

**T.C.
ISTANBUL OKAN UNIVERSITY
INSTITUTE OF GRADUATE SCHOOL**

**THESIS FOR THE DEGREE OF MASTER OF BUSINESS
ADMINISTRATION PROGRAM**



Mohye Hasan NAZZAL

**THE EFFECT OF ETHICAL LEADERSHIP ON
EMPLOYEE LOYALTY: THE MEDIATING ROLE OF
ORGANIZATIONAL JUSTICE IN JORDANIAN BANKS**

THESIS ADVISOR
Asst. Prof. Fitnat Nazlı YAĞIZ

ISTANBUL, January 2024

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İSTANBUL, January 2024

DEDICATION

I dedicate this thesis to God and my loving wife, and my children, whose boundless patience, understanding, and encouragement sustained me through the challenges of this journey.



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ÖZET

ETİK LİDERLİĞİN ÇALIŞAN SADAKATİNE ETKİSİNDE ÖRGÜTSEL ADALETİN ARACILIK ROLÜ: ÜRDÜN BANKALARI ÜZERİNE BİR ARAŞTIRMA

Araştırmanın amacı, etik liderlik ile çalışan sadakati arasındaki ilişkide örgütsel adaletin aracılık rolünü araştırmaktır. İlgili yazında, etik liderlik ile çalışan sadakati arasındaki ilişkide örgütsel adaletin aracılık rolünü inceleyen sınırlı sayıda çalışma mevcuttur (Fan et. al., 2021). Fan.et. al. (2021)'ın çalışmasında örgütsel adalet tek bir boyut olarak ele alınmıştır. Bu tez çalışmasında ise örgütsel adalet tüm boyutlarıyla ele alınarak hangi boyutun etik liderlik ile çalışan sadakati arasındaki ilişkiye aracılık ettiği araştırılmaktadır. Bu açıdan, bu çalışma diğer çalışmadan farklılaşmıştır.

Bu çalışmada, “Sosyal Takas Teorisi”nden yola çıkılarak etik liderlik ile çalışan sadakati arasındaki ilişki incelenmektedir. Bankacılık sektöründe geçmiş yıllarda yaşanan etik ihlallerden ötürü etik liderlik çoğunlukla bankacılık sektöründe araştırılmaktadır. Bu kapsamda, bu tez çalışması bankacılık sektöründeki 377 banka çalışanı üzerinde yapılmıştır. Araştırmada nicel araştırma yöntemleri kullanılmış ve veri analizinde Smart PLS’den yararlanılmıştır. Bulgular, etik liderlik ile çalışan sadakati arasındaki ilişkiye dağıtım adaletinin, işlemsel ve kişiler arası adaletin aracılık ettiği, bilgisel adaletin ise bu ilişkiye aracılık etmediğini ortaya koymuştur.

ABSTRACT

THE EFFECT OF ETHICAL LEADERSHIP ON EMPLOYEE LOYALTY: THE MEDIATING ROLE OF ORGANIZATIONAL JUSTICE IN JORDANIAN BANKS

The purpose of the research is to investigate the mediating role of organizational justice in the relationship between ethical leadership and employee loyalty. In the relevant literature, there are a limited number of studies examining the mediating role of organizational justice in the relationship between ethical leadership and employee loyalty (Fan et. al., 2021). In Fan.et. al. (2021)'s study, organizational justice was considered as a single dimension. In this thesis study, organizational justice is discussed in all of its dimensions and it is investigated which dimension mediates the relationship between ethical leadership and employee loyalty. In this respect, this study differs from other studies.

In this study, the relationship between ethical leadership and employee loyalty is examined based on the "Social Exchange Theory". Due to the ethical violations experienced in the banking sector in the past years, ethical leadership is mostly researched in the banking sector. In this context, this thesis study was conducted on 377 bank employees in the banking sector. Quantitative research methods were used in the study and SmartPLS was used in data analysis. The findings revealed that the relationship between ethical leadership and employee loyalty is mediated by distributive justice, procedural and interpersonal justice, but informational justice does not mediate this relationship.

SYMBOLS

(O) : Original Sample

(M) : Sample Mean

(|O/STDEV) : T Statistics



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CHAPTER 1. INTRODUCTION

Various nations are experiencing economic development. However, in recent years, several events such as geopolitical instability, wars, natural catastrophes, and diseases like Covid- 19 have been found to have an impact on global economic development (Mentari & Putri, 2020). According to these unforeseen events, organizations frequently confront risks and uncertainties that need adaptive strategies and good leadership to successfully move forward. In this context, the importance of employees in ensuring organizational success has begun to attract more attention and increasing employee loyalty has begun to be seen as an important factor in increasing organizational performance.

A broad spectrum of factors such as working conditions, wages, incentives and leadership styles are considered important in increasing employee loyalty (Dusek et al., 2014; Tseng & Wu, 2017). The ethical leadership is also a crucial factor to increase employee loyalty. Due to its focus on moral character and moral behavior, ethical leadership has garnered increased attention in organizational studies (Brown & Treviño, 2006; Walumbwa et al., 2017). Ethical leadership starts with the moral character of leaders themselves. Ethical leadership is defined as “the demonstration of normatively appropriate conduct through personal actions and interpersonal relationships, and the promotion of such conduct to employees through two-way communication, reinforcement, and decision-making” (Brown et al., 2005, p. 120). Leaders who exhibit honesty, integrity, transparency, and a commitment to ethical principles set a positive example for their employees (Brown & Treviño, 2006). When leaders demonstrate moral character, it fosters trust and respect within the organization (Walumbwa et al., 2017).

Ethical leadership is associated with employee attitudes such as trust, perceptions of organizational justice, and affective commitment. It also influences positive behaviors like organizational citizenship behavior and creative behavior (as supported by Bedi et al., 2016; Dedeolu et al., 2015). Given that loyalty is integral to workplace ethics, ethical leadership is expected to play a vital role in strengthening employee loyalty (Wang et al., 2015).

Ethical leadership has been viewed as a critical answer for allowing people to identify with their workplace (Sharma et al., 2019). Employee perceptions of social interchange with their leaders via behaviors and interpersonal relationships, as well as two-way communication in decision making, are critical for employee organizational loyalty (Brown et al., 2015). Employee loyalty is defined as an individual's identification with and involvement in the objectives and goals of the organization (Choi et al., 2020). According to Demirtas et al. (2017), ethical leaders behave in a way that reflects honest, fair, respectful, and democratic interactions. This kind of behavior is known to increase employee loyalty, job satisfaction, and organizational citizenship behaviors (Mitonga-Monga & Cilliers, 2016; Shafique et al., 2018; Yang & Wei, 2018).

Regarding the nature of relationships between ethical leaders and followers, Brown and Treviño (2006) emphasize that these relationships are characterized by social exchange, emphasizing that they go beyond mere economic exchange. This social exchange is believed to foster feelings of obligation, identification, and trust, as further elaborated by Brown and Mitchell (2010).

According to Fan et. al. (2021: 540) ethical leaders' treatment of employees fairly and honestly arouses a deeper perception of organizational justice among employees. According to Fentie and Babu (2021) organizational justice is related to justice in the workplace and encompasses employees' perceptions of fairness. Employees constantly evaluate the decisions made by their employers and leaders and make judgments about whether those decisions are fair or unfair.

Researches (Greenberg, 1990; Cropanzano et al., 2011) indicate that employees who perceive injustice at work are more likely to experience negative emotions, reduced job satisfaction and decreased organizational commitment. This, in turn, can lead to increased turnover intentions and actual turnover. On the other hand, when employees feel they are being treated fairly, their job satisfaction, commitment to the organization, and overall performance increases (Brown & Treviño, 2006; Brown et al., 2005). According to Fan et. al. (2021: 540) when employees perceive that their organization is just and fair, they are more likely to develop a sense of loyalty and commitment towards the organization.

Many research have been conducted to investigate the impact of ethical leadership on employee loyalty. However, there are only a few research in the literature that investigate the mediating role of organizational justice in this relationship. According to the findings of Fan et al.'s (2021) study, organizational justice plays a mediating role in this relationship. And considered organizational justice as a single dimension and did not analyze it in terms of its dimensions (informational, distributive etc.). On the other hand, this thesis study encompasses all dimensions of organizational justice (procedural, distributive, interpersonal, and informational) and attempts to determine which dimension mediates this relationship.

Organizational justice has been researched primarily in relationship with commitment, satisfaction, and organizational identification (Konovsky et al. 1986; De Cremer et al. 2006). Organizational justice and employee loyalty have been studied together in a limited number of research (Arqawi et al. 2018, Fan et. al. 2021). This thesis is expected to contribute to the literature in this regard.

Studies on ethical leadership frequently select their sample from financial service institutions like banks, where ethical scandals have occurred (Bello, 2012, Abuzaid, 2018; Halvorsen et.al. 2023). Within the scope of this study, Jordanian bank employees are selected as a sample for this study. The effects of bank managers' ethical leadership on organizational justice and, indirectly, bank employees' loyalty are studied.

This study employs organizational justice as a mediator, which increases the importance of the current study and gives a clearer picture of how companies can improve employee loyalty and ethical leadership. The study propose a set of recommendations for the development of ethical leadership for companies in Jordan, illustrating the critical role of ethical leadership that enables it to design successful strategies to developing managers' understanding of these variables and how they evolve, in a manner that achieves business continuity and prevents the decline of their companies. Additionally, this study is set to enrich the Arab library concerning ethical leadership in organisations in the Middle East.

CHAPTER 2. LITERATURE REVIEW

In this section, the basic concepts are discussed in detail based on the relevant literature. In this context, ethics, ethical leadership, organizational justice, employee loyalty and social exchange theory are discussed respectively.

2.1 BUSINESS ETHICS

Ethics is a philosophical branch concerned with moral principles and values that guide individual and collective behavior. It entails considering what is good and bad, just and unjust, and what behaviors are appropriate or inappropriate in certain situations. A wide range of subjects are included in the field of ethics, such as social, political, professional, and personal ethics.

The industrial revolution, which spanned the 18th and 19th centuries, fundamentally altered how companies were structured and run. It brought about new technologies and production methods as well as the creation of new business organizations like factories and large corporations. The industrial revolution raised a number of ethical issues in addition to many economic ones, such as higher productivity and efficiency. Concerns included, among other things, employees exploitation, factory working conditions, and the effects of industrialization on the environment. The industrial revolution introduced new ethical problems and sparked the creation of new ethical theories and frameworks to deal with them, which had a tremendous impact on the evolution of business ethics.

