

Exploring the Impact of Job Insecurity on Employee Job Performance in Pakistan's Banking Sector: The Moderating Role of Organizational Justice

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Abstract

In the competitive environment, employee job performance plays a critical role in competitive advantages. The increased competitive pressure to enhance performance has concurrently raised job insecurity among workers. In line with this, the current study aims to examine the impact of employee job insecurity on employee job performance. Further, organizational justice is studied as a moderating variable in this link; this study provides a nuanced consideration of how fair treatment in the workplace might decrease the impact of job insecurity on employee performance. By employing a robust methodology, including a survey of 400 staff working in the Pakistani banking sector and data analysis using Smart PLS-SEM, the current study provides a valuable understanding of the dynamics at play within the banking sector. The consequences proposed that job insecurity significantly affects job performance, with organizational justice moderating the proposed path. Furthermore, the research implications and limitations are presented in the last part of the study.

Keywords: Job Insecurity, Job Performance, Organizational Justice, Banking Sector

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1 Introduction

Organizations today are constantly evolving, necessitating change to maintain their competitive edge and achieve performance goals. However, such changes can lead to job insecurity (JI) among employees. The anticipation of involuntary job loss is referred to as job insecurity. The extensively documented repercussions of JI are present in academic research (De Witte et al., [2016](#); Jiang and Lavaysse, [2018](#); Lee et al., [2018](#)). They include deteriorated job attitudes, such as decreased commitment and job satisfaction, as well as reduced employee well-being and health. While the impact of job insecurity on job performance is less conclusive, evidence suggests a generally negative trend. The plethora of research indicates weak to restrained negative correlations between job insecurity and employee job performance (Sverke et al., [2019](#)). Compared to cross-sectional studies, longitudinal studies with different spell frames and trials also show that job insecurity hampers employee performance, affecting self-assessed and externally evaluated creativity and task performance (Fischmann et al., [2018](#)).

Technological advancement, disruptions, pandemics, society, politics, and science have significantly influenced the workforce around the globe. As a result, the concept of secure employment has been progressively challenged (Yeves et al., [2019](#)). A growing number of workers are working beyond the conventional employment arrangement. Additionally, work schedules are becoming more flexible, resulting in blurred lines between professional and personal life, making it increasingly thought-provoking for employees to balance their professional lives (Gerstel and Clawson, [2018](#)). The COVID-19 pandemic has made even worse the situation, leading to heightened worries and anxieties among employees regarding their economic and professional prospects. This has been a cause of concern for people outside of the workforce as well (Wilson et al., [2020](#)). Moreover, the recent pandemic, i.e. COVID-19, had a substantial effect on various service sectors, leading to a surge in unemployment rates. Blustein et al. ([2020](#)) and McKibbin & Fernando ([2020](#)) are of the view that there is additional pressure on organizations and managers to prioritize their competitive edge and performance. Employee job performance is inevitable. Instead of focusing on safeguarding the well-being and productivity of the workforce (Wilson et al., [2020](#); Rasdi et al., [2021](#)).

Performance is an indicator of an individual or team's success or failure to meet the specific goals and objectives set by management (Jufrizen, [2018](#)). Performance is the result of an employee's ability to complete their assigned duties and responsibilities, taking into consideration both the amount and magnitude of their work. For an effectively managed performance routine, the presence of organizational justice is crucial for achieving an individual's performance. Organizational justice is focused on the fairness that is perceived in processes and methods that are relevant to decision-making contexts (Colquitt & Rodell, [2015](#)). According to Dessler ([2016](#)), organizational justice is typically categorized into three components: fairness in outcomes, fairness in procedures or control mechanisms, and fairness in interpersonal relationships between managers and employees.

