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Organizational antecedents and perceptions of fairness in policy implementation among employees in the banking sector of Ghana

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This study examined the impact of fairness perceptions in policy implementations on employees' job satisfaction, work motivation and organisational commitment in the banking sector of Ghana. A correlational research design was adopted for the study. A total of 100 participants were randomly selected to respond to a 45-item questionnaire. Data obtained from the study were analysed with Pearson correlation, independent t-test and One-way ANOVA at 0.05 alpha levels. Findings reveal that job satisfaction and commitment were significantly related to employees' perceptions of fairness in policy implementation. Again, a statistically significant positive correlation was established between organisational commitment and job satisfaction. Also, it was found that a significant difference exists between age and employees work motivation. Moreover, the finding shows that there was a significant difference in organisational commitment based on employees' job position. Based on the findings, it was recommended that management in the banking sector should implement transparent and justifiable policy programmes that will boost employee satisfaction, motivation and commitment to working with the organisation. Policy implementers (or decision makers) in the banking business should pay particular attention to employee job satisfaction since the absence of satisfaction degenerate into lassitude and lessened organisational commitment.

Key words: Job satisfaction, work motivation, organizational commitment, fairness, policy implementation, banking sector, Ghana.

INTRODUCTION

The success or failure of every organisation depends on how well its employees perceive fairness in its policy implementation. Effective organisations, therefore, strive to make sure that there is always the spirit of trust, sense of commitment and appreciable level of satisfaction among employees within its sphere of operations (Williamson and Williams, 2011). Perception of fairness deals with how people feel about the distribution of rewards, the process by which these rewards are allocated and how people are treated (Alam et al.,

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2010b). Its importance at the workplace cannot be overemphasized because it can affect the long term viability of any organisation in terms of the relationship between the employer and employees (Alam et al., 2010a). In addition, research has demonstrated that fair treatment has important effects on individual employee attitudes, such as satisfaction and commitment, and individual behaviours, such as absenteeism and citizenship behaviour (Colquitt et al., 2001). In agreement with this, it is conceivable that employees in the banking sector will compare their personal outcomes with those of their co-workers should there be any policy which affect them in one way or the other. Hence, not only is fairness perception a major concern to business owners and policy makers but also corporate (bank) managers as well as employees in both developed and developing economies.

According to Kovach et al. (2004), the only way to promote equity and diversity without incurring allegations of reverse discrimination is to implement a fair, transparent and defensible policy programme. Thus, the implementation of fair and transparent policies in the banking sector will make employees potentially satisfied and committed to their jobs. The current research seeks to investigate the relationship between organisational antecedents and perceptions of fairness in policy implementation among employees in the banking sector. Organisational antecedents in this context are defined as the related attributes of the job milieu such as employees' demographic characteristics, job satisfaction, work motivation and organisational commitment. A large number of studies have been done to investigate the determinants of job satisfaction (Oshagbemi, 2000; Donohue and Heywood, 2003; Al-Ajmi, 2006), work motivation (Gooderman et al., 2004; Nandanwar et al., 2010; Ayub and Rafif, 2011) and organisational commitment (Meyer et al., 2003; Akintayo, 2010; Wang et al., 2011) in the field of management in relation to different professions. However, it is found that very few studies have been done on exploring the relationship between perceived fairness and some aspects of organisational antecedents (Khalifa and Truong, 2010; Ahmed et al., 2011; Williamson and Williams, 2011). Again, although several studies (Ofori et al., 2014; Okorley, 2013; Asiedu-Appiah et al., 2013; Sanda and Yeboah, 2011) have been done in the banking sector of Ghana, there is little hard evidence of research on how fairness perceptions impact employees' job satisfaction, work motivation and organisational commitment. Most especially, where the Ghanaian banking industry has particularly grown significantly in terms of numbers since the establishment of the first two banks, Barclays Bank (known as Colonial Bank) and Standard Chartered Bank (known as Bank of British West Africa) in 1917 and 1896 respectively. To date, there are about 30 licensed commercial banks, excluding rural banks, in Ghana (Bank of Ghana, 2013).

This proliferation of banks in Ghana is perceived to be attributable to the high profit returns banks earn in their operations. However, working in the banking sector has been an attraction and desire of most young graduates because of the perceived enticing conditions of service the banking sector offers compared to other sectors. On the other hand, as to whether bank employees in Ghana perceive policy implementations in their job to be fair and a contributor to their job satisfaction, work motivation and organisational commitment is yet to be studied.

Hence, the aim of this research is to determine employees' perceptions of fairness in policy implementations in the banking industry in relation to their job satisfaction, work motivation and organisational commitment. Again, the study explores whether there are significant differences in employees' perceptions of fairness and organisational antecedents with respect to the various demographic characteristics of employees in the banking sector of Ghana. This research work is intended to add to the extant justice perceptions literature. The findings of this research will certainly help the policy makers in the banking sector to implement fair, transparent and defensible policies and programmes that will in turn increase the satisfaction, motivation and commitment level of its employees.

EMPIRICAL REVIEW

Job satisfaction

In recent times, job satisfaction has become one of the most frequently studied constructs in the fields of industrial-organisational psychology, human resource management and organisational behaviour. Job satisfaction is perceived as an attitudinal variable measuring the degree to which employees like their jobs and the various aspects of their jobs (Spector, 1997; Stamps, as cited in Bull, 2005). In conjunction with this, Buitendach and de Witte (as cited in Bull, 2005) maintain that job satisfaction relates to an individual's perceptions and evaluations of a job, and this perception is in turn influenced by their circumstances, including needs, values and expectations. Individuals, therefore, evaluate their jobs on the basis of factors which they regard as being important to them (Sempane et al., 2002). The term job satisfaction was brought to the limelight by Hoppock (1935, p.47) who reviewed 32 studies on job satisfaction conducted prior to 1933 and observed that job satisfaction is "a combination of *psychological*, *physiological* and *environmental* circumstances that cause a person to say, 'I am satisfied with my job'". Such a description indicates the array of variables that influence job satisfaction but tell us nothing about its nature. However, Locke and Lathan (as cited in Tella et al., 2007, p.4) provide a comprehensive definition of job satisfaction as

"pleasurable or positive emotional state resulting from the appraisal of one's job or job experience." Thus, job satisfaction is a result of employee's perception of how well their job provides those things that are viewed as important to them.

