Examining the Relationship between Organizational Justice, Job Security, and Organizational Citizenship Behavior in the Jordanian Banks: A Structural Equation Modeling Perspective

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ABSTRACT
The purpose of this study was to investigate the relationship between distributive justice, procedural justice, interactional justice, job security, and organizational citizenship behavior. Data was collected from 382 employees from the largest six Jordanian banks listed in Amman Stock Exchange, and structural equation modeling (SEM) was employed, using Analysis of Moment Structure (AMOS) Version16, to assess measures and test the relationships of the hypothesized model. The goodness of fit results of the hypothesized model indicated that the model achieved acceptable fit for the criteria. The findings of the study revealed that all path coefficients from distributive justice, procedural justice, and interactional justice to job security, and from job security to organizational citizenship behavior were significant and in the expected positive direction. The study provided evidence linking the three dimensions of organizational justice to job security and to organizational citizenship behavior. Such insights can help bank management better formulate their strategies and develop programs to improve the organizational citizenship level and enhance the employees feeling of job security.

Keywords: Organizational Justice, Distributive Justice, Procedural Justice, Interactional Justice, Organizational Citizenship Behaviors, Job Security.

INTRODUCTION
It is well recognized that banking business in Jordan has recently gone through dramatic changes, which have caused some shift in human resources management thinking as well as in psychological and attitudinal issues in the workplace, such as organizational justice, organizational citizenship behavior (OCB), and job security. In recent years, the Jordanian commercial banking industry has undergone numerous changes in laws and regulations for the purpose of bringing the banking sector operations in line with international standards (Bdour and Al-Khoury, 2008). This paper aims at exploring the relationship between organizational justice dimensions, OCB and job security among employees working in Jordanian banks listed in Amman Stock Exchange.

Employees seek fairness and look for equal treatment in their workplace. Organizational justice research over the last four decades has highlighted the importance of perceptions of justice for work behavior and motivation (Loi et al., 2006). Unfair treatment or the lack of supervisory and organizational support, however, has been associated with poor job performance, decreases in organizational commitment, and abnormal behavior (Ambrose, 2002; Greenberg and Colquitt, 2005). Colquitt, Conlon, Wesson, Porter and Ng (2001) have found that perceptions of organizational justice have a strong association with employees' job satisfaction, pay satisfaction, organizational commitment, trust in supervisor and management, evaluation of organizational authorities, turnover intention, withdrawal behavior, job performance, and organizational citizenship behaviors.

Employees are expected to not only carry on what is
been typed in job descriptions, but also to act beyond that for the interest of the organization. However, the complexities and dynamics of tasks require employees to engage in OCB to assist coworkers to improve organizational functioning (Sun, Aryee, & Law, 2007).

In general, OCB refers to extraordinary efforts exerted by the employees for the interest of an organization without reciprocity incentives.

In this study, it is expected that there will be a relationship between organizational justice and OCB. It has been found that the likelihood of being engaged in (OCBs) increases when employee perceptions of fair treatment by supervisors become more positive (Williams, Pitre and Zainuba, 2002).

As for job security, it is believed that the radical change from a traditionally secure working environment to a rapidly changing and insecure one, could be expected to have an impact not only on the well-being of the individuals, but also on their work attitudes and behavior, and, in the long run, for the vitality of the organization (Morcos, 2009). Moreover, Sverke et al (2002), in their meta-analysis, consider job satisfaction and organizational commitment as two of the known reactions to job insecurity.

Job insecurity is considered as one of the work stressors which lead to undesired consequences for employees and for the organization. Health indicators and work attitudes of employees may be affected. The study of Sparks, Faragher and Cooper (2001) suggests that perceptions of job insecurity correlate negatively with employee well-being. Other researchers conclude that perceived job insecurity cause the increased turnover of employees, a decrease in worker productivity, satisfaction, loyalty, and trust in employers (De Cuyper et al, 2008; Smithson and Lewis, 2000). The author argues that the more employees are satisfied with the continuity of their jobs, the more they are engaged to OCBs for the interest of their organizations.

The current research is applied on the Jordanian banks which have a crucial role in the socio-economic life in Jordan. Jordanian banks rely heavily on traditional banking activities, namely, the extension of direct credit facilities as a main use of funds, and the dependence on deposits as a main source of funds (Mashharawi and Al-Zubi, 2009).

Furthermore, the Jordanian banks employ advanced approaches and systems in performing their operations. All these challenges forced management of Jordanian banks to exert its efforts and to concentrate on how to increase organizational citizenship behaviors and enhance their organizational performance.

Based on this introduction, an integrative model is proposed by examining the impact of the three dimensions of organizational justice: distributive justice, procedural justice, and interactional justice, on organizational citizenship behavior and job security. Following developing the proposed model, structural equation modeling has been used to investigate and modify the model.

**Research Problem**

Bank management is interested in job attitudes and behaviors because it is believed that there is an association between these attitudes and behaviors with work outcomes. The performance of subordinates who are treated unfairly and inconsistently by managers may be deteriorated and their acts would not be for the interest of the organization. Researchers reveal several factors that are considered indications of employees leaving or intending to leave the organization (Lee and Liu, 2007). The current study addresses three main problem areas: organizational justice, job security that may have a positive or negative role on work attitudes and on organizational citizenship behavior. Examining the correlation among the three variables is expected to provide management with necessary understanding of how to enhance organizational citizenship behavior in their organizations. Furthermore, this study is conducted because job security is a personal factor which is mainly connected to basic human needs.
important determinants of employees’ attitudinal and behavioral outcomes. As per Hassan and Chandaran (2005) and Williams et al (2002), the degree of fair treatment some employees received relative to others has been postulated to influence their motivation and performance which may include their intention to leave or stay with the organization.