Peter Drucker defines business ethics as the need for management to deal with the ethical consequences of business decisions in his article "What is Business Ethics?" published in the California Management Review in 1981. According to Drucker, companies have a duty to society that extends beyond their own financial interests because they are social as well as economic institutions.

Van Luijk (1997: 1579) defines business ethics as a social configuration, consisting of an aggregate of shared essential concepts, well-tested strategies of moral analysis, nearby customs in commercial enterprise transactions and employment policies,

historically grown assumptions on fairness, decency and misdemeanour (De George, 1986).

According to Enderle (2018: 620) business ethics refers to the ethics of business and economics in a comprehensive and differentiated sense, taking into account the impact of globalization. This concept encompasses both the theoretical exploration of ethics in business (as an academic discipline) and its practical implementation through ethical business practices at all levels. The primary goal of business ethics is to improve the ethical quality of decision-making and actions at all levels of business - individual, organizational, and systemic. Enderle (2018: 619) asserts that business ethics can foster social cohesion within a society in three ways. Firstly, it emphasizes the purpose of business and the economy in generating natural, economic, human, and social capital. Secondly, it strives to advance public goods that satisfy ethical standards. Lastly, it seeks to secure human rights, which are considered public goods. Through these three mechanisms, business ethics can promote the overall well-being of society and contribute to greater social harmony and coherence.

Mohsan et al., (2011) defines business ethics as a set of rules that define professional duties, i.e. determines the behavior that a employees must adhere to, that is, his practice of the work of his profession. As defined by Farid, Iqbal, Jawahar, Jianhong, & Khalil Khan (2020), it is a set of principles and standards that are a reference for the required behavior of members of the same profession, on which society relies on positively or negatively evaluating their performance.

Business ethics has received developing interest among both employees and employers. Business ethics is seen as an important factor that can contribute to personal and professional success, as well as improve overall organizational performance (Joyner & Payne, 2002; Lipska et al., 2021). Ethical behaviors of employees has a significant impact on the effectiveness and productivity of the organization. Business ethics is essential for improving organizational performance, and that ethical behavior by employees is crucial for the success and reliability of the organization (Davidov, 2020).

Besides, business ethics can lead to a range of benefits for various stakeholders, including investors, employees, customers, local communities, and other actors in the

labor market (Lipska et al., 2021). Businesses can enhance their reputation and win the trust of managers, the public, and other organizations by putting ethics first in their operations (Saputra & Ali, 2022).

2.2 ETHICAL LEADERSHIP

Ethical leadership is essential for an organization's long-term success and sustainability. It aids in the development of trust and credibility with stakeholders such as employees, customers, investors, and the general public (Igwe et al., 2020). Ethical leaders foster an environment of transparency, fairness, and accountability, which fosters employee commitment, loyalty, and motivation (Stouten et al. 2010). They also prioritize employee, customer, and environmental well-being over short-term profits, which can lead to better long-term financial performance. Overall, ethical leadership is critical for fostering innovation, creating a positive work environment, and achieving organizational goals in a responsible and sustainable manner (Babalola et al. 2018). It highlights how crucial it is to treat employees with respect, foster their personal and professional development, and invite them to participate in decision-making. Transparency and justice are also important to ethical leaders, and they work to foster a collaborative and team-oriented culture. Ethical leaders can assist their organizations in achieving long-term success and favorable outcomes for all stakeholders by placing a high priority on these values (Khan et al., 2022).

Ng and Feldman (2015) assert that ethical leadership entails doing more than simply adhering to organizational policies and procedures; it also entails a dedication to acting morally upright and treating staff members fairly and with respect. In order to find solutions to moral conundrums, one must have a thorough understanding of the complexities of ethical issues and be willing to interact with employees.

Ethical leadership, according to Brown and Trevino (2014), entails making decisions in both the personal and professional spheres in line with ethical standards. It necessitates taking into account how decisions will affect each and every stakeholder, including the environment, society, employees, and other organizations. Making moral decisions that support the organization's values and guiding principles and advance the greater good is a commitment made by ethical leaders. The results of Kalshoven et al.

(2011) show that ethical leaders are successful in preserving a high degree of mutual trust among all parties involved in the organization. This covers the community at large as well as the employees, clients, shareholders, and suppliers. Long-term success and the sustainability of the organization depend on ethical leaders' ability to build and preserve trust. This is achieved through their adherence to moral principles.

According to Brown et al. (2005:120), ethical leadership is the art of modeling normatively acceptable behavior via one's own connections and behaviors, as well as encouraging followers to adopt it through decision-making, communication, and reinforcement. Behavior that is deemed morally or ethically correct is referred to as "Normatively Appropriate Conduct," and ethical leaders are supposed to exhibit this behavior via their deeds and interpersonal interactions. Characteristics like accountability, dependability, honesty, and justice serve as a direction for this conduct and are seen to be crucial for ethical leadership (Piccolo et al., 2010). Brown et al. (2005) state that ethical leaders show normatively acceptable behavior by their own deeds and interpersonal interactions. Through decision-making, reinforcement, and two-way communication, they also encourage their followers to adopt these behaviors. Ethical leaders demonstrate ethical styles, explain the importance of ethics, create rewards for ethical behavior, punish unethical behavior, and actively engage in ethical identification.

Brown and Trevino (2006) define ethical leadership as having two major components: the ethical supervisor element and the ethical persona part. While the ethical persona element relates to the leader's character attributes, including honesty and integrity, that support their efficacy as ethical leaders, the ethical supervisor aspect deals with the leader's attempts to shape the ethical conduct of their followers.

Hitt et al., (2005: 165) assert that the leaders' behaviours towards their employees can have a significant impact on the employees' well-being and the organization's success. By acting with ethics and values system, leaders can set a positive tone for the workplace culture and inspire their employees to act in a similar manner. Furthermore, treating employees honestly and openly helps foster trust and loyalty. On the other hand, keeping employees from being demotivated or having poor morale can be prevented by not giving them impossible tasks to complete or disliking them when they fail.

Ethical leaders serve as role models for their followers and encourage ethical behavior by providing a good example. Leaders may inspire their staff to act ethically by demonstrating it in their own actions and decisions, therefore building an ethical culture inside the firm. This can eventually benefit stakeholders like as employees, consumers, and shareholders, as well as society as a whole (Dar & Dar, 2019). Similarly, according to Basu et al. (2018), ethical leaders may act as role models and set the tone for ethical behaviours inside the firm. By modelling and exhibiting moral behaviour, they may inspire others to follow suit. This can have a good effect on all parties involved, including consumers' trust and loyalty, their reputation, and employees morale and engagement. Furthermore, ethical leaders may foster an environment of accountability and openness that enhances decision-making and boosts organizational performance (Basu et al., 2018).

Being an ethical leader contributes to the development of trust and credibility among stakeholders. Leaders who display ethical behaviours and make ethical judgments are more likely to be regarded and trusted by others. This can eventually lead to stronger connections, enhanced cooperation, and increased employee enthusiasm and commitment (Ulucan & Gümüştekin, 2021). Contrary to ethical behaviours, unethical behaviours can have serious ramifications for both the individual and the organization they manage. It can harm the leader's reputation, undermine their credibility, and erode stakeholder trust. This can harm the organization's performance, staff morale, and relationships with customers, suppliers, and other business partners. A leader, on the other hand, may generate a favourable reputation, acquire the confidence and respect of people, and create a culture of integrity inside their business by constantly displaying ethical behaviours (Abbas, & Kowang, 2020). Individuals who engage in unethical action may sense guilt, humiliation, and a loss of self-esteem. These negative feelings can harm one's general well-being and even impair one's capacity to function effectively in leadership situations. As a result, ethical leadership helps not just the business and its stakeholders, but also the leader's personal and professional development (Baydar, 2022).

Ethical leadership leads to a number of positive organizational outcomes. Some research has identified a positive relationship between sustainability and corporate social responsibility (CSR) and ethical leadership (Voegtlin et al., 2012; Mayer et al., 2019).

Higher levels of work satisfaction, job engagement, and employee well-being have all been associated with ethical leadership (Miao et al., 2019; Piccolo et al., 2010). Moreover, better organizational performance has been linked to ethical leadership (Ruiz-Palomino et al., 2013). Furthermore, it has been found that ethical leadership has a negative relationship with employee knowledge concealing, a phenomenon in which employees conceal information that might be advantageous to the company (Wang et al., 2018). Based on Wang et al. (2018)'s findings, it can be stated that employees are more likely to provide information that is beneficial to the organization if they trust their leaders who exhibit ethical behaviours.

2.3 ORGANIZATIONAL JUSTICE

Putri and Dudija (2020) describe organizational justice as employees views of the organization's actions, choices, and behaviors, and how these perceptions shape employee behavior and mentality in the workplace. Employees demand fair treatment and equitable chances in the workplace, and their views of justice can influence their motivation, job satisfaction, and general well-being, according to the notion of organizational justice.

According to Fentie and Babu (2021), organizational justice is connected to workplace justice and includes employees' judgments of fairness about different aspects of their work environment, such as gender equality, access to education, fair treatment from superiors, and wages. Employees are continuously analyzing their employers' actions, both major and minor, and making judgments about whether those decisions are fair or unjust. Individuals' conceptions of fairness may have a substantial influence on their conduct and may even lead to workplace deviance if they believe the judgments are unjust.

Beuren (2017: 422) highlights the significance of an individual's perception of justice in the workplace and the ways in which comparisons with other individuals in similar positions may impact this view. Since fairness and justice are arbitrary concepts that can change based on one's viewpoint, it is critical for businesses to consider their employees' perspectives while developing a fair and just work environment.

Determining the degree of organizational justice in the workplace is mostly dependent on perception. What one employee considers equitable may not be so to another. Differences in personal beliefs, prior experiences, and cultural background may be the cause of this. As a result, it is critical that businesses consider the variety of their workforce and offer a just and open system that meets the requirements and expectations of each and every employee (Heidari & Saeed, 2012).

Employees' perceptions of organizational justice can influence their attitudes and behaviors at work (Cheng, 2017). According to Cropanzano et al. (2013), employees may exhibit negative attitudes such as reduced work satisfaction, decreased motivation, and greater turnover intention if they believe they are not receiving fair treatment compared to their peers. However, positive attitudes like higher job satisfaction, increased motivation, greater organizational commitment, higher levels of employee engagement (Ghauri et al., 2021), job satisfaction, employee performance, and productivity (Sabuhari et al., 2020) can arise if they believe they are receiving fair treatment. As a result, it's critical that businesses place a high priority on organizational justice and take action to encourage equity and justice at work.