Work motivation

Just like the concepts of personality and attitude, motivation is a very significant ingredient in studying human behaviour. According to Buford et al. (1995), motivation is defined as the tendency to behave in an appropriate manner to attain certain needs. Relative to this definition, Creech (1995) postulates that motivation is typically defined by psychologists as a stimulation that causes the creation of aroused, sustained and directed behavior. This behaviour in turn leads individuals to work and perform towards organisational goal achievement. However, Luthan (cited in Tella et al., 2007) asserts that motivation should not be thought of as the only explanation of behaviour, since it interacts with and acts in conjunction with other mediating processes and with the environment. Like other cognitive processes, motivation cannot be seen (Luthan, 1998), yet managers can apply this organizational principle to encourage employees to work towards the achievement of a common goal. Spector (2003) asserts that a variety of factors motivate people at work, some of which are tangible (e.g. money) and some of which are intangible (e.g. sense of achievement). In line with this assertion, Finck et al. (1998) postulate that companies must recognize the human factor as an important ingredient for organisational success and survival, since business excellence can only be achieved when employees are excited and motivated by their work. Rutherford (cited in Manzoor, 2012) opines that motivation defines the success of an organisation because provoked employees are constantly looking for improved practices to do a work, so it is essential for organisations to increase the motivation of their employees. To this end, since employee performance is a joint function of ability and motivation, one of management's primary tasks, therefore, is to motivate employees to perform to the best of their ability (Moorhead and Griffin, 1998; Mullins, 2010).

Organisational commitment

The extant literature on organisational commitment posits that the variable has a wide array of definitions and measures. However, the common theme running through these various definitions and measurement is that "organisational commitment is a bond or link of the individual to the organisation" (Mattieu and Zajac, cited in Ahmed et al., 2011, p.15). The concept of organisational

commitment is highly valuable and the importance of understanding its meaning is worthwhile. In this perspective, Mowday et al. (1974, p.226) contend that organisational commitment is "the relative strength of an individual's identification with and involvement in a particular organisation. They conclude by saying that strongly committed employees are more likely to remain with the organisation than those with weak commitment.

The extant sociological literature also illustrates that two dominant concepts of organisational commitment exist in the form of employees (a) loyalty towards an organisation and (b) intention to stay with the organisation. To Northcraft and Neale (1996), commitment is an attitude reflecting an employee's loyalty to the organisation, and an ongoing process through which organisational members express their concern for the organisation and its continual success and well-being. Thus, loyalty in this context can be viewed as an effective response to, and identification with, an organisation based on a sense of duty and responsibility which could predict employees decision to stay or leave the organisation. Determinants of organisational commitment include a number of factors such as (a) personal factors (e.g. age, tenure in the organisation, disposition), (b) organisational factors (job design and the leadership style of one's supervisor) and (c) non-organisational factors (availability of alternatives). All these factors affect subsequent commitment (Nortcraft and Neale, cited in Tella et al., 2007) of the individual within an organisation.

Based on the multifaceted nature of organisational commitment, (Akintayo, 2006; Dunham et al., 1994; Meyer and Allen, 1991, 1993) posit that the construct has three main components: affective, continuance and normative, each with its own underpinning implications for an employee's participation in an organisation. According to the authors, *affective commitment* refers to an employee's emotional attachment to, identification with, and involvement in, the organisation based on positive feelings or emotions toward the organisation. Meyer et al. (2003) opine that for the employee, the positives include enhanced feelings of devotion, belongingness, and stability. On the basis of this logic, one could argue that employees with low affective commitment will choose to leave an organisation, while employees with a high and positive affective commitment will stay for longer periods, as they believe in the organisation and its mission. *Continuance commitment*, on the other hand, is based on the high cost that an employee associates with leaving the organisation. Thus, in the words of Meyer et al. (2003), an employee whose primary link to the organisation is based on continuance commitment remains with the organisation because of the feeling that he/she needs to do so for material gains. Lastly, *normative commitment* has to do with an employee's feeling of obligation to remain with an organisation based on the fact that he/she has internalized the values and goals of the organisation

and feels responsible and devoted to the organisation. Hence, an employee with a high level of normative commitment feels that he/she ought to remain with the organisation (Bentein et al., 2005; Jaros et al., 1993).

Job satisfaction, work motivation and organisational commitment

Job satisfaction cannot be talked of where there is the absence of motivation. According to Furnham (1992), it is often the case because the extent to which an individual is satisfied at work is dictated by the presence of factors and circumstances that motivates him or her. In line with this, Watson (1994) posits that businesses of today have realized that only a motivated and satisfied workforce can deliver powerfully to the end, even when the dike is raised. The relationship between job satisfaction and work motivation has been reported by several researchers (Megginson et al., 1982; Vinokur et al., 1994; Brown and Shepherd, 1997; Hoole and Vermeulen, 2003; Ayub and Rafif, 2011). Nevertheless, the relationship seems to be unequivocal and consistent among the several studies that have been conducted in the area. For instance, Ayub and Rafif's (2011) study of bank managers in Pakistan posit that a positive relationship between work motivation and job satisfaction exists. Ayub and Rafif concluded their study by saying that when managers basic and higher order needs are fulfilled at work, they will have positive attitude towards job and that will eventually lead to job satisfaction. In a similar vein, Hoole and Vermeulen (2003) found that the extent to which people are motivated by outward signs of position and status is positively related to their experience of job satisfaction. Another study by Megginson et al. (1982) revealed that people experience job satisfaction when they feel good about their jobs, and that this feeling often relates to they doing their jobs well, or they being recognized for their good performance. Additionally, Chess (as cited in Ayub and Rafif, 2011) reported that certain motivational factors contribute to the prediction of job satisfaction. Thus, the available literature supposes that a positive relationship exists between job satisfaction and employees' work motivation.

It is also important to note that an array of research investigation reports a significant positive relationship between job satisfaction and the dimensions of organisational commitment (Aranya et al., 1982; Buitendach and de Witte, 2005; Bull, 2005; Harrison and Hubbard, 1998; Johnston et al., 1990; Kreitner and Kinicki, 1992; Lu et al., 2002; Lu et al., 2007b; Morrison, 1997; Teng et al., 2007; Wang et al., 2011). For example, Buitendach and de Witte (2005) examined the relationship between job satisfaction and organisational commitment based on their research among 178 maintenance workers in a parastatal in South Africa. Buitendach and de Witte concluded that they found evidence of a significant

relationship between job satisfaction and organisational commitment. In a similar vein, Kovach (1977) affirms that job satisfaction is a component of organisational commitment. Other researchers have also reported that job satisfaction is so important in that its absence often leads to lassitude and lessened organisational commitment of employees (Levinson and Hohenshil, 1987; Moser, 1997). Again, (Begley and Czajka, 1993; Chiu, 2000; Tharenou, 1993) posit that job satisfaction is correlated to enhanced job performance, positive work values, high levels of employee motivation, and lower rates of turnover and burnout. Lack of job satisfaction, then, is a predictor of quitting a job (Alexander et al., 1998; Jamal, 1997; Tella et al., 2007). Therefore, since work is an important aspect of peoples' life, an understanding of the factors involved in job satisfaction is necessary and relevant in improving the well-being of significant number of people.