There has been less attention paid to organizational justice and organizational citizenship behavior as antecedents of job security, especially in banking business in Jordan. It was necessary, therefore, to investigate these variables and develop a structured model that integrates them. Addressing organizational justice, job security, and OCB in the banking industry in Jordan is expected to produce new knowledge and insights that will help fill the knowledge gap in this concern. In an attempt to contribute towards the understanding of these concepts, the current research introduces these concepts and investigates the relationship among them.

Thus, this study endeavors to answer the following questions:
1. To what extent does the organizational justice impact job security?
2. To what extent does the organizational justice impact organizational citizenship behavior?
3. Is there a positive impact of job security perceptions on organizational citizenship behavior?

Significance of the Study
The significance of the study stems from being the first endeavor, to the best of the author's knowledge, to examine the relationship between organizational justice dimensions, organizational citizenship behavior, and job security among employees working in Jordanian banks listed in the Amman Stock Exchange.

This study has both theoretical and practical implications for banking business. It suggests new knowledge to the literature and may be useful in improving relationships between banks and employees. The constituents who may benefit from the findings of this study are human resource managers, employees, and customers of the bank. Using the findings of the study, human resource managers may be able to revise policies and improve processes for the benefit of employees who can render better services to customers. This research contributed to the body of work concerning the study of organizational justice, organizational citizenship behavior, and job security.

The author expects to fill the gap in research regarding the relationships between these variables and establish a foundation for future research in this regard.

Theoretical Background
Organizational Justice
Organizational justice has its origins in human rights theory, and is based on the notion that individual is affected by the way he/she is treated.

It has transposed from the philosophical notions of human rights advocating equality to a theoretical framework regarding due process of the work environment (Bies, 2001). Employees feel that they are treated fairly or unfairly through management practices, organization policies, and procedures within the workplace environment.

Concerns about fairness with salary, promotions, outcomes of disputes, treatment by authority figures, and interpersonal relations with other employees are considered forms of organizational justice (Greenberg and Colquitt, 2005). Dessler (2008, p. 565) states that fair treatment stems more from the quality of the supervisors the company hires and from their training, and from the human resource policies and practices the company puts in place.

Organizational justice refers to employee feelings of fairness or unfairness treatment by the organization he/she works with. Thus, Organizational justice can be defined as the role of fairness in organizations and is related to perceptions of fair treatment of employees (Jeon, 2009). Organizational justice contains three dimensions: distributive justice, procedural justice, and interactional justice. Distributive justice is concerned with the fairness of the organization outcomes, such as salaries and benefits. In the workplace, employees
generally consider distribution of work-related rewards and resources to be fair when they are consistent with expected norms of allocation such as equity, equality, and need (Colquitt, 2001). Employees exert their efforts to their jobs and expect to be compensated (in salary, incentives, promotion, paid leave etc) in return. They compare their input to output ratio, and if their output is less than their input, they are in a perception of distributional injustice.

Procedural justice refers to the degree of fairness during the process of making decisions or creating procedures. Thus, procedural justice, as defined in organizational justice literature examines the perception of fairness about the process, procedures, and decisions that affect the outcomes (Byrne and Cropanzano, 2001). When employees feel that they are heard in the decision-making process, they are more likely to support—rather than merely go along with—those decisions, their supervisors, and the organization as a whole (Brockner, 2006). As per Ivancevich et al (2008), people are more inclined to interpret decisions to be fair when they have a voice in the decision, there is a consistency in decision making and the process and procedures conform to ethical and moral values.

The third construct is interactional justice (Bies and Moag, 1986) which concerns the fairness of the interpersonal treatment individuals are given during the implementation of procedures. Interactional justice consists of two types: interpersonal justice and informational justice. Interpersonal justice refers to whether individuals are treated with dignity and respect, while informational justice considers the completeness of processes and outcomes explanations (Colquitt et al., 2001).

In general, it goes without saying that when employees perceive the ratio of their input to output to be fair and perceive the process by which output decisions are made to be fair, and at the same time perceived the implementation of procedures to be fair, they will be more likely to think with a positive attitude which will be reflected on their behaviors and performance.

**Job Security**

The growing concern about job security in the banking sector and in other sectors in Jordan has arisen because the relationship between bank management and employees has been dramatically changed during the past fifty years. This change is due to many factors, such as the variable employment conditions, unstable employment patterns, competitive situations, and recently the consequences of the global financial crisis. Furthermore, technological changes in communication channels and information systems have enabled organizations to downsize their workforce and use network structures. In general, bank employees in Jordan can be perceived as more steadily employed than employees in other business organizations because they are relatively more protected.

Simply, job security refers to providing stable and unthreatened jobs for employees to maintain the continuity of their employment. Meltz (1989) defines job security broadly as “an individual remains employed with the same organization with no diminution of seniority, pay, pension rights, etc”. Another way of viewing job security is through its reciprocal, job insecurity, which refers to an employee’s negative reaction to the changes concerning their jobs (Sverke and Hellgren, 2002; p.26).

Providing relatively secured jobs can help employers ensure employees cooperation and enhance their job satisfaction. The uncertain nature of the job insecurity affects worker attitudes and behaviors. Consistent with this, job insecurity has been associated with several different health-related, attitudinal, and behavioral outcomes (Sverke et al., 2002).