According to Colquitt (2011) organizational justice is divided into four dimensions: distributive justice (fairness in the allocation of outcomes or rewards), procedural justice (fairness in decision-making), informational justice (fairness in communication and information sharing), and interpersonal justice (fairness in interpersonal treatment). These components of organizational justice have been widely researched in the literature and proven to have substantial effects on employee attitudes and actions in the workplace (Kim et al., 2022). These sub-dimensions are detailed below.

2.3.1. Distributive Justice

Colquitt (2011) highlighted distributive justice as one of four characteristics of organizational justice. The perceived fairness of the results or incentives that individuals get in an organization is referred to as distributive justice. It includes attitudes about pay fairness, promotions, work assignments, and other organizational resources. The pain caused by perceptions of over- or under-payment in comparison to other employees is referred to as distributive fairness (Sharma & Kumra, 2020: 631).

The concept of distributive justice relies on how well employees inside the business perceive their rewards or outcomes to be allocated. employees are more likely to be content with their positions and dedicated to the company if they believe they are receiving fair treatment in terms of results or incentives (Rokkan & Buvik, 2003).

2.3.2. Procedural Justice

The concept of procedural justice concerns how employees view fairness in the process of making decisions and in the way that organizational rules and procedures are carried out. Perceptions of justice in various organizational decision-making contexts, such as procedures, processes, policies, rules, and regulations, are included in procedural justice (Chiang & Chuang, 2011).

According to Cao et al. (2020), procedural justice refers to how much employees believe that the processes utilized in decision-making are impartial and fair, regardless of the outcomes. It has to do with how the company went about arriving at a certain decision and how the employees felt about how fair and open that process was. It entails giving employees a say in decision-making, using objective, consistent standards, and giving concise justifications for choices made. Employees are more inclined to accept the results and feel satisfied with the company when they believe that the methods are fair.

Transparency and consistency in decision-making are critical components of procedural fairness. Individuals may comprehend how and why decisions are made when decision-making procedures are transparent. Consistency in decision-making procedures promotes justice and reduces the possibility of prejudice or discrimination by ensuring that comparable judgments are made in similar situations. By utilizing open and consistent decision-making procedures, offering chances for employee participation and feedback, and making sure that the criteria used to make decisions are fair and objective, organizations may enhance the sense of procedural fairness (Rabiul et al., 2022).

2.3.3. Interpersonal Justice

The level of treatment employees receive while interacting with coworkers and superiors is referred to as interpersonal justice. Interpersonal justice, according to Cheng (2017), is concerned with how employees are treated by their managers, coworkers, or

other decision-making parties. It entails giving employees the decency, grace, and respect they deserve as well as considering their thoughts and feelings. Employee perceptions of a pleasant and encouraging work environment are more likely to result in higher job satisfaction, engagement, and well-being when employees believe they are treated with interpersonal fairness (Cheng, 2017; Collins et al., 2021).

2.3.4. Informational Justice

The fairness and sufficiency of the information that managers and the company deliver to staff members is known as informational justice. It includes opinions about how timely information is delivered and how transparent, accurate, and comprehensive it is. The basis of informational justice is the belief that employees should be entitled to timely, accurate, and understandable information from their employer (Guerrero et al., 2014).

According to Fentie and Babu (2021), it's critical to communicate organizational policies and decision-making processes to staff members in a clear and open manner. Employees are more likely to view the company as just and feel more dedicated to their work when they have access to pertinent information and feel engaged in the decision-making process. In the end, this may result in lower turnover, higher productivity, and higher job satisfaction.

2.4 EMPLOYEE LOYALTY

Numerous academics have examined employee loyalty, and the term has been defined in a variety of ways. According to Naqvi (2011), employee loyalty is the desire of individuals to strongly advocate for the organization's aims and values and to continue being a member of it, as well as their strong belief in and acceptance of these things. Employee loyalty, on the other hand, is defined by Sharma and Raval (2018) as an emotional bond between an individual's function and the organization's values, aims, and objectives. Additionally employee loyalty is described as the desire of employees to stay with their organization even if it means sacrificing their personal self-interests (Greenhaus et al., 1990)

Employee loyalty is a person's attitudes and sentiments toward their employment. Tseng and Wu (2017) define employee loyalty as a employees readiness and willingness to exert all of his energy for the good of the company where he is employed, as well as his strong determination to stay and grow with it. Additionally, an employee's acceptance, adoption, and conviction in the objectives and core values of the company are also components of employee loyalty.

Employee loyalty has been examined in many studies with different variables. Fernandez (2011) indicates that employee loyalty is associated with job satisfaction. Absalom & Alexander (2021) indicates that employee loyalty is also linked to the work environment, excessive pressure for production, and the system of reward and punishment, through which the effects of personality traits or directing work to the employees, such as his integration into the work. In addition, Salama's study (2018) indicate that there are various factors that determine employee loyalty, represented in job events (motivation - knowledge - workload) in addition to external factors such as (supervision), which may be responsible for professional satisfaction or dissatisfaction.

2.5. SOCIAL EXCHANGE THEORY

Social exchange theory is a theoretical framework used in social psychology, sociology, and organizational behavior to explain the social interactions that occur between individuals or groups. The theory posits that social relationships are based on the exchange of resources, which can include tangible resources like money and goods, as well as intangible resources like respect, recognition, and support (Madison & Eva, 2019).

The theory contains the reciprocity norm, which proposes that individuals feel obligated to return the behaviors of others in a social exchange. This indicates that when one person gives something of value to another, the recipient is expected to reciprocate (Hunter et al., 2013).

Numerous social phenomena, such as interpersonal interactions, group dynamics, and organizational behavior, have been explained by social exchange theory. Social exchange theory is frequently applied to organizational behavior to comprehend the

dynamics between leaders and subordinates and how these dynamics impact attitudes and actions at work (Elche et al., 2020). It offers an essential framework for understanding how ethical leadership affects employees. It provides a theoretical framework for comprehending the social dynamics that ethical leaders and employees experience and how these dynamics might result in reciprocity and long-term mutual duty. Employees' loyalty to the organization will grow as a result of fair treatment and well-balanced decision-making, which will foster good work attitudes and behaviors (Brown and Trevino, 2006; Fan et al., 2021: 539). In order to investigate the possible beneficial link between ethical leadership and employee loyalty, our study makes use of the social exchange theory.



CHAPTER 3. THE EFFECT OF ETHICAL LEADERSHIP ON EMPLOYEE LOYALTY: THE MEDIATING ROLE OF ORGANIZATIONAL JUSTICE IN JORDANIAN COMMERCIAL BANKS

In this section, hypotheses will be established by discussing the relationships between ethical leadership, employee commitment and organizational justice based on the literature.

3.1. THE EFFECT OF ETHICAL LEADERSHIP ON EMPLOYEE LOYALTY

The influence of ethical leadership on employee loyalty is examined within the scope of the study utilizing social exchange theory. The notion of reciprocity is central to social exchange theory. Individuals react to how they are treated. Individuals who are treated with dignity and decency respond in kind. Ethical leaders, according to the literature, are virtuous persons who exhibit ethical behaviors such as establishing a fair and caring work environment. Employees respond positively to ethical executives (Ng & Feldman, 2015; Wang et al., 2015). Employee loyalty, on the other hand, refers to a favourable psychological state of an employee toward his or her organization. Employee loyalty is defined as an employee's willingness to stay with the organization (Meyer & Allen, 1991). Based on social exchange theory, it is argued in this context that ethical leadership leads to employee loyalty.

A increasing body of empirical research on ethical leadership and employee loyalty shows that ethical leadership has a considerable positive influence on employee loyalty (Okan & Akyüz, 2015; Tseng & Wu, 2017; Fan et al., 2021). Fan et al. (2021) investigated the influence of ethical leadership on employee loyalty in a survey of 234 hotel employees in China. According to the study's findings, ethical leadership increased employee loyalty.

Kim and Brymer (2011) investigated the impact of ethical leadership on managerial work satisfaction, commitment, behavioral outcomes, and firm performance in a research including 30 hotels and 324 mid-level hotel managers. The study's findings demonstrated that executive ethical leadership had a positive relationship with middle managers' job satisfaction and organizational commitments, resulting in a stronger willingness to work for the business.

Tseng and Wu (2017) investigated the influence of ethical leadership on financial professionals' loyalty, especially the mediating impacts of perceived psychological contract fulfillment and organizational identity. According to the findings, there is a considerable positive association between ethical leadership and employee loyalty.

Okan and Akyüz (2015) performed a study on 223 academic and administrative personnel in Turkey to investigate the mediating role of loyalty on the influence of ethical leadership on job satisfaction. The study's findings demonstrated that ethical leadership has a positive impact on supervisor loyalty. The following hypothesis is proposed based on these findings:

Hypothesis 1: Ethical leadership has a positive effect on employee loyalty.

3.2 Mediating Role of Organizational Justice between Ethical Leadership and Employee Loyalty

Fentie and Babu (2021) found that organizational justice is related to justice in the workplace and encompasses employees' perceptions of fairness. Employees constantly evaluate the decisions made by their employers and leaders and make judgments about whether those decisions are fair or unfair.

Fan et. al. (2021: 540) found that ethical leaders' treatment of employees fairly and honestly arouses a deeper perception of organizational justice among employees. Specifically, ethical leadership behaviours, such as setting clear ethical standards, leading by example, and promoting fairness and equity, can lead to perceptions of organizational justice among employees.

Demirtaş (2015) found that the mediating role of ethical ideology in the relationship between ethical leadership and organizational justice was investigated. The study found a positive relationship between ethical leadership and perceptions of organizational justice.

Researches (Greenberg, 1990; Cropanzano et al., 2001) indicate that employees who perceive injustice at work are more likely to experience negative emotions, reduced job satisfaction and decreased organizational commitment. This, in turn, can lead to increased turnover intentions and actual turnover. On the other hand, when employees feel they are being treated fairly, their job satisfaction, commitment to the organization, and overall performance increases (Brown & Treviño, 2006; Brown et al., 2005). According to Fan et. al. (2021: 540) when employees perceive that their organization is just and fair, they are more likely to develop a sense of loyalty and commitment towards the organization. This is because they feel that the organization values and respects them as individuals, and that their contributions are recognized and rewarded fairly. Based on the preceding discussion, the following hypothesis is proposed:

Hypothesis 2: Ethical leadership influences employee loyalty through the mediating role of organizational justice.

3.2.1 Ethical leadership influences employee loyalty through the mediating role of procedural justice

Colquitt et al. (2001) classifies organizational justice into four dimensions: distributive, procedural, interpersonal, and informational. In this study, hypotheses were developed for each sub-dimension.

Procedural justice, refers to the perception of fairness in the procedures and processes used to make decisions in the workplace.

