORK

The study is anchored on Adams' Equity Theory and supported by Expectancy Theory. These theories provide useful explanations for why employees' perceptions of fairness and satisfaction with financial rewards may influence their intention to leave an organization.

Adams' Equity Theory

Adams' Equity Theory was proposed by Adams (1965) to explain how individuals evaluate fairness in social and organizational exchanges. The theory suggests that employees compare the relationship between what they contribute to an organization and what they receive from it. Inputs may include effort, skills, experience, time and commitment, while outcomes may

include salary, promotion, recognition, benefits and other rewards. According to the theory, employees are likely to experience equity when they perceive that their input and outcome relationship is fair in comparison with that of relevant others. However, when employees perceive that they receive less than they deserve or less than others who make similar contributions, they may experience inequity. Such perceptions may result in dissatisfaction and attempts to restore fairness. One possible response is withdrawal from the organization or the development of an intention to leave.

Equity Theory is relevant to the present study because organizational justice involves employees' perceptions of fairness in procedures, outcomes and interpersonal treatment. Pay satisfaction is also closely connected with the comparison between employees' contributions and the rewards they receive. If bank employees perceive that their salaries, raises, benefits or other rewards are not fair in relation to their efforts, they may become dissatisfied and consider leaving the organization. The theory therefore provides a useful explanation of the expected negative relationship between organizational justice, pay satisfaction and turnover intention. Employees who perceive greater fairness and satisfaction with their rewards are expected to have lower intentions to leave.

Expectancy Theory

Expectancy Theory was developed by Vroom (1964) to explain how individuals make choices based on their expectations about effort, performance and rewards. The theory proposes that employees are more motivated when they believe that effort will lead to good performance, good performance will result in desired outcomes and those outcomes are valuable to them. In the workplace, employees may be more willing to exert effort when they believe that their performance will be recognized and appropriately rewarded. Where employees believe that their effort does not lead to valued outcomes such as adequate salary, promotion, bonuses or other benefits, their motivation may decline. Continued dissatisfaction may eventually contribute to withdrawal or an intention to leave.

Expectancy Theory is relevant to the present study because pay represents an important outcome that employees may expect in exchange for their work and performance. Employees who believe that their effort and performance are appropriately rewarded may develop more favourable attitudes toward their organization. In contrast, employees who perceive that their efforts are not adequately rewarded may become dissatisfied and consider alternative employment opportunities.

METHOD

Research Design

This study adopted a cross-sectional survey design. This design enables the quantitative collection of data on multiple organizational variables simultaneously from a defined sample at a single point in time.

Population, Sample and Sampling Technique

The population of the study comprised all categories of staff working in banks in Karu Local Government Area of Nasarawa State. A two stage sampling procedure was used to select participants for the study. At the first stage, five banks were selected using simple random sampling. The selected banks were Guaranty Trust Bank, Karu New Market, Access Bank, New Karu, First Bank, Mararaba, Union Bank, New Karu and Zenith Bank, Mararaba. At the second stage, convenience sampling was used to select 62 staff members from each of the

selected banks. This gave an initial target of 310 respondents. A total of 310 questionnaires were administered. After collection, 297 questionnaires were properly completed and found suitable for analysis. Therefore, the final sample used for the study was 297 bank employees.

Method of Data Collection

Data were collected using a structured questionnaire consisting of demographic information and standardized measures of organizational justice, pay satisfaction and turnover intention.

Organizational justice was measured using the Organizational Justice Scale developed by Niehoff and Moorman (1993). The scale contains 15 items measuring three dimensions of organizational justice. Procedural justice is measured by the first four items, interactional justice is measured by the next five items, while distributive justice is measured by the final six items. The scale was rated on a six point Likert response format. Previous studies have reported good reliability for the scale, including strong internal consistency for the overall measure and its dimensions.

Pay satisfaction was measured using the Pay Satisfaction Questionnaire developed by Heneman and Schwab (1985). The questionnaire consists of 18 items measuring four dimensions of pay satisfaction, namely pay level, pay raises, benefits and pay structure or administration. Responses were rated on a five point Likert scale. The original measure has demonstrated good reliability across its four dimensions, with reliability coefficients reported for pay level, pay raises, benefits and pay structure or administration.

Turnover intention was measured using the six item version of the Turnover Intention Scale. The shortened version was validated by Bothma and Roodt (2013). The scale consists of six items designed to assess an employee's intention to leave the organization. Responses are provided on a five point Likert scale, with higher scores indicating stronger turnover intention. Bothma and Roodt (2013) reported satisfactory reliability for the scale.