Sengenberger (1995) has made a distinction between three inter-related aspects of work-based security: job security (the chance of continued employment in a particular job with the same employer), employer security (continued employment in a different job and/or location with the same employer), and employment security (which includes the possibility of changing employers). On the other hand, Mohr (2000) discussed four different types of job security or its reciprocal, job
insecurity: 1) job insecurity at the macro level which involves a high degree of unemployment in society, 2) job insecurity at the organization level which refers to the unsecured situations in the organization, 3) acute job insecurity at the organization level concerning the concrete subjective experiencing of a threat to employment, and 4) anticipation of job loss as in situations like layoffs which have already started to be executed in the organization.

However, Mankelow (2002) indicated that organizations would pay the cost of job insecurity instead of gaining temporary flexibility and short-term gains. A workforce under insecurity shows less motivation and trust in top management than a workforce in a secured position (Gilder, 2003).

In spite of these results, employees who willingly look for to be transferred to another job, or who, for some special reasons, are not anxious about losing their job will not experience a feeling of job insecurity. Moreover, individual differences should be taken into account when measuring the level of job insecurity.

Arising from the above literature review, the following hypotheses were formulated.

H1: Job security will be positively related to distributive justice.

H2: Job security will be positively related to procedural justice.

H3: Job security will be positively related to interactional justice.

Organizational citizenship Behavior

Among all contextual behaviors, organizational citizenship behavior (OCB) is one of the important subjects that have been of increasing interest to both researchers and practitioners. Through understanding the rationale behind people behavior, managers can direct people to achieve the organization goals efficiently and effectively.

In fact, the employment contract specifies the reciprocal obligations of both the employee and the employer, so that the employee knows the contributions he/she owes to the employer and the inducements that the employer owes in return. The employee who is engaged in organizational citizenship behavior usually contributes indirectly to the organization and acts voluntarily beyond the psychological contract terms or the job description requirements.

By creating a positive environment, for example, managers can foster organizational citizenship, which refers to the tendency of people to help one another, and put in extra effort that goes, beyond job requirement to contribute to the organization’s success (Daft et al, 2010, p. 523). Organ, Podsakoff, and MacKenzie (2005, p. 8) defined OCB as an “individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, and in the aggregate promotes the efficient and effective functioning of the organization”, whereas, Krishnan and Arora (2008) refer to OCB as a discretionary behavior that increase the organizational effectiveness by helping coworker, supervisor, and the organization. In the related literature, one of the most cited definitions for OCB is Organ’s (1988, p. 4) as individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate promotes the effective functioning of the organization”.

Witt et al. (2002) suggest that an employee's attempts to engage in organizational citizenship behaviors are strongly influenced by the organizational context. In contexts that are perceived as highly political, individuals are likely to engage in self-promotional activities. They are unlikely to want to sacrifice their self-promotional ambitions and place their efforts on helping others, as any energy that they dedicate to others may be perceived as taking away from their efforts to promote self-interests. Thus, individuals in situations perceived as political, alter their behavior by reducing their citizenship behaviors and engage more in self-promotional activities.

Many researchers have focused on the antecedents of OCB such as trust in supervisors and psychological empowerment, job satisfaction, performance, and personality (Wat and Shaffer, 2005; Murphy et al, 2002; Piercy et al., 2006; Holmes et al., 2002) and
consequences of OCBs such as service quality, organizational commitment, leadership and leadership behavior, and perception of fairness (Bienstock et al, 2003; Castro et al, 2004; Truckenbrodt, 2000; Tepper and Taylor, 2003). Because of its relationship with such important antecedents and consequences, organizational citizenship behavior can be considered crucial to both employees and employers.

There are many factors affecting the degree of engagement in OCB, such as leader-member interaction which is described as a partner relationship, mutual trust, respect, job satisfaction, support of employees and their commitment to the organization. Likewise, national culture plays an important role in forming an employee’s attitude and behavior and subsequently, in employees’ desire and to engage in OCB.

Organizational citizenship behavior is composed of five dimensions: altruism; generalized compliance; sportsmanship; courtesy; and civic virtue (Organ 1988; Podsakoff et al. 2000). Altruism is a behavior directed voluntarily, at helping others, inside or outside the organization, without being asked to. Courtesy refers to cooperative behaviors that prevent a work related problem from occurring such as advance notices, and consultation. Sportsmanship is viewed as the desire to tolerate the work pressure without complaining. Civic virtue implies employee involvment in what policies are adopted and which candidates are supported” (Organ, 1988). Conscientiousness is the discretionary behavior that goes well beyond the minimum role requirements of the organization, such as working extra long days and never bending the rules (Yılmaz, and Tasdan, 2009).

It is worth mentioning that the existence of one dimension does not necessarily mean that all other dimensions are available. The person, who demonstrates higher levels of sportsmanship, may not be always the person who has higher levels of civic virtue.

Based on the literature review and in order to test the proposed relationships, the following hypothesis was developed:

**H4**: Organizational citizenship behavior will be positively related to job security.

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**Review of Related Literature**

**Previous Studies Regarding Organizational Justice**

**Till and Karren (2011)** study’s purpose is to compare the relative importance or effects of individual equity, external equity, internal equity, procedural justice, and informational justice on pay level satisfaction. The paper uses a policy-capturing methodology to determine the importance of the five factors and considers both group analyses and individual analyses of the data. The participants of the study were executive managers of a large financial services company located in the Northeast United States.

The study findings reveal that of the three types of equity, individual equity was the most important factor on pay level satisfaction. External equity and the three other factors were important for many individuals, and this was shown through the individual analyses. The findings will help managers make judgments on how to respond to conflicts between internal alignment and external market conditions. Knowledge of which factors are most important will help managers create more effective compensation programs.