This research aims to address the limitations of previous studies and identify gaps and dynamics in the relationship between job insecurity and job performance across different cultures. Prior studies have examined this relationship in various cultures, including studies conducted with employees working in Austrian companies Sora et al. ([2019](#)) and among workers from a manufacturing firm in Italy (Piccoli et al., [2019](#)). In the rapidly evolving landscape of financial institutions, employee job performance is a critical determinant of maintaining long-term competitive advantages. The banking sector in Pakistan, a vital component of the country's economy, is no exception. The financial institutions strive to improve their performance amidst increasing competition and technological developments, and the pressure on employees intensifies, often leading to elevated levels of job insecurity. The implications of job insecurity are

described as the anticipation of involuntary loss of the job and have been extensively studied for its negative effects on job insecurity, emotional and psychological well-being, and overall health. However, its specific impact on job performance remains less conclusive and requires additional examination.

The findings of the study not only underscore the significant impact of JI on JP but also focus on the position of organizational justice in fostering a supportive and equitable work environment. As Pakistani banks direct the challenges posed by technological advancement and expanded branch networks, understanding these dynamics is vital for developing strategies that improve employee performance, thereby guaranteeing the sector's continued growth and competitiveness. However, the Pakistani banking sector is currently facing challenges related to susceptibility resulting from various factors such as technological changes, an expanded branch network, and more. As a result, there is huge pressure on the Pakistani banking sector to sustain productivity and stay competitive. Enhancing organizational performance is crucial, and this can only be achieved by advancing individual employee performance. As few studies investigate the link between JI and JP among banking workers in Pakistan, this study was conducted to offer empirical evidence from the Pakistani context.

2 Literature review

2.1 Job Insecurity

Job insecurity is stated as the psychological state of discomfort and uncertainty experienced by individuals due to changes in the work environment that threaten their job security. Job insecurity includes anxiety about possible job loss or demotion due to external pressures, which can significantly decrease employee job performance. Different factors contribute to job insecurity, including environmental and organizational circumstances, individual personalities, and job titles. Companies' active measures are crucial to diminishing these effects and maintaining productive employees. Job Insecurity concerns the uneasiness of losing one's current employment because of unpredicted and uncontrollable circumstances that could disturb a worker (Sverke et al., [2002](#); Shoss, [2017](#)). Nevertheless, job insecurity can be separated into two main scopes: quantifiable job insecurity, which encompasses employees' apprehensions confined to the risk of losing their present job, and job insecurity which is qualitative and relates to the deterioration of job conditions, such as worsening work environments, lack of promotional opportunities, and wage reductions. The perception of job insecurity includes employees' fears of potential job loss and unemployment. This sense of insecurity significantly reduces employees' enthusiasm and engagement with their work. Furthermore, it is also regarded as a constant threat of job loss for employees because being replaced by computerization, mechanization, and robots can lead to uncertainty and fear regarding the future of one's employment (Lee et al., [2018](#)).

In recent years, Job Insecurity has garnered increasing attention because of its effect on employee well-being, organizational performance, and mental health. The uncertainty and anxiety associated with job insecurity can have detrimental effects on employees, leading to lower job satisfaction, decreased motivation, and poor mental health outcomes. Job insecurity, at the same time, can also impact organizational performance by reducing productivity, increasing turnover rates, and negatively affecting the overall work environment (Sverke et al., [2006](#); Shoss, [2017](#)).

2.2 Job Performance

Performance refers to the degree to which an organization's goals and objectives are realized through expected behaviors and actions. It reflects the capability of individuals or teams to meet or exceed the strategic objectives set by the organization, aligning with its values and culture (Tampubolon, [2017](#)). On the other hand, job performance pertains to the quality and quantity of work performed by an employee in fulfilling their assigned responsibilities. It is a measurable

outcome of an employee's efforts, evaluated based on factors such as productivity, efficiency, accuracy, and customer satisfaction. Job performance is crucial in assessing an employee's overall value to the organization and significantly influences organizational success (Dalal, [2005](#)).

According to Sackett et al. ([2006](#)), job performance can be viewed as the behaviors exhibited by an employee within the organization. It is the result of their actions, behaviors, and attitudes toward their work, influenced by factors such as job satisfaction, motivation, and job design. Job performance can be assessed through various methods, including observation, self-evaluation, and feedback from managers and peers. There is no second opinion and undisputedly employee job performance contributes towards the organizational performance ultimately leading towards the accomplishment of organizational goals.