Job satisfaction, work motivation, organisational commitment and employee demographic characteristics

Extant empirical evidence suggests that demographic variables such as age, gender and job position have influence on employee job satisfaction, work motivation and organisational commitment. In view of job satisfaction and gender, Oshagbemi's (2000) study reports that female academics at higher ranks precisely, senior lecturers, readers and professors, are more satisfied with their jobs than their male counterparts with comparable ranks. In addition, the findings of Jayaratne and Chess (as cited in Staudt, 1997) report a statistically significant difference between male and female social workers regarding job satisfaction in favour of the female counterparts. On the contrary, findings by Greenberg and Baron (1993) reveal that employed women, in general, seem to be less satisfied with their work than their counterparts, men. Nevertheless, other findings by researchers confirm that employees' gender have no significant effect on their perception of job satisfaction (Al-Ajmi, 2006; Donohue and Heywood, 2003; Rentner and Bissland, 1990). With regard to age, extant research suggests that older employees tend to experience higher levels of job satisfaction than their younger ones (Belcastro and Koeske, 1996; Billingsley and Cross, 1992; Bull, 2005; Cramer, 1993; Johnson and Johnson, 2000; Loscocco, 1990). For instance, Blood et al. (2002) in their study confirm that older respondents are more likely to report higher levels of job satisfaction than their younger respondents. Blood et al. further argue that job satisfaction increases with age and work experience. This perhaps may account for the raison d'être why older workers are more comfortable and tolerant than their younger workers. Also, a similar study by Siu et al. (2001) with a sample of managers also reported that age was positively related to job satisfaction and mental well-

being. Additionally, job position is seen as having influence on employee job satisfaction. In investigating the influence of organisational position on attitude, job satisfaction and performance level of employees, Butler and Ehrlich (cited in Bull, 2005) found that position largely determines the job demands and characteristics of the work environment experienced by workers. Similarly, Gazioglu and Tanzel (2002) found that managers, professionals and clerical employees were more satisfied with their jobs. However, Gazioglu and Tanzel proffer the view that clerical grade staffs were less satisfied as compared to sales employees with respect to (a) the sense of achievement, (b) respect from supervisors and (c) amount of pay. Again, research shows that there is a positive correlation between rank and job satisfaction (Robie et al., 1998; Vorster, as cited in Bull, 2005). However, this relationship may be attributed to the fact that higher-level jobs tend to be more complex and have better working conditions, pay, promotion opportunities, autonomy and responsibility.

Similarly, some studies have been conducted on the relationship between work motivation and demographic characteristics. For instance, Reif et al. (1976) examined the significance of 33 particular rewards for men and women and reported that gender was the determining factor of appreciation of the value of reward. Again, Hofstede (2001) proffers the view that while men's concerns are mostly earnings, promotion and respon-sibility, women value friendly atmosphere and usually concern with prestige, challenge, task significance, job security, co-operation and work environment conditions. Similarly, Ayub and Rafif (2011) examined the relationship between work motivation and job satisfaction among bank managers in Pakistan and found that male managers were highly motivated than their female counterparts with respect to their roles. However, Pearson and Chatterjee's (2002) study in China found that despite divergences, gender uniformity in job motivation of men and women dominated. Pearson and Chatterjee concluded that respondents' shared the same attitudes with regard to high earnings, work autonomy, training opportunities and relations with managers. Furthermore, in examining the intervening factors affec-ting the relationship between incentives and employee motivation in India, Nandanwar et al. (2010) reported that age was a significant positive predictor of employees' work motivation in the pharmaceutical industries. Furnham et al. (n.d) also in their study titled "Personality, motivation and job satisfaction: Hertzberg meets the Big Five" found that among the three factor scores (*conditions and security*; *status and rewards*; *personal development and stimulations*) of the Work Values Questionnaire (WVQ), age was a significant positive predictor of conditions and security factor. However, *Furnham et al.* further opined that age was not a significant predictor of *status and rewards* and *personal*

development and security factor scores. Their findings corroborate Oloruntoba and Ajayi (2003)'s finding that there is no significant relationship between socio-economic characteristics (e.g., age) of respondents and motivational factors. In the terms of the relationship between work motivation and job position, Oloruntoba and Ajayi (2003) in their study titled "Motivational factors and employees' job satisfaction in large-scale private farms in Ogun State, Nigeria" concluded that employees' motivation was not influenced by their respective designation. Oloruntoba and Ajayi (2003)'s finding was later confirmed by Nandanwar et al. (2010) in the work "Intervening factors affecting the relationship between incentives and employee motivation: A case study of pharmaceutical manufacturing organisation in Navi Mumbai". However, Furnham et al. (n.d) in their investigation of the impact of individual differences upon motivation/work values found that job status was a significant positive predictor of the results for *security and conditions* factor, and a significant negative predictor of employees' *reward and status* factor.

Demographic characteristics such as gender, age and job position have over the years been investigated by researchers per their influence in the prediction of employee organisational commitment. For example, whereas the general contention appears to be that women as a group tend to be more committed to their employing organisations (Cramer, 1993; Harrison and Hubbard, 1998; Loscocco, 1990; Mathieu and Zajac, 1990; Mowday et al., 1982; Reyes, 2001); studies by some African scholars (Adekola, 2006; Akintayo, 2006, 2010; Ajaja, 2004) reveal that men are more committed to their work than their female counterparts. Contrary to this contention, several researchers have found that no relationship exists between gender and organisational commitment (Al-Ajmi, 2006; Billingsley and Cross, 1992; Caruana and Calleya, 1998; Kinnear and Sutherland, 2000; Ngo and Tsang, 1998; Wahn, 1998). Also, research on the relationship between organisational com-mitment and age is indisputable and consistent across several fields of study. Dunham et al. (cited in Bull, 2005) indicate that a significant relationship exists between organisational commitment and age. However, some theoretical arguments on what may account for the relationship between organisational commitment and age exist in the literature. Theorists like Kacmar et al. (1999), Mathieu and Zajac (1990) and Mowday et al. (1982) argue that limited employment opportunities as a result of aging makes current jobs more attractive to older employees. Other proponents (Harrison and Hubbard, 1998; Kacmar et al., 1999) theorize that older employees exhibit greater commitment level to their organisations because they have a greater investment (e.g. time and energy) and history with the organisation than do younger employees. Based on this logic, one can argue that the older an employee, the less mobile and the more