**Gatien (2010)** studies state that the relationship between perceptions of safety climate and organizational justice does not appear to be empirically tested. The author stated that there were no known studies that examine the relationship of distributive, procedural, informational and interpersonal justice on perceptions of safety climate. To address this gap in the literature the author conducted three separate studies. Approximately 342 employees from a large, privately owned Canadian construction-based company completed and returned the surveys. In study one he test a structural model examining the relationship between four justice factors, safety climate, safety behaviors and incidents. In study 2 he tested the same proposed structural model using a different sample of workers. In the third study, the author tested the longitudinal effects of organizational justice on perceptions of safety climate using a general sample of employed people from the province of Nova Scotia Study.

Overall results indicated a complicated relationship
between organizational justice and safety climate in that procedural justice was the only consistent predictor of safety climate perceptions in all three studies. The findings of studies provide empirical support for the relationship between justice and safety climate, safety behaviors and incidents. These results address the current gap in the literature and make a significant contribution to what we know about the antecedents of perceptions of safety climate.

Nabatchi, Bingham, and Good (2007) study’s purpose is to examine the structure and dimensionality of organizational justice in a workplace mediation setting. It has three purposes: to determine whether the procedural and interpersonal justice factors in the four-factor model of organizational justice can be split, thereby providing support for a six-factor model; to identify how the split factors relate to other factors in the model; and to uncover any differences in employee and supervisor perceptions of organizational justice in workplace mediation. Confirmatory factor analysis is used to explore the fit of four different models of organizational justice.

It is found that a six-factor model of organizational justice provides the best fit for the data and that factor relationships differ little for employees and supervisors.

The study has practical implications for organizational conflict management and dispute system design. It is unique in that it concurrently examines multiple factors of organizational justice, using a large, longitudinal dataset from an internationally recognized workplace mediation program.

Morrell (2004) study investigated the relationship between organizational change and employee turnover. It proposed a mechanism for how widespread change translates into individual decisions to quit, and corroborates four relevant hypotheses. The paper also illustrated the importance for managers of understanding avoidability – the extent to which turnover decisions could be prevented – and concluded with a research agenda, encapsulated by a model describing the relationship between organizational change and turnover.

Skarlicki and Latham (1997) study stated that it was in a replication of a quasi-experiment by Skarlicki and Latham (1996). The authors investigated the effect of training union leaders (N= 25) in the administration of organizational justice principles on union members’ (N= 177) perceptions of their leaders' fairness and the members' subsequent citizenship behavior toward their union.

Despite the fact that the union members were also shareholders of the company, the results were replicated. Union leader training increased members' perceptions of their leaders' fairness as well as union members' citizenship behavior directed both toward the union as an organization (OCBO) and fellow union members (OCBI). Organizational justice was found to partially mediate the effect of the training on OCBO, but not OCBI.

### Previous Studies Regarding Job Security

Moore (2011) study examined whether personality, age, family responsibilities, and job security are variables related to workplace deviance. The amount of responsibility that the participant has, as operationalized by the number of dependents he or she cares for, was found to be significantly related to workplace deviance. More specifically, as the number of dependents one cares for increases, one's level of workplace deviance decreases. Also, full-time versus part-time employees were found to engage in significantly more deviant workplace behaviors.

The personality constructs of neuroticism and extraversion interestingly, were not found to be related to workplace deviance, however twelve individual Q-set items were found to correlate significantly with workplace deviance. By understanding some of the factors that are related to workplace deviance, employers can be extra vigilant with regard to these constructs during the hiring process, ultimately reducing the presence of these counterproductive behaviors in their workplaces.

Morcos (2009) study’s purpose is to examine the relationships among job security and factors of employability, personal outcomes and demographic
characteristics. The population is employees who are affected by job layoffs due to downsizing and includes those still employed, those pending termination and those already terminated. Participants are employees of the USAID mission in Egypt who were subjected to downsizing.

Surveys and interviews were used to gather data. Radical change from a secure working environment has an impact not only on the well-being of the individuals, but also on their work attitudes and behavior. Employees are less inclined to remain with the organization, and more likely to quit. It is imperative that the company address the details. Employees report higher job satisfaction when they have an opportunity to provide input into how decisions are made. Having an influence on decision-making and perceptions of a just and fair process are associated with less severe reactions to job insecurity. Feelings of security enhance employees’ efforts to develop themselves for future work change. Organizational change calls for flexible employees at multiple levels, who cope easily with, and recover readily from disappointments.

Larner (2007) study examines changes in work values during the 1990’s in the United States. Previous research has argued that as traditional job rewards became less available, workers adopted a more individualized strategy for pursuing other, more attainable job rewards. Respondents were grouped into four occupational categories: professionals, managers, other white collar workers, and service/blue collar workers. Data from 1,538 respondents were analyzed, and logistic regression was used to examine eight job values. The author six job values included in this study, including the desire for job security, promotional opportunities, interesting work, independent work, helping others, and helping society. The value placed on high income and having a flexible schedule showed no change between the years of study.

However, this change was not uniform across the entire workforce, and instead varied significantly between occupational groups. The timing of economic insecurity, along with varying levels of labor market power with which workers were equipped to handle this insecurity, lead to the development of differential strategies between occupational groups for adjusting expectations and value systems to the conditions of the new economy. This study contributes to existing discourse on labor market changes by using workers’ value systems as a key barometer of large-scale economic trends.

Kraimer et al (2005) study explored the role of full-time employees’ perceived job security in explaining their reactions to the use of temporary workers by using a sample of 149 full-time employees who worked with temporaries. As hypothesized, employees’ perceived job security negatively related to their perceptions that temporaries pose a threat to their jobs, but it did not relate to their perceptions that temporaries are beneficial. Furthermore, employees’ job security moderated the relationships between benefit and threat perceptions and supervisor ratings of job performance. For those with high job security, there was a positive relationship between benefit perceptions and performance. For those with low job security, there was a negative relationship between threat perceptions and performance.