Shin et al. (2015) found that top management ethical leadership has a significant impact on the ethical climate of an organization, which in turn leads to the development of a procedural justice climate. The study's results indicate that top managers are responsible for establishing and maintaining ethical norms and climates within their firms

and that the ethical climate of the organization is positively related to procedural justice climate.

Xu et al. (2016) argue that ethical leadership behavior has a significant impact on employees' evaluations of organization-focused justice, including procedural justice and distributive justice. According to the study's findings, ethical leadership enhances trust among employees, which in turn increases their perceptions of procedural justice toward their organization.

According to Colquitt et. al. (2001) procedural justice has been linked meta-analytically to organizational commitment. furthermore, Colquitt (2002) discovered a negative correlation between procedural justice and team absenteeism and a positive correlation with team performance.

De Cremer et al. (2006) suggest that the implementation of fair procedures in the workplace increases employees' perception of organizational fairness, which, in turn, elevates their sense of organizational identification. According to the research, leaders who ensure fair procedures in the workplace are likely to promote organizational identification among employees, as such leaders are viewed as trustworthy by their subordinates. According to Lee (1971: 215), organizational identification involves a sense of belongingness, loyalty or shared characteristics.

Arqawi et al. (2018) investigated the effect of procedural justice on organizational loyalty among faculty staff at Palestine Technical University, and found a positive association between procedural justice and organizational loyalty.

Konovsky et. al. (1986) investigated the influence of procedural and distributive justice, on organizational commitment and satisfaction with pay. Procedural justice was associated with attitudes about institutions (OC),

Drawing on the existing literature, it can be posited that employees are likely to perceive the decision-making process within their organization as fair when their leaders demonstrate ethical and moral behavior. This perception of procedural justice, in turn, can foster positive attitudes towards the organization. Researches have revealed that procedural justice is positively associated with organizational identification, employee

loyalty and organizational commitment, while being negatively associated with employee absenteeism. Considering these findings, it has been hypothesized that ethical leadership exert indirect effects on employee loyalty, wherein employee procedural justice acts as a mediator of these relationships. The detailed hypothesized mediating model is:

H2a: Ethical leadership influences employee loyalty through the mediating role of procedural justice.

3.2.2 Ethical leadership influences employee loyalty through the mediating role of distributive justice

Xu et al. (2016) present empirical evidence suggesting that ethical leadership can enhance employees' perception of distributive and procedural justice by instilling trust in the organization. The study indicates that ethical leaders serve as role models for fair distribution of outcomes and reward ethical behavior while penalizing unethical conduct within the organization. By applying appropriate norms in the allocation of resources or rewards, ethical leaders promote distributive justice. Therefore, the findings of Xu et al. (2016) suggest that ethical leadership can foster distributive justice perception by building trust and promoting fairness in the organization.

Li et al. (2014) found a positive relationship between ethical leadership and distributive and interpersonal justice. The study highlights how followers' perceptions of distributive justice may be influenced by leaders' ethical behaviors, such as enacting performance-based distribution. Leaders may increase their followers' perception that they are receiving fair treatment and equitable results by modeling ethical behavior. Therefore, according to Li et al.'s (2014) research, ethical leadership is critical for establishing distributive justice in the workplace.

Konovsky et al. (1986) investigated the influence of procedural and distributive justice on organizational commitment and satisfaction with pay. The study's findings revealed that distributive justice was associated with satisfaction with pay. According to the research, when employees perceive that they are being treated fairly in terms of the distribution of outcomes such as pay, they are more likely to experience higher levels of satisfaction with their pay.

Kay and Hagan (2003: 510) argue that employees' perceptions that organizational managers provide fair rewards and fair treatment form the basis of their sense of commitment and loyalty to the organization. Lawyers who perceive that their firms distribute their earnings fairly based on their experience, effort, responsibilities, and the legal services market are less likely to seek career opportunities elsewhere. This shows that the perception of distributive justice is a critical factor in shaping employee loyalty and commitment to the organization.

Poon's (2012: 17) research indicated that distributive justice was negatively associated with turnover intention and positively related to affective commitment. Employees' commitment decreased when they perceived that they were obtaining unfair outcomes. For individuals who believed that their supervisor utilized unfair procedures while making employment choices, this diminished sense of commitment was more likely to lead to thoughts of quitting their job. Those who perceived fair procedures, on the other hand, were less inclined to consider resigning. These findings imply that employees' perceptions of the fair distribution of rewards are critical in promoting affective commitment and reducing turnover intention.

H2b: Ethical leadership influences employee loyalty through the mediating role of distributive justice.

3.2.3 Ethical leadership influences employee loyalty through the mediating role of interpersonal justice

According to Colquitt et. al. (2001), interpersonal justice refers to employees' perception of how they are treated by their supervisors in terms of courtesy and dignity. This aspect of justice is particularly important in shaping employees' attitudes and behaviors towards their work and their organization, as it reflects the level of respect and consideration that they receive from their leaders.

Li et. al. (2014) found that ethical leadership had a positive relationship with both distributive and interpersonal justice. The ethical behaviors exhibited by leaders, such as treating employees with dignity and concern for their welfare, were shown to influence followers' perceptions of interpersonal justice.

Potipiroon and Faerman (2016; 4) found that the ethical leadership affect positively perceptions of interpersonal justice, which in turn have a positive impact on employee job performance.

Reb et al. (2019: 745) investigated the relation between leader mindfulness and employee performance through the lenses of organizational justice and leader-member relations. The study found that leader mindfulness was positively associated with employee perceptions of interpersonal justice. Additionally, the authors highlighted the close connection between mindfulness and ethics, suggesting that adherence to ethical principles is a necessary condition for cultivating mindfulness.

Suliman and Kathairi (2012) investigated the potential relationships between organizational justice, organizational commitment (employees' loyalty) and job performance. Their results indicated that procedural and interactional justice were positively and significantly associated with affective and continuance commitment. In some studies, interpersonal justice and informational justice are considered as dimensions of interactional justice. This study supports the idea that employees who are treated fairly in terms of procedural, interpersonal, and informational justice tend to be more motivated and productive, and have lower intentions to leave their organization.

H2c: Ethical leadership influences employee loyalty through the mediating role of interpersonal justice.

3.2.4 Ethical leadership influences employee loyalty through the mediating role of informational justice

Charoensap et. al. investigated the mediating roles of interactional justice (interpersonal justice and informational justice) on the impact of ethical leadership to employee work attitudes. The results indicated that ethical leadership had a significant and positive direct effect on both interpersonal and informational justice.

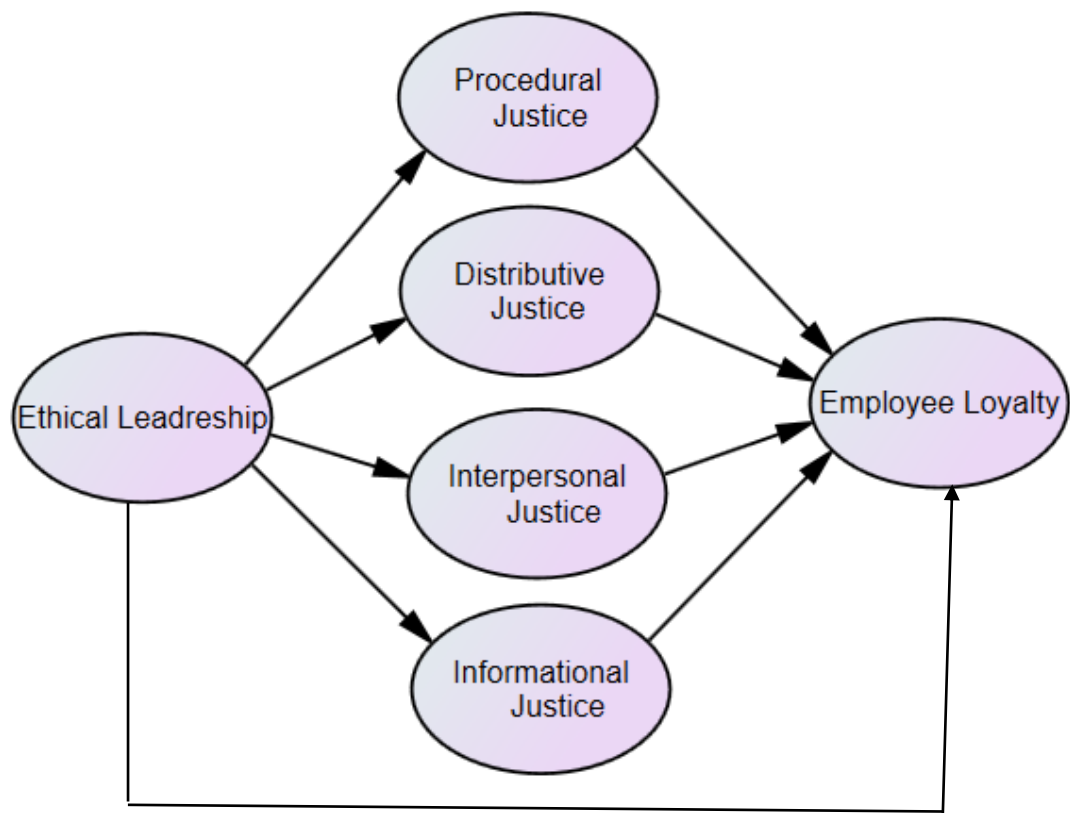
Orhan and Mamatoğlu (2017) found that interactional justice has a significant impact on organizational loyalty. The study showed that supervisors who exhibit supportive, empathetic, and information-sharing behaviors elicit positive emotions and thoughts in

employees, leading to higher levels of affective commitment to the organization and lower turnover intentions.

H2d: Ethical leadership influences employee loyalty through the mediating role of informational justice.

The research model is given below:

Figure 3.1 Research Model



CHAPTER 4. RESEARCH METHODOLOGY

The researcher explains in this chapter study procedures and methodology in addition to identifying population sample and study tool, check the validity and reliability, this chapter also shows the statistical methods that were used in data analysis.

4.1. Research Questions

For the present study, the research questions that the study aims to answer are:

RQ1: To what extent do ethical leadership affect employee loyalty?

RQ2: To what extent do ethical leadership affect organizational justice?

RQ3: To what extent does organizational justice affect employee loyalty?

RQ4: Does organizational justice mediates the relationship between ethical leadership and employee loyalty?

4.2. Objectives of the Study

This study is principally aimed to investigate the effects of ethical leadership on employee loyalty of Jordanian commercial banks. The specific objectives include the followings:

- 1) To investigate the impact of ethical leadership on employee loyalty.
- 2) To examine the impact of ethical leadership on organizational justice.
- 3) To identify the effect of organizational justice on employee loyalty.
- 4) To investigate the mediating role of organizational justice on the relationship between ethical leadership and employee loyalty.