A pilot test was conducted among 20 staff members of United Bank for Africa, Keffi branch. The purpose of the pilot test was to assess the clarity of the questionnaire, administration procedure and reliability of the measures. The Cronbach alpha coefficients obtained were .74 for the Organizational Justice Scale, .89 for the Pay Satisfaction Questionnaire and .76 for the Turnover Intention Scale. These values were considered adequate for the pilot stage.

Technique for Data Analyses

The data collected were coded and analyzed using the Statistical Package for the Social Sciences. Descriptive statistics were used to summarize the demographic characteristics of the respondents. Multiple regression analysis was used to determine the extent to which the dimensions of organizational justice and pay satisfaction predicted turnover intention. The hypotheses were tested at the .05 level of significance.

RESULTS

Out of 310 distributed questionnaires, 297 were fully completed and valid for statistical analysis (95.8% retrieval rate).

Demographic Characteristics of Respondents

The sample comprised 168 males (56.6%) and 129 females (43.4%). The majority of respondents were aged 31–40 years (41.8%), followed by 21–30 years (32.3%), 41–50 years

(19.5%), and 51–60 years (6.4%). In terms of marital status, 53.9% were married, 41.1% were single, 3.0% were separated/divorced, and 2.0% were widowed. Regarding educational attainment, 59.3% held a First Degree/HND, 22.9% held Postgraduate qualifications, 14.5% held OND/NCE, and 3.4% possessed SSCE.

Table 1: Demographic Characteristics of the Respondents

Variable	Category	Frequency (N)	Percentage (%)
Age	21 – 30 years	96	32.3
	31 – 40 years	124	41.8
	41 – 50 years	58	19.5
	51 – 60 years	19	6.4
	Total	297	100.0
Gender	Male	168	56.6
	Female	129	43.4
	Total	297	100.0
Marital status	Single	122	41.1
	Married	160	53.9
	Separated/Divorced	9	3.0
	Widowed	6	2.0
	Total	297	100.0
Educational Qualification	Postgraduate	68	22.9
	First Degree/ HND	176	59.3
	OND /NCE	43	14.5
	SSCE	10	3.4
	Total	297	100.0
Religion	Christianity	214	72.1
	Islam	79	26.6
	Others	4	1.3
	Total	297	100.0

Test of Hypotheses

Table 2: Multiple Linear Regression Analysis Showing the Influence of organizational justice on turn Over Intention among Bank Workers in Karu Local Government Area

DV	Predictors	β	t	p
Turn over intention	(Constant)		6.751	.000
	Procedural Justice	-.020	-.399	.690
	Distributive Justice	-.307	-5.395	.000
	Interactive Justice	-.271	-4.766	.000
	R^2			.492
	df			3, 293
	F			31.260**

NB * = $p < .05$, ** = $p < .01$

The multiple regression model in the table 2 reveals that organizational justice dimensions jointly and significantly predicted turnover intention among bank employees ($F(3, 293) = 31.260$, $p < .001$), accounting for 49.2% of the variance in turnover intention ($R^2 = .492$). At the dimensional level, distributive justice ($\beta = -0.307$, $t = -5.395$, $p < .001$) and interactional justice ($\beta = -0.271$, $t = -4.766$, $p < .001$) both exerted significant negative predictive effects on

turnover intention. In contrast, procedural justice showed a weak, non-significant negative influence ($\beta = -0.020$, $t = -0.399$, $p = .690$).

Table 3: Multiple Linear Regression Analysis Showing the Influence of Job Insecurity on turn over intention

DV	Predictors	β	t	p
Turn over intention	(Constant)		9.306	.000
	Cognitive job insecurity	.322	5.973	.000
	Affective job insecurity	.370	6.867	.000
	R ²		.365	
	df		2, 294	
	F		82.926**	

The results in the table 3 above demonstrate that pay satisfaction dimensions jointly and significantly predicted turnover intention ($F(4, 292) = 75.605$, $p < .001$), accounting for 50.9% of the variance ($R^2 = .509$). Hypothesis 2 was therefore supported. At the specific dimension level, satisfaction with pay level ($\beta = -0.388$, $t = -7.624$, $p < .001$) and satisfaction with pay raises ($\beta = -0.355$, $t = -6.875$, $p < .001$) exhibited strong and statistically significant negative effects on turnover intention. However, satisfaction with benefits ($\beta = -0.111$, $t = -1.406$, $p = .161$) and pay structure/administration ($\beta = -0.007$, $t = -0.092$, $p = .927$) showed no statistically significant influence on turnover intentions.