Smithson and Lewis (2000) study examined young adults’ perspectives on and experiences of job insecurity, including both objective insecurity and perceived uncertainty, as they emerged in a series of focus groups and interviews. It discussed young adults' changing notions of security and career, effects of insecurity and uncertainty on planning future work and non work lives for people with different levels of occupational skills and qualifications, the gendered effects of insecurity and the impact of insecure employment on attitudes to employers. The impact of perceptions and experiences of job insecurity on young men and women's expectations of work were considered in terms of a changing psychological contract.

Previous Studies Regarding Organizational Citizenship Behavior (OCB)

Rideout (2010) study tested the generalizability of the Three-Component Model (TCM) of commitment
with human resource professionals. Relationships among organizational and occupational commitment constructs were examined along with the joint effects of the two commitments on the predictability on organizational citizenship behaviors.

It was hypothesized that multiple commitments are a better predictor of organizational citizenship behaviors than a single form of commitment.

While organizational commitment and occupational commitment when combined were able to predict organizational citizenship behaviors, the findings of this study indicate that commitment to one’s occupation is a stronger predictor of behavior than is commitment to the organization. Why people work is more important than where they work. Furthermore, meaning, not money is a better predictor of citizenship behaviors.

Divina (2010) Organizational citizenship behaviors (OCBs) are extra-role behaviors that in the aggregate enhance organizational performance and effectiveness. Employees who engage in OCBs do so voluntarily—as good organizational citizens—without expectation of compensation. The concept of good citizenship is simple, practical, and applicable using common-sense, back-to-the basic approach. OCB is a viable alternative to maximize human resources in times when organizations are faced with the increasing demand to do more with less.

The cost of promoting OCBs is no more than necessary in implementing the necessary human resources structures, systems, and practices in the organization’s normal course of business. However, to successfully promote OCBs in organizations requires a concerted effort by everyone in the organization and, in particular, by Human Resources. HR has a strategic role in promoting OCBs in organizations to create an organizational culture that is supportive of OCBs to ensure that OCBs become permanent and have long effects.

Becton and Field (2009) study examined the differences in the perceptions of organizational citizenship behavior (OCB) between Chinese and American employees. Survey responses concerning the presence of OCB in their organizations were collected from a total of 393 employees.

Analyses showed that Chinese and American employees reported similar levels of personal support and conscientious initiative in their organizations, but Chinese employees reported higher levels of organizational support in comparison with American employees. In addition, results indicated that perceptions of personal support, organizational support, and conscientious initiative were a function of job/hierarchical level such that management reported lower levels on all three dimensions of OCB. Finally, the results showed that country and job/hierarchical level do not interact to influence perceptions of organizational citizenship behavior. Implications and directions for future research on cultural differences in organizational citizenship behavior are discussed.

Murphy et al (2002) study aimed at examining the role of organizational citizenship behavior as a component of job performance. Participants comprised 41 human-service workers, who completed a job satisfaction questionnaire and were rated for their organizational citizenship, as well as being measured on three discretionary organizational participant behaviors. Job satisfaction correlated significantly with organizational citizenship and participation behaviors. Findings were consistent with the view that satisfaction may not be reflected in productivity but are evident in discretionary involvement in the workplace.

**Hypothesized Model and Research Hypotheses**

The hypothesized model that depicts the hypothesized relationships in this study and serves as an illustrative guide for conducting the study is shown in Figure 1. The model investigates the relationship between distributive justice, procedural justice, interactional justice, organizational citizenship behavior, and job security.

The one-way arrow in the hypothesized model represents structural regression coefficient, thereby indicating the impact of one variable on another. The researcher studied the potential factors expected to
impact organizational citizenship behavior. The relationships between the three dimensions of organizational justice and organizational citizenship behavior were not tested in the model because there were no theoretical grounds justifying potential relationships between these variables.

![Figure 1: The Hypothesized Model](image)

**Methods**

**Sample**

Jordanian banks have established extensive global reach and a certain position in markets and a lot of trade corridors. The emphasis of the management in these banks is moving from a transaction focus to a relationship focus with the aim of long-term customer retention (Mualla, 2008). Their infrastructure, e-branches, widely spread ATMs, and e-banking products and services provide various accesses to external payment systems. In spite of these changes, there still exist a number of banks with a relatively high proportion of non-performing loans and low level of efficiency for which it might become difficult to withstand challenges in an increasingly competitive environment (Bdour and Al-Khoury, 2008).

The total population of employees working with the sixteen Jordanian banks listed in Amman Stock Exchange as of 2009 was 16,280. The largest six banks in terms of number of employees (Arab Bank, Housing Bank for Trade and Finance, Bank of Jordan, Jordan National Bank, Jordan Islamic Bank, and Cairo Amman Bank) with 11,982 employee were chosen. Total number of employees working in these banks constitutes 73.6% of the total number of employees working in all the Jordanian banks.

A convenience sample of 500 employees was randomly selected and questionnaires were distributed by hand, based on the rationale of the following criteria:

- The number of employees in each bank/total employees of chosen banks x 500

This rationale was considered justifiable to represent the relative importance of each bank in the total sample.

Questionnaires were in English. They were delivered along with a cover letter to the intended respondents, explaining the alleged purpose of the research and emphasized that participation would be anonymous. Only 382 filled questionnaires were returned, resulting in a 76.4% response rate.