4.3 Limitations of Study

There are some limitations that are worthwhile to be discussed and clarified in this study. This study investigated the impact of ethical leadership on employee loyalty: the mediating role of organizational justice. Thus, the findings of this study are limited to Jordanian commercial banks. This study investigated the impact of ethical leadership

on employee loyalty: the mediating role of organizational justice only for Jordanian commercial banks, it is important in empirical studies to be careful in generalizing the results. A careful generalization has to be made on banks that share with Jordanian banks similar characteristic in term of demographic background, culture, and political and economic situation. It is important in empirical studies to be careful in generalizing the results.

In the survey research design, the data obtained only shows the degree of association between variables. While causal relationships can be inferred based on the results obtained, they cannot be strictly ascertained. A quantitative approach was utilized in this study to examine the factors influencing the employee loyalty. Examining the association between the variables may lack accuracy since the results will be dependent on the time of implementation. In addition, this study did not include any control variable due to the notion that the study investigated Jordanian commercial banks and almost similar in term of the size and listing.

Finally, the organizational structure is a set of routine rules and procedures that rely on a set of models and their schedules, which means that compliance is difficult, especially as it depends on the understanding of the implementers, which means that they may not be implemented as required by managers.

4.4 Study Methodology

In order to achieve the objectives of the study that measures the impact of ethical leadership on employee loyalty: the mediating role of organizational justice, the current study adopted a quantitative approach (descriptive analytical) in collecting and analyzing data, as a questionnaire tool was used to collect data. Then, it was analyzed statistically using the PLS software, in proportion to the study questions and hypotheses, in order to draw conclusions that cover all commercial banks in Jordan. The chosen analysis unit is the personnel working at top and middle management. The sampling method is convenience sample method.

4.5 Population and Sample

The study population consisted of employees in the Jordanian commercial banks, numbering (13) banks, which are (Arab Bank, Banking Organization Bank, Bank of Jordan, Cairo Amman Bank, Jordan Money Bank, Jordan Commercial Bank, Jordan Kuwaiti Bank, Jordan Ahli Bank, Housing Bank for Trade and Supply , Arab Jordan Investment Bank, Union Bank, Societe Generale Bank - Jordan) based on information (Guide to Banks in Jordan 2022). The sampling unit consists of (general manager, deputy general manager, department director, head of a department, Supervisor) numbering (377) individuals from different levels, as shown in table (4.1):

Table 4.1. Study Population

no	Bank name	Number of employees	Percentage of employees in each bank	sample size for each bank
1	Arab Bank	3259	$0.331=16417/3259$	$75= 377 \times 0.331$
2	Arab Banking Corporation Bank	510	$0.031=16417/510$	$12= 377 \times 0.031$
3	Bank of Jordan	1539	$0.093=16417/1539$	$36= 377 \times 0.093$
4	Cairo Amman Bank	2229	$0.135=16417/2229$	$52= 377 \times 0.135$
5	Jordan Money Bank	613	$0.037=16417/613$	$14= 377 \times 0.037$
6	Jordan Commercial Bank	729	$0.044=16417/729$	$16= 377 \times 0.044$
7	Jordan Kuwait Bank	1290	$0.078=16417/1290$	$30= 377 \times 0.078$
8	Jordan Ahli Bank	1230	$0.074=16417/1230$	$28= 377 \times 0.074$
9	The Housing Bank for Trade and Supply	2393	$0.145=16417/2393$	$54= 377 \times 0.145$
10	Arab Jordan Investment Bank	748	$0.045=16417/748$	$18= 377 \times 0.045$
11	The investment bank	408	$0.024=16417/408$	$9= 377 \times 0.024$
12	Union Bank	1156	$0.070=16417/1156$	$26= 377 \times 0.070$
13	Societe Generale Bank	313	$0.019=16417/313$	$7= 377 \times 0.019$
	13 Banks	16,417		377

4.6 The Study Instrument

Ethical leadership was assessed using of Brown et al. (2005)'s ethical leadership scale which includes 6 items. Brown et. al. (2005)'s scale was translated into arabic by Al Halbusi (2019). In this thesis, this translation was used and got permission from the researcher. Employees were asked to indicate the extent to which they agree or disagree with the descriptions of their immediate supervisors. The response was

measured on a 5-point Likert scale format ranging from “1 = Strongly disagree” to “5 = Strongly agree”.

Organizational justice was assessed using twenty items based on Colquitt’s (2001) organizational justice scale. The twenty items referred to four dimensions: “distributive justice,” “procedural justice,” “interpersonal justice,” and “informational justice.” While measuring distributive justice, items such as "Does your (outcome) reflect the effort you have put into your work? " or "Is your (outcome) appropriate for the work you have completed" were asked to respondents regarding procedures. When measuring distributive justice, the respondents were asked to give answers considering the outcomes (e.g., pay, promotions, transfers, appraisals, etc.) that they receive from their job. Distributive justice included items such as " where as procedural justice included items such as "Have you been able to express your views and feelings during those procedures?" or "Have you had influence over the outcome arrived at by those procedures?". While measuring interpersonal and informational justice, the respondents were asked to give answers considering their supervisor. Interpersonal justice included items such as "Has (he/she) treated you in a polite manner? " or "Has (he/she) treated you with dignity? " and informational justice included items such as "Has (he/she) explained the procedures thoroughly? " or "Were (his/her) explanations regarding the procedures reasonable?". The response was measured on a 5-point Likert scale format ranging from “1 = very little extent” to “5 = very large extent.”

Employee loyalty was based on the scale developed by Hamburg and Stock (2005) and translated into English by Matzler and Rentzl (2006). Since the Arabic translation of the Employee loyalty scale was not available, it was translated from English into Arabic in the translation office. The relevant document is in the appendix

part. the response was measured on a 5-point Likert scale format ranging from “1 = Strongly disagree” to “5 = Strongly agree.”, Table 4.2. shows the estimates of the paragraphs as mentioned above:

Table 4.2. The statistical standard for arithmetic averages

Mean	Degree of approval
From 1.00 - less than 2.33	a low degree
From 2.33 - less than 3.67	a medium degree
From 3.67 - less than 5.00	a high degree

CHAPTER 5. RESEARCH FINDINGS

5.1. Demographic of Study Sample

In this examination, the analyst managed a portion of the statistic factors (gender, age, Total experience in years, Years in current job, Education, Position in the current organization) as following:

Table 5.1. Description of the study sample according to the demographic variables

Variable	Level / category	Number	percentage %
Gender	Male	315	%83.6
	Female	62	%16.4
age	less Than 25	12	%3.2
	25-less Than 35	8	%2.1
	35-less Than 45	103	%27.3
	45-less Than 55	177	%46.9
	55 and more	77	%20.4
Total experience in years	less than 5	24	%6.4
	5-less than 10	11	%2.9
	10-less than 15	59	%15.6
	15 and more	283	%75.1
Years in current job	less than 5	20	%5.3
	5-less than 10	5	%1.3
	10-less than 15	48	%12.7
	15 and more	304	%80.6
Education	diploma and less	17	%4.5
	Bech	299	%79.3
	Master	53	%14.1
	PhD	8	%2.1
Position in the current organization	Manager	185	%49.1
	Head Department	8	%2.1
	Supervisor	184	%48.8
Total		377	%100

Table 5.1. shows the sample description based on the demographic variables of the sample.

5.2. Reliability

Reliability was tested by the Cronbach-Alfa coefficient to determine the degree of consistency and internal validity in the scale used to measure the variables of the hypotheses. According to (Sekaran, 2003; Nunnally, 1978), if the Cronbach-Alfa coefficient is more than 60%, then it is reliable to analyse and interpret the data of the study. Table 4.8. shows that:

Table 5.2. Internal consistency coefficients (Cronbach Alpha)

variables	Cronbach Alpha
Procedural Justice	0.909
Distributive Justice	0.821
Interpersonal Justice	0.924
Informational Justice	0.768
Ethical Leadership	0.823
Employee Loyalty	0.866
Total of paragraphs	0.929

Table 5.2. demonstrates that the coefficients of the variables were higher than 60%. This shows the internal consistency between the paragraph. (92.9%), which is higher than 60% showing inside consistency among all paragraphs, This percentage is considered acceptable depending on (Sekaran & Bougie, 2010, p. 311), which indicates that the paragraphs of the questionnaire with their dimensions have internal consistency.

5.3. Validity

The current study form includes a total of (35) measurement elements representing six concepts that were measured through the questionnaire statements. The study relied on the analytical method based on the structural equations modeling method using the method of least squares (PLS-SEM), and using the program (Smart PLS 3) to verify the validity of the first type of model, which is called the standard model. In this analysis, the study focuses on validating the indicators and factors for each of them to ensure that they measure well the factors to be tested. Moreover, the purpose of the analysis is to test different types of validity before moving forward to test the quality of the model and the study's hypotheses. The literature on this subject indicated that there are two main types of validity and validity methods used in the benchmarking model stage: convergent validity and discrimination validity, which will be discussed in the following sections (Hair et al., 2017). The second type of models used in this method is the structural model, which mainly aims to test the hypotheses of the study through some common tests, given that the current study used partial least squares, it also provides important tests to give a clear picture of the validity of the model.

To ensure the accuracy and validity of the scale used in this study, the confirmatory factor analysis was used, consisting of ethical leadership, organizational justice in its dimensions, and employee loyalty. Where (35) items were used for each scale, as in Table 5.3. where the questionnaire was used as a tool for the study and for collecting information from the Jordanian commercial banks, where it is preferable to have a suitable sample for the analysis of the confirmatory factor and to test the standard model in order to describe the study model that includes measured latent variables Indirectly through a set of phrases distributed in order to test the variables of the study.