2.3 Organizational Justice

Organizational justice plays an important role in shaping workers' attitudes and actions, as well as their commitment to the organization. Managers need to ensure that they are promoting fairness and justice within the workplace to maintain a positive work environment and encourage employee well-being. (Oh, [2013](#)). According to Mehmood and Ahmad ([2012](#)) Justice that pertains to distribution, procedures, and interactions are all significantly related to job performance. When employees perceive that these forms of justice are present in their organization, they tend to experience higher levels of motivation and commitment toward their job, resulting in higher levels of Job performance. Many researchers have considered the connection between organizational Justice and various outcomes, including employee job performance and LMX. Organizational justice is a significant factor in promoting positive work-related attitudes and behaviors (Reb et al., [2019](#)).

2.4 Job Insecurity and Organizational Performance

Employees face job insecurity in any industry or organization, regardless of specific critical conditions. The likely loss of employment can create draining and anxiety among staff, negatively affecting their performance and well-being (Huang et al., [2013](#)). Few studies have documented the negative effect of job insecurity on employee job performance, though there are also various other empirical findings on this topic. Debus et al. ([2019](#)), Pilipiec, ([2020](#)). Shin and Hur, ([2020](#)) are of the view that these differing outcomes. For example, Piccoli et al. ([2021](#)) used a model that considers both hindrance and challenge effects to examine the impact of job insecurity on job performance. Similar findings were made by Stankevičiūtė et al. ([2021](#)), who discovered that job instabilities negatively impacted job performance. From above, the following hypothesis is proposed:

H1: *Job performance is adversely affected by job insecurity.*

2.5 Organizational Justice and Job Performance

There is abundant evidence that employees' conceptions of organizational justice can have a major impact on their workplace conduct and mental condition (Yang et al., [2014](#)). The benefits of organizational justice for individuals, groups, and organizations are generally accepted (Anwar and Shukur, [2015](#)). Discrimination or prejudice in work settings can lead to negative consequences, especially in developing countries facing various economic, social, and political challenges. Reb et al. ([2019](#)) argue that fair procedures are critical for maintaining an organization's legality and limiting the negative effects of bad outcomes on its management.

H 2: *Organizational justice positively impacts employee job performance.*

2.6 Job Insecurity, Organizational Justice, and Job Performance

For several years, researchers have been focusing on identifying individual differences and task-

related factors that could mitigate the repercussions of job insecurity on workers' interactive consequences (Greenhalgh & Rosenblatt, 2010). Research has shown that employees who have less control over their job duties, high job expectations, and little social support at work are more likely to experience job insecurity, which has a higher negative correlation with job performance. (Feng et al., 2008). Numerous research projects have examined individual variations as potential mediators of the association between employee behavior and job insecurity. However, there has been little research into how work environments can mitigate the influence of job insecurity on worker conduct related to job performance (Rosen et al., 2010). Therefore, we suggest the following hypothesis:

H3: *Organizational Justice acts as a moderator between job insecurity and performance*

2.7 Theoretical Framework

In this study, Adams' Equity Theory (1965) serves as the theoretical framework to investigate the interplay among job insecurity, organizational justice, and job performance. According to Adams' Equity Theory, people assess how fair their workplace is by contrasting their contributions—or efforts—with the results—or rewards—they obtain in comparison to those of their peers. According to this theory, employees are prone to the balance or imbalance between what they give to their work and what they get in return. Adams' theory is in line with the hypothesis that workers who believe they are treated fairly by their employers, especially when it comes to job security and procedural impartiality, will attain better on the job than employees who consider they are treated unfairly. Hence, the following study was conducted to answer how employee outcomes in banking contexts and organizational justice moderate the links between job insecurity and job performance.