**Measures**

A five-point scale was employed ranging from 1
(strongly disagree) to 5 (strongly agree). The following scales were included in the survey:

Organizational Justice: Organizational Justice is measured using statements from an instrument developed by Rahim, Magner, and Shapiro (2000) who established their liability and reliability. This measure (23 items) consisted of three components of organizational justice: (a) distributive, (b) procedural and (c) interactional justice. The eight distributive justice items focus on the respondent's perceived fairness of outcomes provided by the bank. The seven procedural justice items measure the respondent's perceived fairness of the formal decision-making policies and procedures. Finally, the eight interactional justice items measure the respondent's perceived fairness on the treatment received by the respondent from the immediate supervisor.

Job security: Measurements of Job security were adopted from Hellgren, Sverke, and Issakson (1999). Scores on the seven items were averaged to yield a summary score reflecting satisfaction with job security.

Organizational Citizenship Behavior (OCB): Scholars describe several types of behaviors that are considered characteristic of organizational citizenship behavior. OCB was measured using the instrument developed by Smith, Organ, and Near (1983), which is widely used in the literature.

Data Analyses and Results

Demographic Characteristics

Among the 384 respondents, 61.0 percent (n=233) were male and 39.0 percent (n=149) were female. The majority of respondents (75.1 percent, n=287) were married and 24.9 percent (n=95) were single. Around one third of them (33.2 percent, n=127) were between 20-29 years old, while the highest percentage for income level (35.9 percent, n=137) earn between 400 and 799 J.D per month. As for education level, those with college and bachelor degrees comprised 21.5 percent (n=82) and 51.0 percent (n=195) respectively. Table 1 showed all detailed demographic characteristics related to respondents.

Structural Equation Modeling

Statistical Package for the Social Sciences (SPSS) issue 17 and its supplement AMOS 16 were used for data analysis. All items measuring the study constructs were subjected to an exploratory factor analysis (EFA) using Varimax Rotation. EFA was performed to test the degree to which the items were tapping the same constructs they were supposed to measure (Al-Mohammad, 2010). Internal reliability was assessed by computing a Cronbach’s alpha for each of all the constructs. Table 2 showed the mean, standard deviation, item estimate, t-test value, item-total correlations, and the internal reliability.

To assess the EFA, factor loadings with less than .40 were excluded from the construct. Factor loadings are the correlations of the variables with the factor, the weighted combination of variables which best explain the variance (Akroush, 2011). As shown in Table 2, the overall alpha values for all variables ranging from .775 to .962 demonstrated a satisfactory degree of internal reliability (Nunnally and Bernstein, 1994). Convergent validity is tested by assuring t-value of larger than 1.96 at the .05 level for all item loadings (Anderson and Gerbing, 1988; Schumacker and Lomax, 2004). All items yielded significant loadings, and at the same time, all the item-total correlations were above .50, providing evidence of high convergent validity (Hair et al., 2006). To confirm results from EFA, the CFA was applied and constructs were evaluated. Table 3 showed results of applying CFA.

As shown in Table 3, all items loadings were above the threshold of .50. Another evidence of the reliability of the scale is that the composite reliability (CR) of all the variables was greater than the threshold of .70 (Carmines and Zeller, 1988). The average variance extracted (AVE) values for all the factors which were greater than .50 supports the convergent validity of all the constructs.

In order to establish discriminant validity, the AVE for each construct should be greater than the squared correlations between a construct and all other constructs in the model (Hair et al., 2005). Table 4 showed the correlations to be compared with AVEs:
Table 1: Demographic Characteristics

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</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>95</td>
<td>24.9</td>
</tr>
<tr>
<td>Married</td>
<td>287</td>
<td>75.1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>382</td>
<td>100</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; 20 years</td>
<td>61</td>
<td>16.0</td>
</tr>
<tr>
<td>20-29</td>
<td>127</td>
<td>33.2</td>
</tr>
<tr>
<td>30-39</td>
<td>104</td>
<td>27.3</td>
</tr>
<tr>
<td>40-49</td>
<td>64</td>
<td>16.7</td>
</tr>
<tr>
<td>50 and Above</td>
<td>26</td>
<td>6.8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>382</td>
<td>100</td>
</tr>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; JD400</td>
<td>76</td>
<td>19.9</td>
</tr>
<tr>
<td>400-799</td>
<td>137</td>
<td>35.9</td>
</tr>
<tr>
<td>800-1199</td>
<td>92</td>
<td>24.1</td>
</tr>
<tr>
<td>1200-1599</td>
<td>49</td>
<td>12.8</td>
</tr>
<tr>
<td>1600 and more</td>
<td>28</td>
<td>7.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>382</td>
<td>100</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High School</td>
<td>45</td>
<td>11.8</td>
</tr>
<tr>
<td>College</td>
<td>82</td>
<td>21.5</td>
</tr>
<tr>
<td>B. Sc.</td>
<td>195</td>
<td>51.0</td>
</tr>
<tr>
<td>High Diploma</td>
<td>44</td>
<td>11.5</td>
</tr>
<tr>
<td>Higher Studies</td>
<td>16</td>
<td>4.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>382</td>
<td>100</td>
</tr>
</tbody>
</table>

Since AVE of each construct was higher than corresponding squared correlations between that construct and all other constructs in the model, thereby discriminant validity was established.