committed they are to their employed organisations. Unlike age and gender, not much study has been conducted to establish a relationship between organisational commitment and job position. Nevertheless, Wang et al.'s (2011) study on Job satisfaction, occupational commitment and intent to stay among Chinese nurses found that job position was significantly and positively related to occupational commitment. Wang et al. (2011) conclude that "job position in most cases corresponds with increasing age…the older nurses most probably have higher positions, wages and benefits, and greater achievements, contributing to higher levels of organisational commitment" (p.8). Similarly, a meta-analysis of twenty seven studies by Randall and O'Driscoll (1997) demonstrate that personal characteristics like age, gender, tenure and *position* were highly significant in determining organisational commitment. It may, thus, be concluded that a growing body of evidence appears to support a significant relationship between job position and organisational commitment with those in higher positions being more committed compared to the lower position employees.

Perceptions of fairness

The concept of justice or fairness which permeates many actions and reactions in organisations today has received much attention by researchers (Nowakowski and Conlon, 2005). Like Nowakowski and Conlon, Colquitt et al. (as *cited* in Esterhuizen and Martins, 2008) opine that the perception of fairness and specifically the relationship between fairness and various organisational antecedents (for example job satisfaction, turnover and organisational commitment) have been directly linked in recent research. However, one cannot talk of fairness, without the mention of Equity theory (Adams, 1965) which suggests that individuals will make comparisons between themselves and others with regard to their rewards resulting in fairness perceptions which may affect their motivation, morale and work related behaviour (*Furnham*, as cited in Williamson and Williams, 2011). Thus, any policy implementation leading to an organisational change can be perceived as ominous by those affected and careful consideration is needed to guard and guide against feelings of inequity (that is, suspicion and loss of security).

According to Colquitt et al. (2001), justice or fairness in the workplace can be defined as the focus on the antecedents and consequences of two types of subjective perceptions, namely the fairness of outcome distribution and allocation and the fairness of the procedures used to determine outcome distribution and allocation. However, Williamson and Williams (2011) emphasize that organisational justice theory (OJT), which combines social psychological theories and psychological contract paradigms to explain fairness judgments, provides a model through which perceptions of fairness and equity by those affected by change resulting from policy implementations can be explored and understood. It is, then, conceivable that when a policy implication is seen as unfavourable within the organisation, employees will usually experience perceptions of inequity (or fairness violation). Hence, based on an individual's perception of fairness within a particular organisation, three forms of organisational justice can be deduced, videlicet distributive, procedural and interactional justice or fairness.

Distributive justice primarily is the first of the fairness constructs to have been studied. According to Adams (1965) distributive justice occurs when an individual determines fairness by evaluating his/her perceived inputs relative to the outcome received. Opotow (as *cited* in Esterhuizen and Martins, 2008) asserts that distributive justice focuses on whether societal resources such as jobs, promotions and educational opportunities are distributed fairly. Opotow (1997) further postulates that in general, political and economic policies lead to specific distributive outcome. Though available literature demonstrates that distributive justice have a significant correlation with pay satisfaction (Roch and Shanock, 2006) and intention to reduce effort (Stecher and Rosse, 2005), Forret and Love (as *cited* in Williamson and Williams, 2011) suggest that distributive justice has a direct impact on co-worker relationships which results in a lack of trust, poor morale and low productivity. Thus, it is worth noting from the foregoing discussion that any adverse impact on co-worker relationship in the banking institution, be they lack of trust and poor morale, would have significant implications for customer care and service delivery.

Available literature suggests that the original work of procedural justice was done in the context and framework of legal procedure. Nowakowski and Conlon (2005) define procedural justice as the fairness of the process that is used to arrive at decisions. According to Esterhuizen and Martins (2008), the development of the concept of procedural justice was made possible by (Thibaut and Walker, 1975) work on procedural justice from the psychological perspective. However, studies have shown that procedural justice has a direct bearing on organisational commitment and extra-role behavior [ERB] (Fischer and Smith, as *cited* in Williamson and Williams, 2011) where ERB is seen as a behaviour which benefits or is intended to benefit the organisation and goes beyond existing role expectations (Van Dyne and LePine, 1998). Thus, given the enormous benefits of ERB, it behooves management in the banking sector to reduce the level of employees' perception with respect to what constitutes the outcomes of procedural justice in order to encourage extra-role behaviour.

Interactional justice focuses on decision makers in that

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in the same organisation a fair procedure could create very different reactions among employees, depending on how different managers (or decision makers) implement and enforce that procedure (Bies and Moag, 1986). Greenberg (as *cited* in Esterhuizen and Martins, 2008) asserts that interactional justice can be divided into two forms, viz *interpersonal* and *informational* justice. Whereas interpersonal justice refers to the sensitivity, politeness and respect people receive from their superiors during procedures, that of informational justice is seen as the explanation or justification provided by decision makers as to why outcomes were distributed in a certain way. All in all, interactional justice can be seen as the respect, dignity and sensitivity shown to employees when outcomes are allocated as well as the justification underpinning the allocation of outcomes. Niehoff and Moorman (1993) assert that interactional justice, in the form of *interpersonal* and *informational,* has an effect on co-worker relationships and organisational citizenship. On the other hand, Crawshaw (as *cited* in Williamson and Williams, 2011, p.62) suggests that "the agents of change within an organisation could be linked with fairness perceptions and that adequate information and feedback in relation to decisions made must be provided in order to promote honesty, transparency, consistency, bias suppression and equity" in the organisations where they work.

The consequence of perceived unfairness could be seen in an individual's behavioural response to the magnitude of perceived inequity. Mullins (2010, p.275) proffer the view that based on exchange theory of organisational and social behaviour, "equity theory focuses on people's feelings of how fairly they have been treated in comparison with the treatment received by others." However, inequity occurs when the ratio of a person's outcomes (e.g. salary, promotion, job security, recognition) to inputs (e.g. level of education, performance, past experience) are not equal as compared to that of others (Adams, 1965; Henle, 2005; Hellriegel et al., 1989). A study by Stecher and Rosse (as *cited* in Williamson and Williams, 2011) demonstrates a significant correlation between distributive justice, negative emotions and withdrawal behaviour-most notably intention to leave and intent to reduce workplace effort. Like (Nowakowski and Conlon, 2005; Colquitt et al., 2001), Roch and Shanock (2006) maintain that many important organisational attitudes and behaviours can be directly linked to employees' perceptions of fairness. For instance, research has shown that the contravention of distributive, procedural and interactional, be it interpersonal or informational justice lower employees' job satisfaction, organisational commitment and trust in decision makers (Coetzee, 2005; Colquitt et al., 2001). Again, Colquitt et al. (2001) theorize that a negative relationship exists between performance and perceived procedural injustice. It is worth noting that the behavioural outcome emanating

from perceived inequity by employees in the banking sector could have an adverse consequence on service delivery and client relations if care is not taken to mitigate this dilemma called injustice.