DISCUSSION

The first hypothesis examined whether the dimensions of organizational justice significantly predicted turnover intention among bank employees in Karu Local Government Area. The finding showed that organizational justice jointly and significantly predicted turnover intention, accounting for 49.2% of the variance. This indicates that employees' perceptions of fairness in the workplace are important in understanding their intention to leave their organizations. The finding is consistent with the study of Owoseni et al. (2019), who found a significant relationship between organizational justice and turnover intentions among bank employees in Oyo Town, Nigeria. It is also consistent with Yusoff et al. (2024), who reported that organizational justice was useful in predicting turnover intention among employees.

Looking at the individual dimensions, procedural justice had a negative but nonsignificant relationship with turnover intention. This suggests that employees who perceived organizational procedures as fair tended to report lower turnover intention, although the relationship was not strong enough to be statistically significant. The finding is similar to the findings of Yusoff et al. (2024), where procedural justice did not significantly predict turnover intention. One possible explanation is that employees may consider other issues such as salary, career advancement and workload more important than organizational procedures when deciding whether to remain in their jobs.

Distributive justice had a significant negative relationship with turnover intention. This indicates that employees who perceived the distribution of rewards and outcomes as fair were less likely to report an intention to leave. The finding agrees with the general position of Equity Theory, which emphasizes the importance of fairness in the exchange between employees and their organizations. It also agrees with previous findings showing that distributive justice is associated with employee turnover related outcomes (Owoseni et al., 2019; Yusoff et al., 2024).

Interactional justice also had a significant negative relationship with turnover intention. This suggests that employees who experienced respectful and fair interpersonal treatment were less likely to intend to leave their organizations. The finding is consistent with the argument that employees do not assess fairness only through formal organizational procedures and financial outcomes. The way supervisors communicate with and treat employees may also influence employees' attitudes toward the organization. When employees feel respected and valued, they may develop more positive attitudes toward their workplace and become less inclined to leave.

The second hypothesis examined whether the dimensions of pay satisfaction significantly predicted turnover intention. The finding showed that pay satisfaction significantly predicted turnover intention and explained 50.9% of its variance. This was slightly higher than the proportion of variance explained by organizational justice. The finding indicates that financial rewards are important considerations in employees' decisions about whether to remain with their organizations. The finding agrees with Ugboaku (2025), who found that pay satisfaction was a significant negative predictor of turnover intention among bank workers in Asaba. It is also consistent with Hu (2022), who reported negative relationships between different dimensions of pay satisfaction and turnover intention. Similarly, Rusi et al. (2023) found that pay satisfaction was negatively associated with turnover intention among banking employees.

Pay level had a significant negative relationship with turnover intention. This means that employees who were more satisfied with the amount of pay they received were less likely to report an intention to leave. Pay level may be particularly important because employees are likely to compare their salary with their responsibilities, experience and alternative employment opportunities. When employees believe that their salary adequately reflects their contribution, they may have fewer reasons to seek alternative employment. Pay raises also had a significant negative relationship with turnover intention. This finding suggests that employees' satisfaction with salary increases may influence their intention to remain in the organization. Regular and fair salary increases may communicate to employees that their contributions are recognized and that there are opportunities for their financial position to improve within the organization. Benefits had a negative but nonsignificant influence on turnover intention. Although the direction of the relationship suggests that greater satisfaction with benefits may be associated with lower turnover intention, the relationship was not statistically significant in the present study. This may indicate that employees place greater importance on their basic salary and salary increases than on other benefits when considering whether to remain with their bank.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study concludes that organizational justice and pay satisfaction are key predictors of employee turnover intentions among commercial bank staff in Karu Local Government Area, Nasarawa State.

Recommendations

Based on these findings, the following recommendations are made for bank management and human resource practitioners:

Bank executive management should establish transparent reward allocation frameworks. Salaries, bonuses, and promotional advancements must directly reflect objective performance

metrics and employee inputs to eliminate perceptions of favorability or unfair outcome distribution.

Financial institutions should implement leadership training programs for supervisory staff and branch managers focused on supportive, respectful, and open communication. Transparent explanations regarding operational decisions help cultivate high interactional fairness.

Human resource departments should regularly review base salary benchmarks and inflation-adjusted raise structures. Aligning compensation levels with prevailing economic conditions and industry standards will address the primary financial drivers of employee turnover.

Sector regulators and bank leaders should utilize these empirical insights to refine human resource policies, ensuring equitable treatment and competitive pay packages that promote long-term employee retention.

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