Measurement models were defined for latent factors: eight-item distributive justice, seven-item procedural justice, eight-item interactional justice, seven-item job security, and sixteen-item organizational citizen behavior. The overall fit statistics of the confirmatory factor analysis (CFA) resulted in $\chi^2 = 19.952$ with 6 degrees of freedom and a $p$-value = .014. The ratio of chi-square normed by degrees of freedom ($\chi^2/df$) was 3.325, which did not met the threshold of less than 3.00 (Luarn and Lin, 2005). A significant chi-square does not indicate a satisfactory model fit. Joreskog and Sorbom (1989) and Bentler (1990) warned against the sole use of the chi-square value in assessing the model fit because of the sensitivity of the chi-square to the sample size. Hence, other indices are required to judge the data fit. Results of the CFA indicated that Goodness-of-Fit Index (GFI) = .921, Adjusted Goodness-of-Fit index (AGFI) =.918. The GFI should be greater than .90, and the AGFI should be above .80 and not more than .1 difference than the GFI (Hu and Bentler 1995). Normed Fit Index (NFI) = 0.932, Comparative Fit Index (CFI) =.938. In general, NFI and CFI results were within the recommended indices as they were greater than .90 (Bolen, 1990). The Root Mean Square Errors of Approximation (RMSEA) = .068. RMSEA values less than .05 indicate good fit and values as high as .08 represent reasonable errors of approximation in the population (Browne & Cudeck, 1993). The fit statistics suggested that the measurement model fitted well with the sample data.

A structural equation model encompassing the measurement models was established by extending the hypothesized relationships among the latent variables. The initial hypothetical structural model was used for the
Table 2: EFA Results for the Research Constructs

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Observed Variables</th>
<th>Factor Loadings</th>
<th>t-test Values</th>
<th>Item-total Correlation</th>
<th>Reliability (Alpha)</th>
</tr>
</thead>
</table>

Sampling adequacy (Kaiser-Meyer-Olkin) = .500

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path analysis between latent variables in a manner consistent with that suggested by Schumacker and Lomax (1996). Results of the fit statistics after running the CFA indicated that the chi-square statistic ($\chi^2$) was
14.893 with 6 degrees of freedom and a p-value equal to .061. The ratio of chi-square normed by degrees of freedom ($X^2/df$) was 2.482. Since the p-value was greater than the alpha value of .05, the model in terms of the chi-square fitted the data adequately. Results of other fit indices indicated that the GFI = .914, AGFI = .908, NFI = 0.927, CFI = .956, and RMSEA = .073. All indices suggested that the hypothesized model fitted well with the sample data.

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Observed Variables</th>
<th>Item Loadings</th>
<th>Composite Reliability</th>
<th>Average Variance Extracted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distributive Justice</td>
<td>- DJ1</td>
<td>.701</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- DJ2</td>
<td>.699</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- DJ3</td>
<td>.718</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- DJ4</td>
<td>.695</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- DJ5</td>
<td>.713</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- DJ6</td>
<td>.650</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- DJ7</td>
<td>.636</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- DJ8</td>
<td>.857</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Procedural Justice</td>
<td>- PJ1</td>
<td>.788</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- PJ2</td>
<td>.808</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- PJ3</td>
<td>.831</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- PJ4</td>
<td>.804</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- PJ5</td>
<td>.878</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- PJ6</td>
<td>.854</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- PJ7</td>
<td>.860</td>
<td>.89</td>
<td>.51</td>
</tr>
<tr>
<td>Interactional Justice</td>
<td>- IJ1</td>
<td>.758</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- IJ2</td>
<td>.816</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>- IJ3</td>
<td>.809</td>
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<td></td>
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<tr>
<td></td>
<td>- IJ4</td>
<td>.796</td>
<td></td>
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<tr>
<td></td>
<td>- IJ5</td>
<td>.809</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>- IJ6</td>
<td>.810</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- IJ7</td>
<td>.829</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- IJ8</td>
<td>.792</td>
<td>.94</td>
<td>.69</td>
</tr>
<tr>
<td>Job Security</td>
<td>- JS1</td>
<td>.667</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- JS2</td>
<td>.653</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- JS3</td>
<td>.655</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- JS4</td>
<td>.630</td>
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<td></td>
<td>- JS5</td>
<td>.758</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- JS6</td>
<td>.837</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- JS7</td>
<td>.839</td>
<td>.88</td>
<td>.53</td>
</tr>
<tr>
<td>Organizational</td>
<td>- OCB1</td>
<td>.805</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Citizenship Behavior</td>
<td>- OCB2</td>
<td>.776</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- OCB3</td>
<td>.795</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- OCB4</td>
<td>.783</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- OCB5</td>
<td>.783</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- OCB6</td>
<td>.762</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- OCB7</td>
<td>.742</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- OCB8</td>
<td>.726</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- OCB9</td>
<td>.773</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- OCB10</td>
<td>.781</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- OCB11</td>
<td>.792</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- OCB12</td>
<td>.778</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- OCB13</td>
<td>.807</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- OCB14</td>
<td>.833</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table 4: Correlations of the Latent Constructs

<table>
<thead>
<tr>
<th>Variables</th>
<th>Mean</th>
<th>Standard Deviation</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Distributive Justice</td>
<td>3.480</td>
<td>.680</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Procedural Justice</td>
<td>3.771</td>
<td>.972</td>
<td>.225**</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Interactional Justice</td>
<td>3.715</td>
<td>.831</td>
<td>.230**</td>
<td>.304**</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Job Security</td>
<td>3.599</td>
<td>.570</td>
<td>.415**</td>
<td>.339**</td>
<td>.371**</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>5. Organizational Citizen Behavior</td>
<td>3.761</td>
<td>.870</td>
<td>.306**</td>
<td>.178**</td>
<td>.180**</td>
<td>.271**</td>
<td>1.00</td>
</tr>
</tbody>
</table>