2.8 Proposed Model

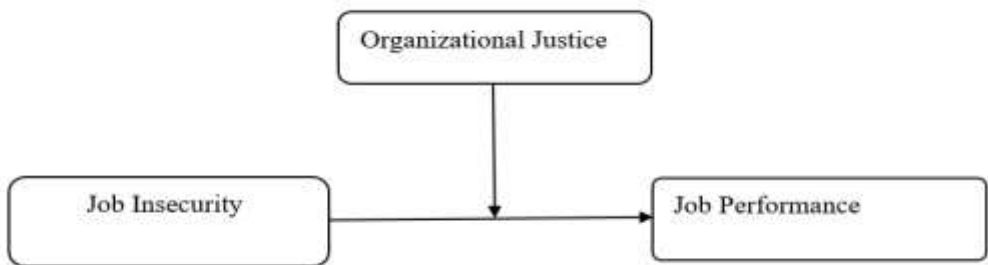


Figure 1: Theoretical Framework

3 Methodology

The NBP, HBL, UBL, Bank Alfalah, Meezan Bank, Habib Metro Bank, Soneri Bank, Allied Bank, JS Bank, ZTBL, Multinational Commercial Bank DIB, BOP, Samba Askari Bank, and Silk Bank were among the banks whose employees participated in the current study. The study employed a purposive convenient selection technique to choose a sample of 400 employees from different branches. Data were gathered using a self-administered questionnaire with structured, closed-ended items using a cross-sectional research methodology. Distributed via email and employee WhatsApp groups, the Google Docs questionnaire was made available online. Those who received it were urged to forward the link to their peers.

3.1 Variable Measurement

To measure the variables, we adopted the scales from the findings. Francis & Barling, (2005) created five items to gauge job insecurity. To measure organizational justice, we used a six-item

measure developed by Lind's (2001) and Colquitt and Shaw's (2005). Job performance, the dependent variable, was evaluated using Bright's (2007) devised four-item scale and based on self-reports.

4 Data Analysis

Using the PLS-SEM approach, the analysis was conducted (Ringle et al., 2015). Partial least squares structural equation modeling is adept at handling intricate models, encompassing both reflective measurement and formative models (Hair et al., 2014). In this study, it is notable that all constructs are reflective. For that measurement, the model was utilized to appraise the validity and reliability of the study. So far the structural model was employed to evaluate the path coefficient. Initially, all items' loadings were scrutinized using the recommended criterion of exceeding 0.60. Items with loadings below 0.60 were excluded from further analysis, specifically OJ1. This indicates that all items in the study were deemed valid. Cronbach's alpha was then used to assess the internal consistency, and the results showed values that exceeded the acceptable range, ranging from 0.662 to 0.839. Internal consistency was achieved as a result. To evaluate internal consistency, a further criterion known as composite reliability was used, which has a threshold value of more than 0.7. Table I presents the findings, which range from 0.859 to 0.871. For evaluating convergent validity, the AVE criterion was recommended (Fornell and Larcker, 1981), which assesses the positive association between one construct's measures and others. According to Hair et al. (2014), an AVE > 0.50 is considered suitable. Results indicate that the AVE statistics fall within the acceptable range, thus establishing convergent validity in this study.