Table 5.3. The distribution of the paragraphs of the questionnaire and the number for each item

Mediator Variables Organizational Justice	
Procedural Justice	Questions from (1 to 7)
Distributive Justice	Questions from (8 to 11)
Interpersonal Justice	Questions from (12 to 15)
Informational Justice	Questions from (16 to 20)
Independent Variable Ethical Leadership	Questions from (21 to 30)
Dependent Variable Employee Loyalty	Questions from (31 to 35)

In spite of the importance of the normal distribution in explaining the variables and not dispersing them from the arithmetic mean, the study first made sure that there are no missing or extreme values in terms of the answers to ensure that the data is distributed normally, and since the sample is larger than (100) individuals, the normal distribution will be large and therefore This type of condition is not required when using the method of least squares using (Smart PLS3) program, unlike some other analysis programs such as (AMOS) (Wong et al., 2013). Where the study carried out this type of analysis in order to ensure the construction of the scale, constructive validity and discriminatory validity through a set of necessary tests such as the average of the extracted variance and the composite reliability of the questionnaire items, where the study conducted the confirmatory factor analysis of the standard study model, where the statements were distributed each according to its variables, and the model was tested to find out the internal validity and the number of required factors within each variable and to determine the saturation or load of the paragraphs on each variable. In order to ensure sound and strong results for the standard model, questions with a weak load (less than 70) were excluded. The standard model was also evaluated in order to know the correlation between these variables with their scale, through tests of validity and reliability of items and factors (Sarstedt et al., 2014). Table 5.4. indicates the minimum acceptable limits for these tests when analysing standard models.

Table 5.4. Indicators of global validity and its minimum limits

Analysis Elements	Test name	acceptance level
Asymptotic honesty	Average variance extracted AVE	≥ 0.05
	CR composite reliability	≥ 0.60
constancy	Reliability	≥ 0.70
paragraph saturation	factors loadings Outer	≥ 0.70

Figure 5.1.refers to the initial description of the study model, which includes the study variables, the number of its indicators, and the saturation of the indicators with its factors, using (Smart PLS). Where the preliminary results indicated that a number of paragraphs did not achieve sufficient saturation (>0.60), which in turn may significantly affect the results of the study, so these indicators will be deleted based on (Hair et al., 2014).

In order to avoid problems of validity and validity and test the hypotheses later, it is preferable that the saturations of the indicators be higher than (0.70). However, consideration should be given to removing indices with saturations between 0.30 and 0.70 only if the removal leads to an increase in the composite reliability and the extracted mean variance above the suggested value (Leguina et al., 2015). Where the preliminary results showed that some indicators did not achieve the required level of saturation on the factors, as some of them (El1, El4, El5, DJ1, Inf1) showed weak consequences less than (0.40), and in such a case it is recommended to delete these paragraphs, especially with an average decrease The extracted variance is less than (0.50). The reason in this case may be attributed to the fact that some of these indicators may be incomprehensible or overlap with other measurement indicators for the same factor or with another factor.

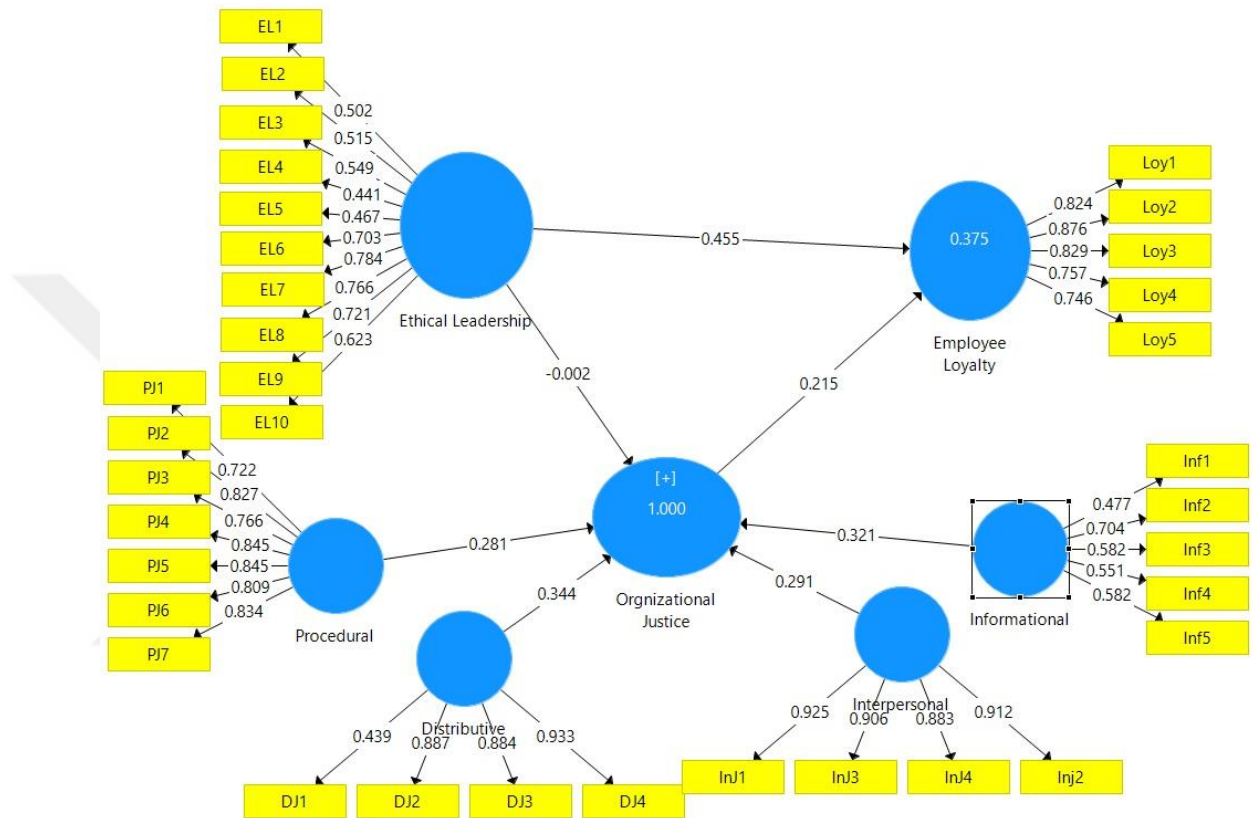


Figure 5.1. The output of the initial standard model

After testing the initial model and exploring the saturation of the indicators on the factors, it was found that a number of indicators still affect the results of the convergent validity through the composite reliability and the extracted average variance, which remained low.

Figure 5.2. shows the final results of the standard model of the study, which was satisfied with this amount of deletion in order to preserve the structural form of the variables.

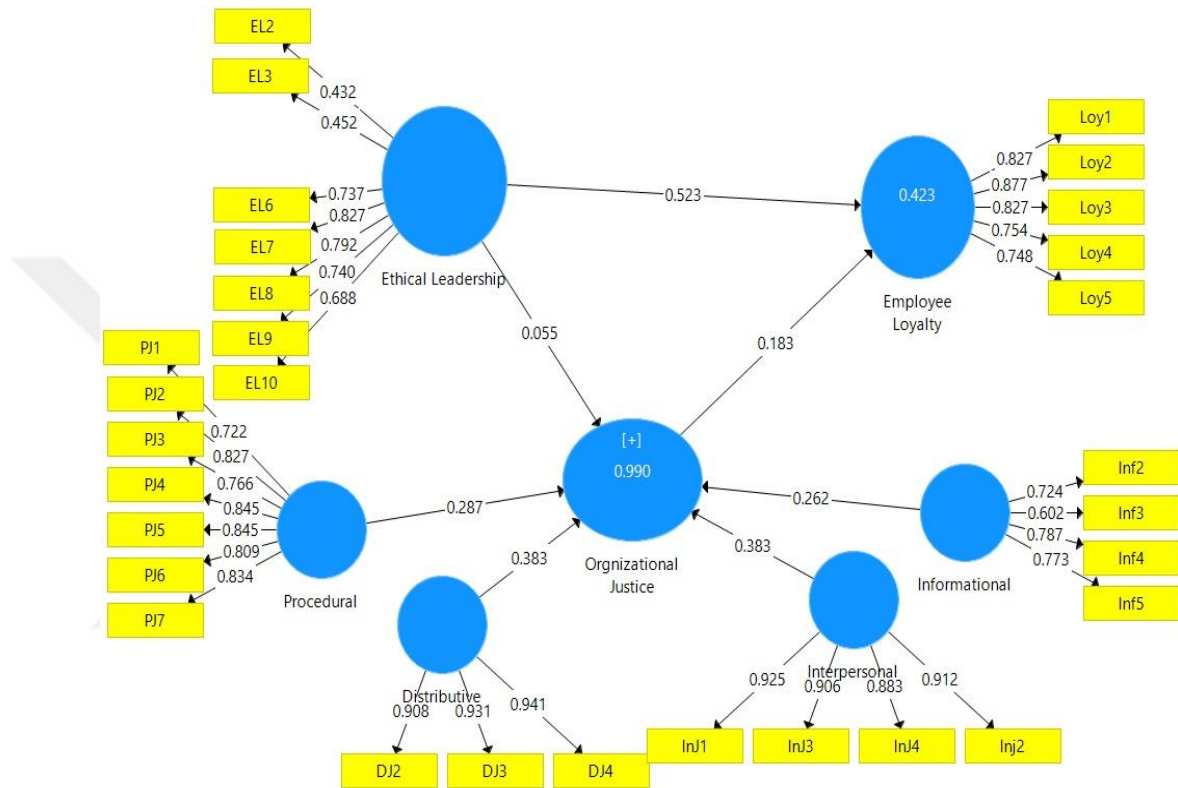


Figure 5.2. The output of the model after deleting the weak indicators

In order to assess the quality and conformity of the standard model, the main parameters were calculated in this type of test, such as the composite reliability coefficients CR, and the extracted average variance AVE, where the results showed internal reliability that reflects the strength and coherence of the indicators in measuring the concepts inherent in the standard model of the study, which is considered high and acceptable reliability. If the composite reliability coefficient and the extracted mean of variance are greater than 0.60 and 0.50. The results listed in Table (4.6) showed the approximate validity of all factors. Where the composite reliability coefficient ranges between (0-1), and high values indicate high reliability, which all came within the acceptable limits, and this is a good indication of the

reliability of the factors, in addition to the saturation or loading of the paragraphs on their factors, which came greater than 0.60.

As for the test of the mean variance extracted, it is the sum of the squared saturations divided by the number of items, which indicates the variance in the error of the items instead of being explained by the same variable, and accordingly, the study has achieved the asymptotic validity tests for the variables as in Table 5.5.

Table 5.5. Validity and reliability of the standard model

Variable	loading (≥ 0.60)	CR (≥ 0.50)	AVE (≥ 0.50)
Procedural Justice	0.810	0.934	0.639
	0.753		
	0.840		
	0.845		
	0.805		
	0.840		
	0.775		
Distributive Justice	Delete	0.863	0.626
	0.908		
	0.931		
	0.941		
Interpersonal Justice	0.717	0.877	0.705
	0.854		
	0.764		
	0.793		
Informational Justice	Delete	0.875	0.588
	0.761		

	0.729		
	0.606		
	0.627		
Ethical Leadership	Delete	0.914	0.728
	0.706		
	0.774		
	Delete		
	Delete		
	0.781		
	0.850		
	0.885		
	0.647		
	0.764		
Employee Loyalty	0.852	0.859	0.555
	0.847		
	0.783		
	0.856		
	0.851		

The study also tested another type of validity, which is called the discriminatory validity of the study variables, through the use of the most used test or criterion in this type of test (lacker-Fornel), where table 5.5. shows the correlation and discriminatory validity by calculating the root The squared average of the explained or extracted variance (AVE) for the study variables, which must be greater than the correlations between the study variables, and the results indicate that this kind of validity is achieved for the standard model of the current study.