**Correlation is significant at the .01 level.

Note: *** p<.001

Figure 2: Path Estimates for the Model

Table 5: Regression Weights and significance tests of the Model

<table>
<thead>
<tr>
<th></th>
<th>Estimate</th>
<th>S.E.</th>
<th>C.R.</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job security</td>
<td>.114</td>
<td>.027</td>
<td>4.231</td>
<td>***</td>
</tr>
<tr>
<td>Job security</td>
<td>.164</td>
<td>.032</td>
<td>5.172</td>
<td>***</td>
</tr>
<tr>
<td>Job security</td>
<td>.265</td>
<td>.038</td>
<td>7.010</td>
<td>***</td>
</tr>
<tr>
<td>OCB</td>
<td>.414</td>
<td>.075</td>
<td>5.497</td>
<td>***</td>
</tr>
</tbody>
</table>

Note: *** p<.001
Based on the results of the model, AMOS produced the following output path diagram as illustrated in Figure 2:

Figure 2 illustrated the estimates for all paths, the correlational and the relational, and presented summary results of the model as unstandardized regression coefficients.

**Hypothesis Testing**

After adopting the model, the researcher examined the path coefficients between the variables. Table 5 showed the unstandardized regression weights:

As seen in Table 5, all the estimates had t (C.R.) values greater than the tabulated t value. Therefore, all path coefficients were significant and in the expected positive direction, and hence, H1 to H4 were supported.

**Conclusions**

This study tested a model of the influence of distributive justice, procedural justice, interactional justice, and job security on organizational citizenship behavior. AMOS 16 was used to test the study variables and the hypothesized model fitted the data well. Five hypotheses (H1 to H4) were developed in this regard, and the model tests supported all the hypotheses.

The significant effect of distributive justice on OCB is attributable to the fact that the employees working with Jordanian banks, in general, emphasize more concern on ethics and emotions, and so they are more sensitive to all kinds of organizational justice.

The finding of this study is consistent with the results of Chen et al (2008) which surveyed 529 employees from various fields and from different levels of employment. And indicated that distributive justice had a positive relationship with OCB. The result indicated that in order to encourage employees in employing OCBs and exerting their efforts in performing their jobs, organization procedures and human resource practices must be allocated fairly. In Jeon (2009) study, the relationship between organizational justice and long-term job security was the most significant among all of the relationships in spite of the uncertain direction between the two (path coefficient = .65, t-value = 6.90). Another past research has indicated that a variety of organizational outcomes, such as job security influence employees’ perceptions of distributive justice, (Ambrose & Arnaud, 2005).

The present study also found out that procedural justice had a significant effect on job security. The results of the current study are much in line with other works examining the relationship between procedural justice with job security (Williams et al, 2002; Yilmaz and Tasdan, 2009; Jeon, 2009; Nurse and Devonish, 2007; Posthuma and Campion, 2005). Two dimensions of organizational justice which are distributive justice and procedural justice were found to have a significant relationship with organizational citizenship behavior (Nazim et al, 2010). It was found that as the level of perceived distributive and procedural justice increased so did the level of OCB.

However, the contribution of the present study is that it sheds more light on the role of job security on the relationship between organizational justice and OCB. Findings also revealed that there is a significant relationship between OCB and job security. OCB is displayed when an employee exerts additional effort for the bank, especially when the action is not among the duties written in his job description. The result of the significant relationship in the path from job security to OCB is consistent with a research conducted recently and attempted to compare employee responses to job insecurity in state-owned enterprises and private joint ventures (Wong et al. 2005). In that study, job insecurity was found to be negatively associated with OCBs in the private joint ventures. Another study revealed that OCBs were related to perceived job security (Feather and Rauter, 2004).

Under a high level of organizational justice, employees tend to feel more secured and be engaged deeper in OCBs. The study results support the conclusion that organizational justice impacts employees’ job security. The more employees see the organization as fair, the more they tend to feel secured and consequently, the more they are engaged in OCBs.
It is noteworthy that the level of the path from job security to OCB in the current study is the strongest path in the model. An explanation of this could be that employees’ feeling of distributive justice is a sign of feeling secured in the organization. In this case, the employee’s feelings of job security is expected to increase.

The present study has taken the perspective of individuals on the relationship between job security and OCB. Therefore, it is essential to undertake in-depth analysis of this relationship from the viewpoint of both, the individual and the organization. Moreover, both of the EFA and CFA results support the stream of researchers who argued that job security has a significant impact on OCB.

The study has critical practical implications because it made managers aware of all factors that affect employee’s job insecurity, so as to enable them reducing the employees feeling of job insecurity. These findings indicate that all employees may experience feelings of job insecurity due to poor perceptions of organizational justice and lacking of organizational citizenship behaviors, especially in banking business where employees already experienced a labor decline prior to the financial crisis of 2008.

**Limitations and Recommendations for Further Studies**

Despite the contributions made, the current study is not without limitations. First, its design is cross-sectional, making it difficult to infer causal relations between the variables. A longitudinal design would be better to test the changes in relationships between variables over time. Another limitation of the findings is the use of self-report questionnaires to gather required data. Additional methods would be useful in future research to provide further evidence of the significant relationship among organizational justice, OCB, and job security.

Despite these limitations, it is believed that the present study contributes to the literature and empirical aspects of the field of organizational justice, job insecurity, and OCB. The present study was carried out in the context of the banking business in Jordan. Further investigation may be conducted by practitioners and researchers in other services and manufacturing sectors. Although the current study concentrated on examining the relationship between organizational justice, job security, and OCB by utilizing structural equation modeling, future studies may include the mediation role of job security in the relationship between organizational justice and OCB and test for it. Moreover, factors such as leadership styles, and organizational commitment, need to be included in the model by adding more latent constructs and making additional relationships in the model.

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Examining the Relationship...

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