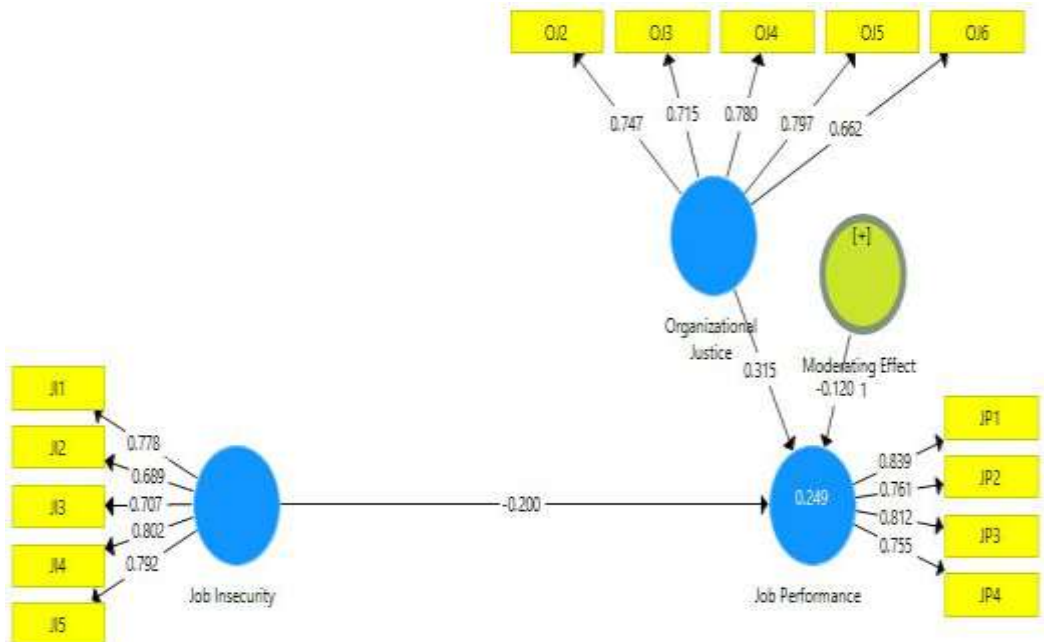


Figure 2: Measurement Model

Table 1: Reliability and Validity of Constructs

Variables	Items	Loading	Cronbach Alpha	CR	AVE
Job Insecurity	JI1	0.778	0.814	0.868	0.570
	JI2	0.689			
	JI3	0.707			
	JI4	0.802			
	JI5	0.792			
Organizational Justice	OJ2	0.747	0.796	0.859	0.550
	OJ3	0.715			
	OJ4	0.780			
	OJ5	0.797			
	OJ6	0.662			
Job Performance	JP1	0.839	0.803	0.871	0.629
	JP2	0.761			
	JP3	0.812			
	JP4	0.755			

The purpose of the assessment of construct validity was to guarantee that every construct under investigation is kept apart from other study factors (Bagozzi et al., [1991](#)). The heterotrait–monotrait (HTMT) ratio Henseler et al. ([2015](#)), cross-loadings, and the Fornell-Larcker test Fornell and Larcker, ([1981](#)) and Hair et al. ([2014](#)) were employed to assess construct validity.

By using the Fornell and Larcker, ([1981](#)) Fornell-Larcker criterion, discriminant validity was assessed. According to this criterion, the square root of AVE values must be greater than the correlation between the concepts under study. Discriminant validity was verified, as Table II demonstrates.

Table 2: Fornell-Larcker Test

	1	2	3
JI	0.755		
JP	-0.353	0.793	
OJ	-0.397	0.443	0.742

Another, HTMT criterion was also used to evaluate the association among constructs, and the HTMT value must be lower than 1 (Haider et al., [2018](#)). Table III shows that heterotrait -monotrait values were less than 0.80; therefore, the condition of the discriminant validity of the variables was approved.

Table 3: HTMT test

	1	2	3
Job Insecurity			
Job Performance	0.409		
Organizational Justice	0.496	0.540	

The third criterion for discriminant validity was checked via cross-loading. According to the test, for items to be considered loading, they must have a greater value than the cross-loading (Götz et al. [2010](#)). Table IV shows that discriminant validity was established.

Table 4: Cross loading

	Job Insecurity	Job Performance	Organizational Justice
JI1	0.778	-0.295	-0.323
JI2	0.689	-0.181	-0.338
JI3	0.707	-0.183	-0.270
JI4	0.802	-0.277	-0.220
JI5	0.792	-0.336	-0.356

JP1	-0.295	0.839	0.409
JP2	-0.187	0.761	0.329
JP3	-0.352	0.812	0.343
JP4	-0.269	0.755	0.316
OJ2	-0.274	0.323	0.747
OJ3	-0.311	0.251	0.715
OJ4	-0.352	0.316	0.780
OJ5	-0.275	0.343	0.797
OJ6	-0.267	0.378	0.662