Table 5.6. Correlation and differential validity

Variable	Procedural Justice	Distributive Justice	Interpersonal Justice	Informational Justice	Ethical Leadership	Employee Loyalty
Procedural Justice	1.000					
Distributive Justice	0.555	1.000				
Interpersonal Justice	0.672	0.496	1.000			
Informational Justice	0.377	0.446	0.372	1.000		
Ethical Leadership	0.577	0.367	0.172	0.464	1.000	
Employee Loyalty	0.884	0.483	0.468	0.422	0.765	1.000

5.4 Predictive significance of the dependent variable (Q^2):

The current study showed interest in performing the predictive relevance (Q^2), because it enables the study to assess the quality of the structural or constructivist model, as there is a major assumption associated with this analysis indicating its ability to measure the constructive model by testing the ability of independent variables to predict dependent change (Ramayah et al. al., 2018), and to achieve this purpose, the study conducted the appropriate procedure for this analysis, called the (Blindfolding) test, which is mainly concerned with calculating (Q^2) using (Smart PLS) on the reflexive dependent variable, which must be greater than zero ($0 < Q^2$), To indicate the predictive importance of the model (Hair et al., 2017), Table (5.7) indicates the results of the predictive importance of the dependent variable through the independent variables.

Table 5.7. Predictive significance of the dependent variable

variable	Predictive significance	Result
Ethical Leadership	0.324	The independent variable has predictive significance over the dependent variable ($0 < Q^2$)
organizational justice	0.163	The mediating variable has predictive significance over the dependent variable ($0 < Q^2$)

5.5 Effect size (F^2):

The study also evaluated the effect size (F^2) to determine the effect size of the independent variables on the dependent variable associated with the coefficient of determination (R^2) and the possible changes that could occur in the coefficient of determination (R^2) after evaluating the effect size in order to verify whether the effect of a particular independent structure on The dependent variable has a significant, medium, weak or no effect, as the study analyzed the impact of the various independent variables on the dependent variable to know the effect of each independent variable on the dependent variable, and since the current study contains an independent variable (ethical leadership), and an intermediate variable (organizational justice) and is considered independent with respect to the dependent variable (employees' loyalty) in influence, and based on the following equation through which Table 5.8. was extracted, which is:

Effect size = with coefficient of determination (R^2) - without coefficient of determination (R^2) / (1 - with coefficient of determination (R^2))

Table 5.8. Effect size (F²)

variable	Effect size (F²)	Result
Ethical Leadership	0.412	Direct and significant impact
organizational justice	0.466	Direct and significant impact

5.6 Structural model testing:

Before the study tested the hypotheses of the study, and in order to ensure the relevance of the data and their suitability for that, the researcher conducted a test of the Variance Inflation Factor-VIF for each of the independent variables, in order to ensure that there is no high correlation (multi-collinearity) between the independent variables.

Table 5.9. The linear relationship between the independent variables

variable	Variance Inflation Factor-VIF
Procedural Justice	1.000
Distributive Justice	1.445
Interpersonal Justice	1.471
Informational Justice	1.949
Ethical Leadership	2.097

Table 5.9. shows the values of the variance inflation coefficient (VIF) for each variable, where we note that the value of (VIF) for all variables was less than (3.00), and this indicates that there is no problem in the linear overlap between the independent variables, based on (Miles & Crisp, 2014).

5.7 Hypotheses Testing:

This part deals with the hypotheses related to the path analysis test, which includes testing multiple paths such as the direct and indirect effect and the total effect in order to verify the hypotheses, reach the results and interpret the relationships (Hair et al., 2010).

H1. Ethical leadership has a positive effect on employee loyalty.

To test this hypothesis1, the researcher used the critical path analysis, in which the impact of the independent factor on Ethical leadership on the dependent variable of employee loyalty was analysed.

Table 5.10. Table of Coefficient Ethical leadership on employee loyalty

Element	B	Mean	S. D	T	P	Result
Ethical Leadership -> Employee Loyalty	0.645	0.649	0.025	25.608	0.000	accept

Table 5.10. presents the results of the hypothesis analysis of the impact of ethical leadership on the dependent variable (employees' loyalty). And based on the decision rule related to t, which stipulates the rejection of the null hypothesis if the value of the significance of t is less than (0.05). It turns out that there is a positive and direct impact of ethical leadership on employee loyalty.

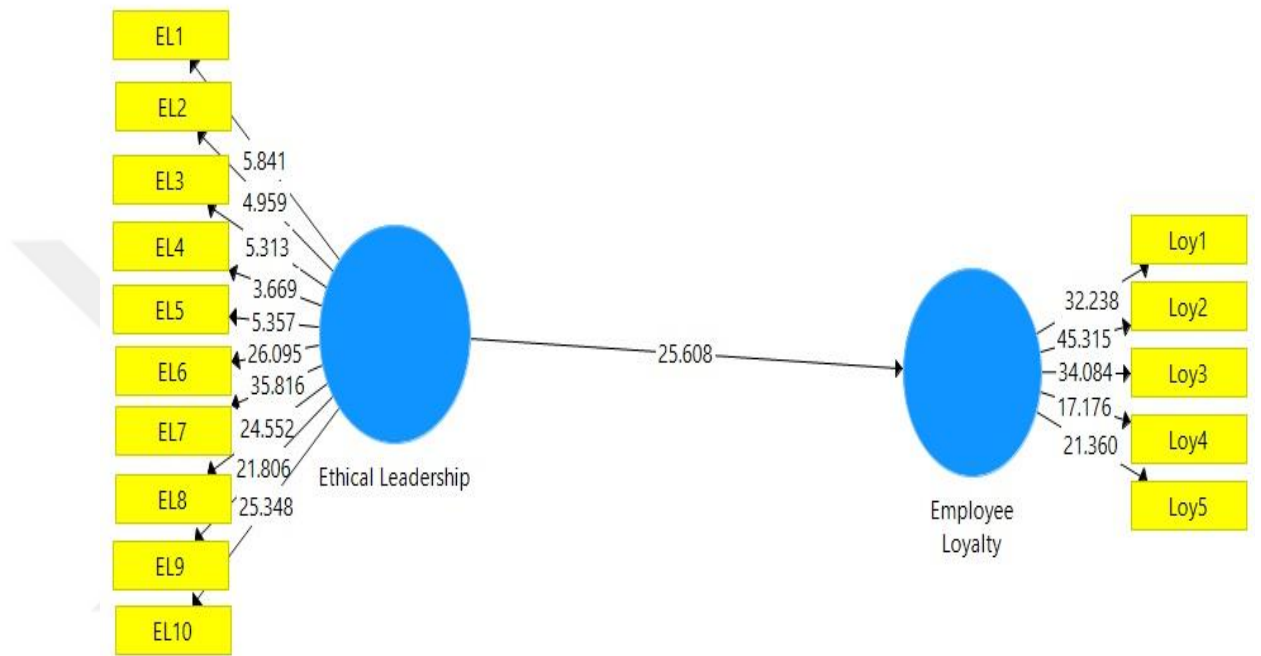


Figure 5.3 shows the value of the effect size (R^2) for Ethical leadership on employee loyalty

Hypothesis 2: Ethical leadership influences employee loyalty through the mediating role of organizational justice.

To test this hypothesis2, the researcher used the critical path analysis, in which Ethical leadership influences employee loyalty through the mediating role of organizational justice was analysed.

Table 5.11. Table of Coefficient Ethical leadership on employee loyalty through the mediating role of organizational justice

Element	B	Mean	S. D	T	P	Result
Ethical Leadership -> Employee Loyalty	0.373	0.379	0.055	6.730	0.000	accept
Ethical Leadership -> Orgnizational Justice	0.703	0.705	0.020	34.762	0.000	accept
Orgnizational Justice -> Employee Loyalty	0.279	0.272	0.057	4.929	0.000	accept
Ethical Leadership -> Orgnizational Justice -> Employee Loyalty	0.196	0.192	0.040	4.875	0.000	accept

Table 5.11 presents the results of the hypothesis analysis of the impact of Ethical leadership on employee loyalty through the mediating role of organizational justice. And based on the decision rule related to t, which stipulates the rejection of the null hypothesis if the value of the significance of t is less than (0.05). It turns out that there is a positive and direct impact of Ethical leadership on employee loyalty through the mediating role of organizational justice.

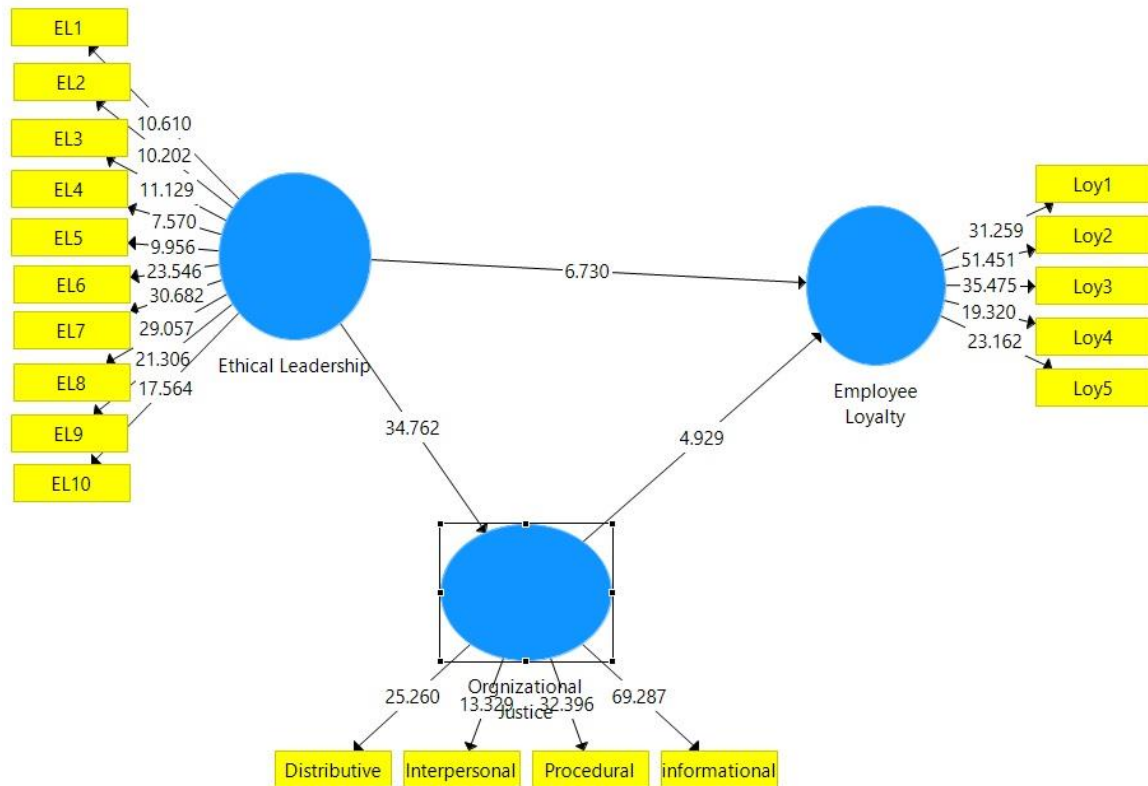


Figure 5.4 shows the value of the effect size (R^2) for Ethical leadership on employee loyalty through the mediating role of organizational justice

H2a: Ethical leadership influences employee loyalty through the mediating role of procedural justice.