Perceived fairness and employee demographic characteristics

Even though no conclusive evidence has been reached with regard to the level of perception among men and women, it appears that gender differences in organisational justice have received some attention from researchers in diverse professions. Results from several studies depict that no significant difference exists in fairness perceptions based on gender (Coetzee, 2005; Esterhuizen, 2008; Esterhuizen and Martins, 2008). For instance, Al-Zu'bi (2010) examined the relationship between organisational justice and job satisfaction among employees of electrical industrial companies in Jordan. Al-Zu'bi's study found that amongst the personal traits of respondents, there was no significant relationship between gender and perceptions of organisational justice. This finding corroborates the findings of Alsalem and Alhaiani (2007) study on the relationship between organisational justice and employee performance. However, other studies have also reported significant differences between males and females (SIOP Committee, 1995; Van and Roodt, 2003; Duweke, 2005).

The existing literature on the relationship between age and employees perceptions of fairness is inconsistent. For instance, the results of Al-Zu'bi's (2010) study on employees in electrical industrial companies in Jordan reports a statistically significant relationship between respondents' age and their perceptions of organisational justice. In conjunction with this, Alsalem and Alhaiani (2007) examined the relationship between organisational justice and employee performance and concluded that a statistically significant relationship exists between respondents' age and perceptions of organisational justice. Similarly, other studies (Walbrugh and Roodt, 2003; Duweke, 2004; Coetzee, 2005) have also shown significant differences based on respondents' age. However, studies in South Africa by SIOP Committee (1995) and Esterhuizen (2008) reveal that no statistically significant differences in perceptions of fairness base on age group exist. Thus, the result from Esterhuizen study on organisational justice and employee response to employment equity concludes that employees of all ages had more or less the same perceptions whether positive or negative.

There is not enough literature on the relationship between organisational justice and employees' job position. However, the available literature supports the notion that significant differences exist and that employees whose jobs involve the implementation of Employment Equity

(EE) practices are more positive about these practices (Coetzee, 2005; SIOP Committee, 1995) than their counterparts at the lower levels. Similar to this notion, Esterhuizen (2008) study on organisational justice and employee response to employment equity sought to establish whether there were significant differences between the respective job levels of employees and their perception of employment equity. The results of Esterhuizen's study revealed that there were significant differences between the perceptions of managers and non-mangers, and that managers were generally more positive and satisfied with EE practices than employees on staff level.

Relationship amongst perceptions of fairness, job satisfaction, work motivation and organizational commitment

The relationship between perceptions of fairness and job satisfaction has been investigated by several researchers (McIntyre et al., 2002; Rifai, 2005; Paik et al., 2007; Lambert et al., 2007; Deconinck and Bachmann, 2007; Khalifa and Truong, 2010). For instance, the findings of Rifai's (2005) study on the factors that influence organizational citizenship behaviours reveal that significant positive relationships exist between procedural justice and distributive justice as independent variables and job satisfaction as dependent variable. In a similar study by Deconinck and Bachmann (2007) using marketing managers as their respondents, the researchers reported that perception of pay fairness had a positive relationship with organisational outcomes such as job satisfaction. Deconinck and Bachmann (2007) concluded that marketing managers who perceived that rewards were allocated equitably reported higher levels of job satisfaction which in turn positively affected their organisational commitment and negatively affected their intention to leave. Khalifa and Truong (2010) examined a causal hypothesis relating the perceptions of equity among academic employees of Egyptian private universities to job satisfaction when the outcome in the comparison is one of Herzberg's motivators (recognition, advancement and growth). Khalifa and Truong (2010) reported that the 85 participants' perceptions of fairness had positive relationships with their job satisfaction with perception of recognition fairness being the most important predictor of job satisfaction.

Even though the relationship between justice perception and employees' motivation has been conceptualised in the available literature (Adams, 1963, 1965; Porter and Lawler, 1968; Katzell and Thompson, 1990; Locke and Latham, 2004), human resource investigations are yet to provide empirical evidence. For instance, the relationship, according to equity theory (Adams, 1963, 1965) can be described as: unfair outcomes (e.g. pay, status, promotion) give employees a motivational force to rectify the unfair situation if they are not happy with these outcomes, and one behavioural action that could be taken is to reduce their inputs or performance level (Hellriegel et al., 1989; Cropanzano and Rupp, 2003; Fassina et al., 2008; Mullins, 2010). However, the only few studies that have been conducted in this area of research have indicated the importance of justice as a predictor of employees' motivation (Dubinsky and Levy, 1989; Tyagi, 1990; Smith et al., 2000). For example, Tyagi's (1990 cited in Liao et al., n.d) study of insurance sales persons found that their perception of *money inequity* had a significant adverse effect on extrinsic motivation, and *recognition inequity* had the strongest negative effect on intrinsic motivation of insurance salespersons. Also, Dubinsky and Levy (1989 cited in Liao et al., n.d) also found fairness perception of pay administration to be positively related to retail salesperson's motivation. Hence, although researchers have suggested that justice perception is related to employees' work motivation, the direction of the relationship is disputable and conflicting in the available literature.

A survey conducted by Lowe and Vodanovich (1995) and Sweeney and McFarlin, 1992) revealed that distributive justice was a stronger and better predictor of organisational commitment compared to procedural justice. Contrary to this, Ahmed et al., (2011) argue that the procedures of a firm regarding fairness may have a greater impact on organisational commitment than the fairness of distributive outcomes that workers receive, possibly because procedures define the organisation's capacity to treat employees fairly. Again, Ahmed et al. (2011) posit that another possible reason that may account for distributive justice as a better predictor of attitudinal outcomes of employees might be that employees are not exactly aware of the procedures used by the organisation and therefore may rely only on outcomes. According to Cropanzano and Folger (1989, 1991), there is a negative relationship between employees' perception of unfair treatment and their commitment to the organisation. This implies that the higher employees perceive that they are being treated fairly the greater will be their commitment level to the organisation. In the same vein, Malatasta et al, (cited in Ahmed et al., 2011, p.16) state that "organisations can increase the level of commitment for their employees by providing them equitable and fair rewards." Hence, from the preceding discussions, it is worth concluding that a positive correlation exists between perception of fairness and organisational commitment.