A greater correlation between the investigated constructs was indicated by bootstrapping tests used to analyze the structural model's collinearity (Hair et al., 2014). Collinearity was assessed using the VIF (variance inflation factor) criterion, with a threshold of less than five being advised. According to the results, there was no collinearity because the values fell within an acceptable range, ranging from 1.194 to 1.315. Furthermore, path coefficients were analyzed with the PLS technique, and the standard error of the bootstrap analysis was used to establish significance. When the t-value is more than 1.96 ($p < .05$), a significant association is found. In addition, the calculation of R2 (coefficient of determination) was performed. The R2 value, which shows how much of the variation is explained by the predictors, is shown in Table V. According to Hair et al. (2014), R2 values of 0.25, 0.50, and 0.75 are classified as weak, moderate, and considerable, respectively.

Particularly noteworthy, the predictor of Job Insecurity explained a substantial level of variance in job performance.

Table 5: Summary of Structural Model Assessment

	R ²	t-value	p-value	Assessment
Job Performance	0.249	7.000	0.000	substantial

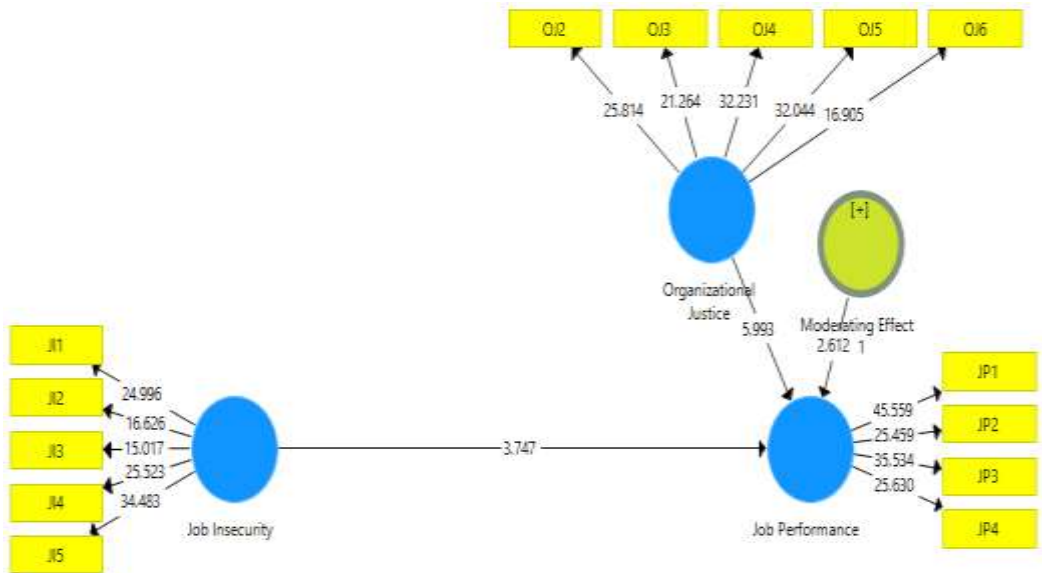


Figure 3: Structural Model

Table 6: Hypothesis Evaluation

Hypotheses	B	S. error	t-value	P-value	Decisions Supported
Job Insecurity -> Job Performance	-0.200	0.053	3.747	0.000	Yes
Organizational Justice -> Job Performance	0.315	0.053	5.993	0.000	Yes
Moderating Effect 1 -> Job Performance	-0.120	0.046	2.612	0.000	Yes

According to the H1 ($\beta=-0.200$, $p<0.01$), there is a noteworthy and adverse correlation between work insecurity and job performance, indicating that the hypothesis is validated. Furthermore, H2 shows that organizational justice and work performance have a strong and positive link ($\beta=0.315$, $p<0.01$). H3 on the other hand, supports H2 by showing that organizational justice moderates the relationship between job insecurity and job performance ($\beta=-0.120$, $p<0.01$).

5 Conclusion

The goal of this study was to find out how organizational justice affects the way that work performance and job insecurity are related. The results show a negative correlation between job insecurity and job performance, generally supporting the predictions. According to Quick & Tetrick et al. (2003), job uncertainty is an occupational stressor that can harm an employee's attitudes and actions as well as their mental and physical health.

Furthermore, it leads to adverse consequences related to job performance. Several studies have established that the anticipation of an unforeseen loss of employment is distressing, daunting, stressful, and unpredictable (Greenhalgh & Rosenblatt, 2010). The current study hypothesized that there might be a detrimental relationship between job insecurity and job performance. This assumption was tested using correlation analysis, and the findings supported it. These results are in line with earlier studies that showed a negative relationship between job uncertainty and performance. (Callea et al., 2016). It is feasible that employees may experience negative emotions when they do not feel job security, which can lead to undesired task-related outcomes. The assumption made in the current analysis was that job insecurity would have a negative relationship with organizational justice. The results of the study support this assumption. (Wang et al., 2015). Comparably, the findings of additional research point to the same tendency. It is conceivable that workers experience less job insecurity when they are treated fairly and equally by their managers and supervisors. The premise of ongoing research was that organizational justice might act as a moderator in the relationship between job insecurity and job performance. The study's findings confirmed the hypothesis.

Comparable results have been reported in research (Wang et al., 2015). When employees perceive that their supervisors treat them with respect and equality, they may become more committed to performing their tasks effectively. This increased commitment may lead to greater involvement in task-related problem-solving, application, and innovation. Conversely, when workers perceive injustice, they may experience anger that can be detrimental to both the organization and the employees.

5.1 Limitations

The study's use of a convenient sample strategy with purposive sampling may have limited how far the results may be applied. Despite its size, the sample only includes a small portion of Pakistan's banking industry, possibly missing differences between other sectors and various areas. A cross-sectional design was used in the study to collect data at a certain moment in time. This makes it more difficult to prove a link between work performance, organizational fairness, and employment insecurity. Over time, longitudinal research would offer a more profound

understanding of these linkages. Independently administered questionnaires, which are prone to biases like social desirableness and self-reported information bias, were used to gather the data.

Employees may have reported their performance and perceptions of insecurity and justice in a more favorable light. The study is contextualized within the Pakistani banking sector. Cultural factors unique to Pakistan might influence the perception of job insecurity and organizational justice differently compared to other countries. Thus, the findings may not be directly applicable to different cultural or economic contexts. The study focused on organizational justice as a moderator. Still, it did not explore other potential moderating or mediating variables, such as leadership style, organizational support, or employee resilience, which could also influence the relationship between job insecurity and job performance.

5.2 Future Implications:

To improve the findings' generalizability, future studies should strive to incorporate a more varied sample from various industries and geographical areas. Incorporating other industry and cultural backgrounds can yield a more all-encompassing comprehension of the phenomenon. Longitudinal research can be used to observe the effects of organizational justice and job insecurity on work performance over time and establish causality. This may offer perceptions of the long-term consequences and possible changes in the attitudes and actions of the workforce.

Incorporating objective performance metrics alongside self-reported data can provide a more accurate assessment of job performance. This could include performance reviews, sales figures, or other quantifiable outcomes related to job performance. Future studies should consider examining other constructs that may affect the association between job insecurity and job performance. Factors such as employee engagement, organizational support, leadership quality, and individual coping mechanisms could offer deeper insights. Expanding research to include cross-cultural comparisons can help identify universal and culture-specific factors affecting job insecurity and organizational justice. Understanding these differences can aid multinational organizations in developing tailored strategies to manage job insecurity and enhance performance. Consequently, future investigations could also focus on developing and testing intervention strategies aimed at reducing job insecurity and improving perceptions of organizational justice. This could involve training programs for managers, policy changes, and organizational development initiatives designed to create a more secure and fair work environment. Hereby focusing on the prescribed limitations and exploring future research directions, the researchers can develop a more detailed and comprehensive logic of the interplay among job insecurity, organizational justice, and job performance. This endeavor will ultimately enhance management practices in the workplace, leading to more effective organizational outcomes.

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