Hypotheses

Based on the above literature reviewed, the following hypotheses are formulated to guide the research work.

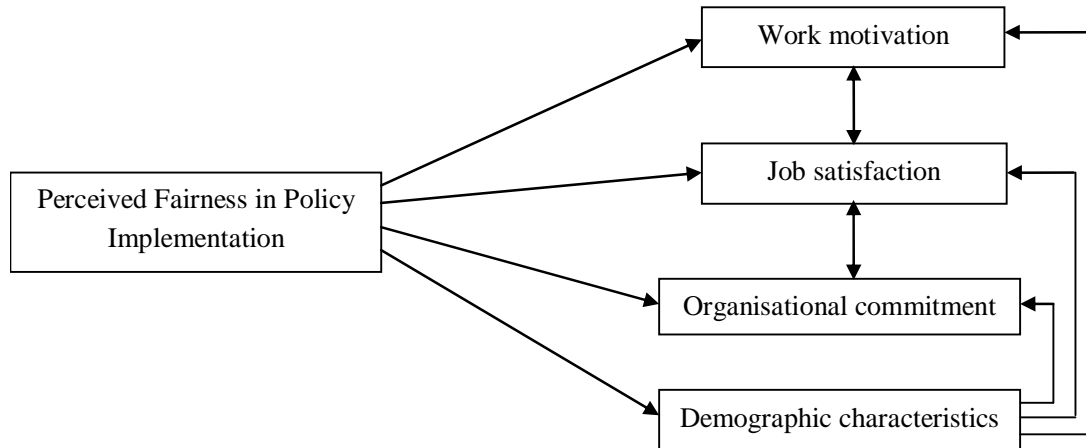H_1: Perceived fairness in policy implementation is

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Figure 1. The model of employees' perception of fairness in policy implementation. Source: Author (2014).

positively related to job satisfaction.

H_2: Perceived fairness in policy implementation is positively related to motivation.

H_3: Perceived fairness in policy implementation is positively related to organisational commitment.

H_4: Job satisfaction is positively related to motivation and organisational commitment.

H_{5a}: Males will differ from females in their perceptions of fairness.

H_{5b}: Females will be more satisfied with their jobs than males.

H_{6a}: Scores of job satisfaction differ across employees' age group.

H_{6b}: Scores of work motivation differ across employees' age group.

H_{6c}: Scores of organisational commitment differ across employees' age group.

H_{7a}: Employees job satisfaction differs with their job position.

H_{7b}: Employees motivation to work differs with their job position.

H_{7c}: Employees commitment differs with their job position.

Research model

The research model is seen in Figure 1.

METHOD

Participants, sample and procedure

Participants were randomly selected from four registered commercial banks namely *Merchant Bank now Universal Merchant Bank, The Trust Bank (TTB) now part of Ecobank, Home Finance Company (HFC) and United Bank of Africa* (*UBA)* in the capital city of Ghana. The sample used in this study consisted of 100 employees from the four listed commercial banks in the capital city.

Questionnaire as an instrument was used for the data collection. Questionnaires with an introductory letter assuring participants of their confidentiality and anonymity were randomly administered to 100 employees in the bank; out of which 94 completed questionnaires were returned by the employees yielding a response rate of 94.0%. Of the 94 completed questionnaires by respondents, four were incomplete and therefore were excluded from the analysis. So, the effective response rate of completely filled questionnaires was 90.0%.

Respondents' demographic characteristics are presented as follows: With regard to gender of respondents, the majority (n=52, 57.8%) were males as compared to their female counterparts (n=38, 42.2%). For job position, the majority (n=37, 41.1%) were supervisors, followed by clerks (n=27, 30.0%) and then managers (n=26, 28.9%). However, majority of the respondents were predominantly between 20 and 30 years old (n=50, 55.6%). In addition, 26 (28.9%) were between 41 and 50 years old and the remaining age category, 51-60 years and over 60 years, were the same (n=7, 7.8%).

Measures

Apart from demographic data on respondents (gender, age and job position), 37 items comprising five points Likert scale ranging from strongly disagree (1) to strongly agree (5) constituted the questionnaire for data collection. All questionnaire items were self-developed and self-administered by the researchers. To ascertain the normality of the data collected, one-sample Kolmogorov-Smirnov test was performed. The test was conducted on the basis that if the p-value is greater than 0.05 then the data is normal. On the other hand if it is below 0.05 then the data significantly deviate from a normal distribution. It was concluded from the test that scores for perceptions of fairness (p=0.79), job satisfaction (p=0.46), work motivation (p=0.06) and organisational commitment (p=0.08) were normally distributed with a p-value greater than 0.05 significance level.

Items measuring employees' *perceptions of fairness* in policy implementations were developed after reviewing current studies by different researchers (Al-Zu'bi, 2010; Khalifa and Truong, 2010; Ahmed *et al*., 2011, Najafi *et al*., 2011; Williamson and Williams, 2011). In all, 15 items were constructed to measure employees' perceptions of justice in policy implementation in the banking sector. Again, after reviewing literature on the constructs *job*

Table 1. The resulting Cronbach's alpha internal consistency reliability coefficients for the variables.

Variables	No. of items	Alpha values (α)
Perceived fairness in policy implementation	15	0.90
Job satisfaction	9	0.92
Work motivation	4	0.78
Organisational commitment	9	0.83

Table 2. Means, standard deviations and correlations among perceptions of fairness, job satisfaction, work motivation and organisational commitment.

Variables	Mean	SD	1	2	3	4
Perception of fairness	41.00	9.80	1			
Job satisfaction	50.80	14.00	0.554**	1		
Work motivation	10.60	2.60	0.143	0.204	1	
Organisational commitment	23.30	6.60	0.368**	0.250*	0.064	1

Notes: N=90; Correlation is significant at **$p < 0.01$, *$p < 0.05$ all two-tailed tests.

satisfaction and *organisational commitment,* 9 items each were developed by the researchers for the study. Lastly, 4 items were developed to measure employees *work motivation* in the banking sector. The resulting Cronbach's alpha internal consistency reliability coefficients for the variables are presented in Table 1.

Data analysis

Descriptive statistics, including mean and standard deviation together with Pearson's product moment correlation were used to investigate relationships between perceptions of fairness in policy implementation, job satisfaction, work motivation and organisational commitment. Independent samples t-test was used to examine gender difference of participants in terms of variations for perceptions of fairness and job satisfaction. Again, independent samples t-test was used to analyze variations in job satisfaction, work motivation and organisational commitment across participants' job position and age category. Analysis of data in this study was done using IBM SPSS Statistics, version 19.0 with a significant level set at P=0.05.

RESULTS

Using descriptive statistics (mean and standard deviation) and Pearson's correlation, it was identified that correlations exist between perceptions of fairness, job satisfaction and organisational commitment. Again, a weak but significant positive relationship was established between two of the organisational antecedent variables as shown in Table 1. Perceptions of fairness was found to be significantly related to job satisfaction (r=0.554, p<0.01) and organisational commitment (r=0.368, p<0.01). Organisational commitment was significantly associated job satisfaction (r=0.250, p<0.05). However, work motivation had no important correlation with employees'

Table 3. Differences in perceptions of fairness and job satisfaction based on gender.

Gender	Perceptions of fairness	Job satisfaction
Male		
N	52	52
Mean	40.40	49.92
Standard Deviation	9.89	13.60
Female		
N	38	38
Mean	41.74	51.92
Standard deviation	9.79	14.62
t-statistics	-0.63†	-0.66†

†$p < 0.05$ (Not significant); N=90.

job satisfaction, organisational commitment and perceptions of fairness. The results as shown in Table 2, thus, provide initial confirmation for *H1*, *H3* and *H4*.

To determine whether differences exist in employees perceptions of fairness and job satisfaction based on their gender, an independent samples t-test was conducted. Using independent samples t-test there was no significant difference between males (*M*= 40.40, *SD* = 9.89) and females (*M*= 41.74, *SD*= 9.79) perceptions of fairness (*t*= -0.63, p > 0.05). In a similar vein, no significant difference was recorded in job satisfaction (*t*= -0.66, p > 0.05) for males (*M*= 49.92, *SD*= 13.60) and females (*M*= 51.92, *SD*= 14.62) as shown in Table 3. The results as shown in Table 3 indicate that no gender

Table 4. Differences in organizational antecedents across age category of employees.

Variable	20-30 years (A)	41-50 years (B)	51-60 years (C)	< 60 years (D)
Job satisfaction				
N	50	26	7	7
Mean	50.16	54.35	42.29	50.29
F-statistics		**1.48†**		
Work motivation				
N	50	26	7	7
Mean	11.46	9.62	10.57	8.29
Mean Difference(A-D)		3.17**		
F-statistic		5.79**		
Organ. commitment				
N	50	26	7	7
Mean	22.72	25.57	20.14	22.28
F-statistic		**1.80†**		

$**p < 0.05$ (Significant); $†p > 0.05$ (Not significant); N=90.

Table 5. Differences in organizational antecedents across job position of employees.

Dependent Variables	Manager (A)	Supervisor (B)	Clerk (C)
Job satisfaction			
N	26	37	27
Mean	48.62	52.81	50.04
F-statistics	**0.73†**		
Work motivation			
N	26	37	27
Mean	10.42	10.57	10.85
F-statistic	0.19†		
Organ. commitment			
N	26	37	27
Mean	22.42	25.35	21.37
Mean Difference (C-B)	-3.98**		
F-statistic	3.35**		

$**p < 0.05$ (Significant); $†p > 0.05$ (Not significant); N=90.

difference exists in employees' perceptions of fairness and job satisfaction.

To investigate the differences in job satisfaction, work motivation and organisational commitment across employees' age category, one-way analysis of variance (ANOVA) was employed. The results in Table 4 illustrate that significant difference exists in work motivation across employees age categories [$F_{(3, 86)} = 5.79$, $p < 0.05$]. Thus, employees within 20-30 years of age ($M = 11.46$)

felt significantly fairly motivated than their counterparts above 60 years ($M = 8.29$). However, no significant differences in the scores on job satisfaction [$F_{(3, 86)} = 1.48$, $p > 0.05$] and organisational commitment [$F_{(3, 86)} = 1.80$, $p > 0.05$] across the age groups of participants were recorded. The statistically significant difference in work motivation recorded in Table 4 confirms *H6b*.

One way ANOVA (Table 5) shows that scores regarding organisational commitment are statistically different

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[$F(2, 88) =3.35$, $p<0.05$] across the designation groups of employees. Thus, clerks ($M=21.37$) felt significantly less committed to their organisation than supervisors ($M=25.35$) as evident by the significant t-statistic of their mean difference at 5% alpha level. Nevertheless, no statistically significant difference was recorded in employees' job satisfaction with regard to their designation [$F (2, 88) =0.73$, $p > 0.05$]. Similarly, employees' work motivation was not significantly different across their job position [$F(2, 88) =0.19$, $p > 0.05$]. The statistically significant difference in employees' organisational commitment using their job positions provides preliminary support for *H7c*.

DISCUSSION

The findings of this study reveal that a significant positive relationship exists between perceived fairness in policy implementation, job satisfaction and organisational commitment, although correlation between perceptions of fairness and commitment was moderate. However, no correlation was observed between fairness perceptions and work motivation. Besides, the study findings also show that a significant relationship exists between organisational commitment and job satisfaction.

The correlation that exists in this study between fairness perception and job satisfaction corresponds with (Rifai, 2005; Paik et al., 2007; Deconinck and Bachmann, 2007) who reported that significant positive relationships exist between procedural and distributive justices as independent variables and job satisfaction as a dependent variable. The result also corroborates Khalifa and Truong (2010)'s findings that perceptions of equity among academic employees of Egyptian private universities were positively related to their job satisfaction, with perception of recognition fairness being the best predictor of job satisfaction. Given the positive correlation between perceived fairness and job satisfaction, it is worth concluding with Coetzee (2005) and Colquitt et al. (2001)'s assertion that any contravention in policy implementation may lower employees' job satisfaction and trust in decision makers. Similarly, the positive correlation between perceptions of fairness and organisational commitment as reported in this study agrees with Ahmed et al. (2011)'s findings that perceived fairness in performance appraisal positively relates with organisational commitment, even though, distributive justice may be a better predictor of employees attitudinal outcomes like commitment. This is further supported by Cropanzano and Folger (1989), who reported that a negative relationship exists between employees' perception of *unfair* treatment and their commitment to an organisation. They concluded that the higher employees' perceive fair treatment, the greater their commitment to their organisations. However, though justice perception

has been empirically reported as a predictor of employees' work motivation (Dubinsky and Levy, 1989; Tyagi, 1990; Smith et al., 2000), the current study found no relationship between perceptions of fairness and employees' work motivation. This finding can be as a result of the prestige and importance Ghanaians associate with working in the banking industry; thus employees get on with the job whether they perceived fairness of not. Furthermore, it could also be that employees are grateful for the opportunity to have a job in view of the high unemployment situation in Ghana and therefore are less mindful of issues of inequity in the work situation in this instance. Interestingly, this finding contradicts the theoretical propositions advanced by theorists like Adams (1963, 1965), Porter and Lawler (1968), Katzell and Thompson (1990) and Locke and Latham (2004) who conceptualised a correlation between fairness perception and employees' work motivation, but never indicated the direction of the relationship.

Again, the results obtained in this study show that no gender differences was observed in employees' perception of fairness in policy implementation. The findings of researchers (Coetzee, 2005; Esterhuizen, 2008; Esterhuizen and Martins, 2008) that no significant gender differences exist in justice perception corroborate this result. Similarly, ideas of no gender differences in perceptions of fairness in studies by Al-Zu'bi (2010), Alsalem and Alhaiani (2007) confirm the present results. However, the present finding is in discord with studies by SIOP Commitment (1995), Van and Roodt (2003) and Duweke (2005) which report a significant gender differences in fairness perception. Additionally, this study indicates that gender does not play any role in respondents' job satisfaction. This finding confirms Al-Ajmi (2006), Donohue and Heywood (2003) and Rentner and Bissland (1990)'s assertion that employees' gender has no significant effect on their perception of job satisfaction. Nevertheless, this finding is not supportive of Oshagbemi (2000)'s report that female academics at higher ranks are more satisfied with their jobs than their male counterparts with comparable ranks. Again, the results of this study contradict previous findings by Greenberg and Baron (1993) who opine that employed women, in general, seem to be less satisfied with their work than their male counterparts.

Furthermore, results in this study reveal differences in employees work motivation based on age exist. This result confirms Nandanwar et al. (2010)'s findings that age is a significant positive predictor of employees' work motivation in the pharmaceutical industries. The result, however, challenges the findings of Oloruntoba and Ajayi (2003) that no significant relationship exists between socio-economic characteristics (e.g. age) of respondents and motivational factors. However, no significant differences were recorded in employees' job satisfaction and organisational commitment across their age

categories. The fact that no age differences were observed in employees' *job satisfaction* and *commitment* contradict some previous findings. For instance, Blood *et al.* (2002) suggest that job satisfaction increases with age and work experience. Thus, older employees are more likely to report higher levels of satisfaction than younger ones. Similarly, Siu et al. (2001) and Rhodes (as cited in Bull, 2005) conclude that age is positively related to job satisfaction. Also, Dunham et al. (as cited in Bull, 2005) posit that a significant relationship exists between organisational commitment and age. This relationship is argued in favour of older employees due to (a) limited employment opportunities as a result of ageing (Kacmar et al., 1999; Mowday et al., 1982) and (b) greater investment in terms of time and energy, and identification with the organization (Harrison and Hubbard, 1998). On the contrary, the finding of Reudavey (2001) that age and job satisfaction are not related, validates this present result.

Finally, the study as well found a significant difference in commitment based on employees' job position. The findings of Wang et al. (2011) among Chinese nurses revealed that job position was significantly and positively related to occupational commitment. Similarly, a meta-analysis by Randall and O'Driscoll (1997) demonstrates that personal characteristics like position are highly significant in determining organisational commitment. Besides the results of Wang *et al.* (2011) and Randall and O'Driscoll (1997), the present finding also corroborates the findings of previous researchers (Laurel and Goulet, 2002; Lu *et al.,* 2002; Lou *et al.,* 2007) as evident in the literature. However, unlike the findings of Gaziouglu and Tanzal (2002) and Burke (1996), this study found no significant difference in job satisfaction based on positions held by employees in the banking industry. Again, the fact that no difference occurred in employees work motivation across their job position confirms the findings of Oloruntoba and Ajayi (2003) and Nandanwar et al. (2010) that designation has no significant impact on employees' motivation. All the same, this finding contradicts the view of Furnham *et al.* (n.d) that job status is a significant positive predictor of job security and conditions, and negative predictor of employees' reward and status.

CONCLUSION AND PRACTICAL IMPLICATIONS

The distribution of rewards has over the decades been an issue that organizations have had to deal with especially where employees' perception of fairness about their rewards informs their level of commitment towards the success of organisations. Employees tend to develop a sense of inequity when they find out that relatively, the rewards they receive are not equal to that of their colleague workers particularly in the same firm or industry where they almost undertook same or similar tasks. Thus, the possible consequential effect of inequity could be employees' unwillingness to contribute effectively and positively to an organization's success. Kovach et al. (2004) aver that the only way to promote equity and diversity without incurring allegations of reverse discrimination is to implement fair, transparent and defensible policy programmes. This becomes more feasible since job satisfaction, motivation and organisational commitment are considered as important variables that could be influenced by the sense of justice and fairness employees have towards an organisation (Deconinck and Bachmann, 2007; Tyagi, 1990; Cropanzano and Folger, 1989, 1991). It was in view of this that this study was conducted to find out if fairness perception influences employees' job satisfaction, work motivation and organisational commitment in the context of Ghanaian banks.

The study findings indicated that the views employees have regarding reward distribution would not only influence the satisfaction they have for the jobs they do but also the desire to be loyal to their organisations. In this regard, it is worth concluding that any contravention in policy implementation may lower employee's job satisfaction, occupational commitment and trust in decision makers (Coetzee, 2005; Colquitt et al., 2001). Thus, in increasing the possibility for an organisation's success, managers should not underestimate the importance of fairness perception of employees in the context of reward distribution since it is critical to employees having a positive attitude towards their work.

Also, demographic variables such as gender, age and job position were considered regarding their relationship to job satisfaction, organisational commitment, work motivation and perception of fairness. The study found that employees within 20-30 years of age were significantly and fairly motivated than those above 60 years of age. Thus, broadly, youthful employees in the banking sector of Ghana seemed more motivated in their job than those above 60 years. As such it is not unreasonable to suggest that employing more youthful staff is good for banks in Ghana. This is not to say that attention should not be paid to the needs of older employees since their experience is also critical to the successful operation of banks. Also, the position of employees in the banking sector was of importance in determining their commitment level to the organisation. Thus, employees with higher positions and supervisors were generally found to be more committed than those on lower ranks. This perhaps may be due to the rewards received by these categories of workers. It is not therefore unreasonable to suggest that a fair and transparent promotion policy could contribute to employee commitment and satisfaction. Thus, the present study supports previous researches that advance that, justice perception is a vital factor that significantly affects job satisfaction and occupational commitment.

Conflict of Interests

The author has not declared any conflict of interests.

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