To test this H2a, the researcher used the critical path analysis, in which Ethical leadership influences employee loyalty through the mediating role of procedural justice was analysed.

Table 5.12. Table of Coefficient Ethical leadership on employee loyalty through the mediating role of procedural justice

Element	B	Mean	S. D	T	P	Result
Ethical Leadership -> Employee Loyalty	0.303	0.304	0.066	4.620	0.000	Accept
Ethical Leadership -> Procedural	0.683	0.684	0.029	23.687	0.000	Accept
Procedural -> Employee Loyalty	0.354	0.360	0.077	4.582	0.000	Accept
Ethical Leadership -> Procedural -> Employee Loyalty	0.242	0.246	0.055	4.423	0.000	Accept

Table 5.12 presents the results of the hypothesis analysis of the impact of Ethical leadership on employee loyalty through the mediating role of procedural justice. And based on the decision rule related to t, which stipulates the rejection of the null hypothesis if the value of the significance of t is less than (0.05). It turns out that there is a positive and direct impact of Ethical leadership on employee loyalty through the mediating role of procedural justice.

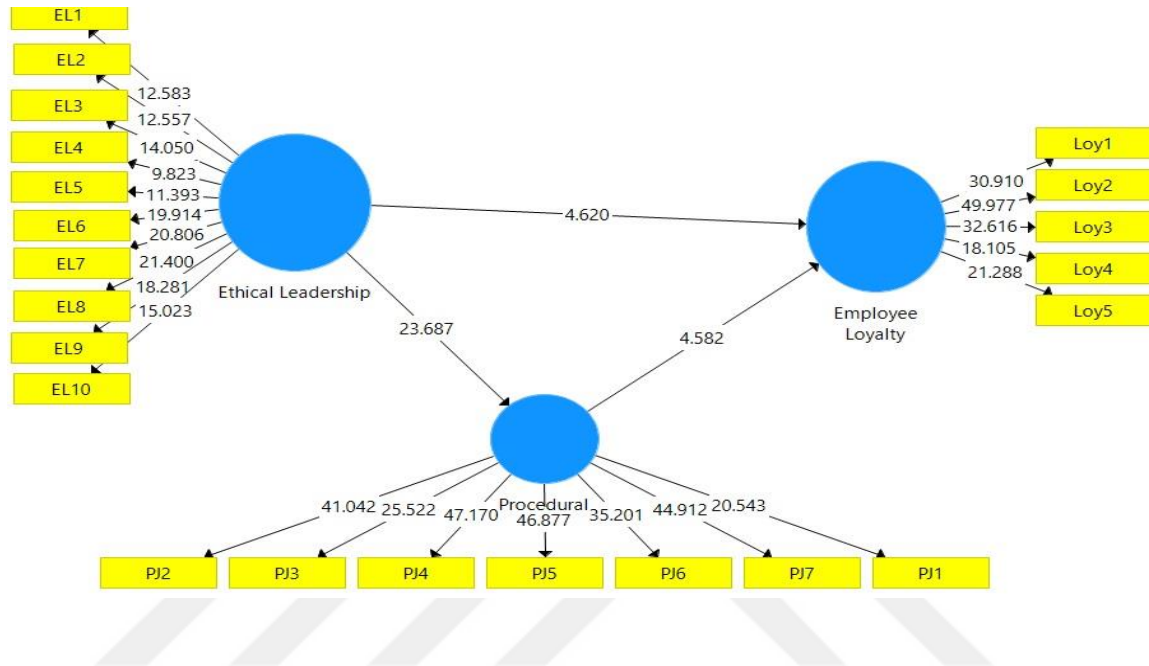


Figure 5.5 shows the value of the effect size (R²) for Ethical leadership on employee loyalty through the mediating role of procedural justice

H2b: Ethical leadership influences employee loyalty through the mediating role of distributive justice.

To test this H2b, the researcher used the critical path analysis, in which Ethical leadership influences employee loyalty through the mediating role of distributive justice was analysed.

Table 5.13. Table of Coefficient Ethical leadership on employee loyalty through the mediating role of distributive justice

Element	B	Mean	S. D	T	P	Result
Distributive -> Employee Loyalty	0.182	0.182	0.046	3.996	0.000	Accepted
Ethical Leadership -> Distributive	0.507	0.514	0.030	16.953	0.000	Accepted
Ethical Leadership -> Employee Loyalty	0.511	0.512	0.040	12.852	0.000	Accepted
Ethical Leadership -> Distributive -> Employee Loyalty	0.092	0.094	0.024	3.801	0.000	Accepted

Table 5.13. presents the results of the hypothesis analysis of the impact of Ethical leadership on employee loyalty through the mediating role of distributive justice. And based on the decision rule related to t, which stipulates the rejection of the null hypothesis if the value of the significance of t is less than (0.05). It turns out that there is a positive and direct impact of Ethical leadership on employee loyalty through the mediating role of distributive justice.

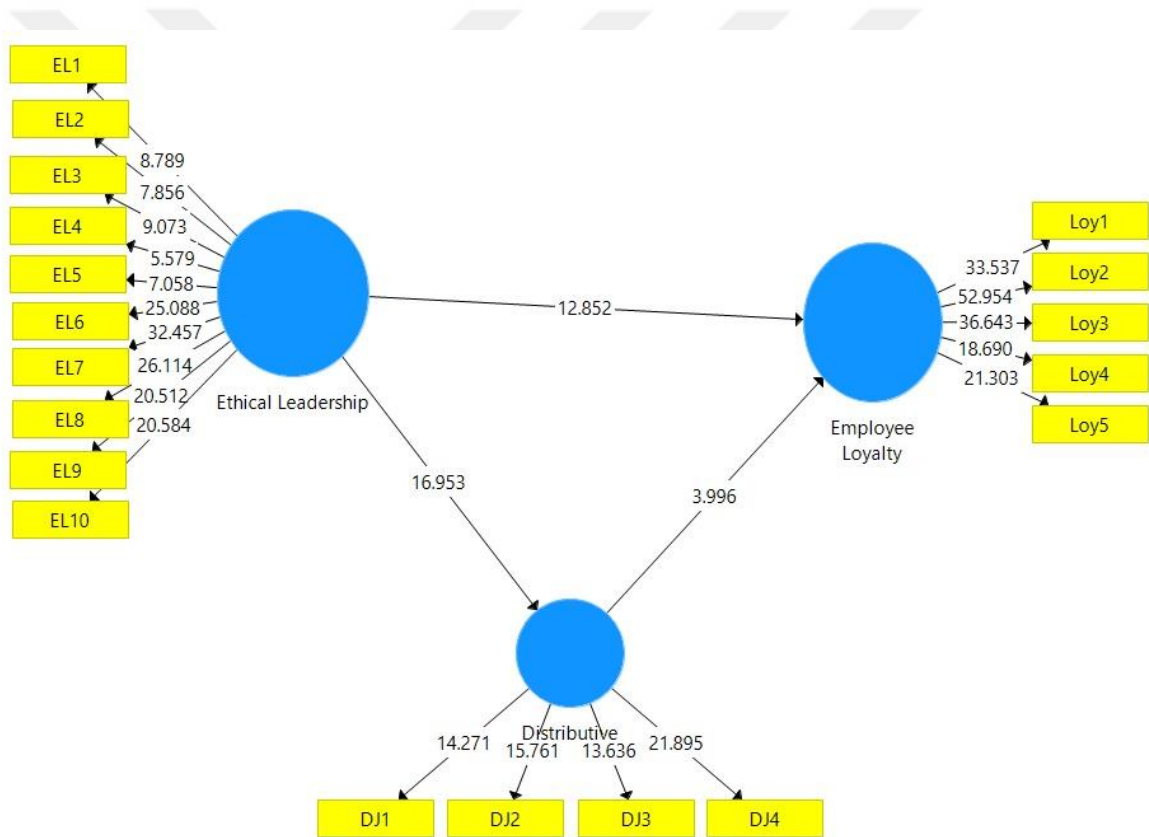


Figure 5.6 shows the value of the effect size (R2) for Ethical leadership on employee loyalty through the mediating role of distributive justice

H2c: Ethical leadership influences employee loyalty through the mediating role of interpersonal justice.

To test this H2c, the researcher used the critical path analysis, in which Ethical leadership influences employee loyalty through the mediating role of interpersonal justice was analysed.

Table 5.14. Table of Coefficient Ethical leadership on employee loyalty through the mediating role of interpersonal justice

Element	B	Mean	S. D	T	P	Result
Ethical Leadership -> Employee Loyalty	0.616	0.620	0.028	21.984	0.000	Accepted
Ethical Leadership -> Interpersonal	0.288	0.292	0.054	5.360	0.000	Accepted
Interpersonal -> Employee Loyalty	0.106	0.108	0.031	3.431	0.001	Accepted
Ethical Leadership -> Interpersonal -> Employee Loyalty	0.031	0.032	0.012	2.604	0.009	Accepted

Table 5.14 presents the results of the hypothesis analysis of the impact of Ethical leadership on employee loyalty through the mediating role of interpersonal justice. And based on the decision rule related to t, which stipulates the rejection of the null hypothesis if the value of the significance of t is less than (0.05). It turns out that there is a positive and direct impact of Ethical leadership on employee loyalty through the mediating role of interpersonal justice.

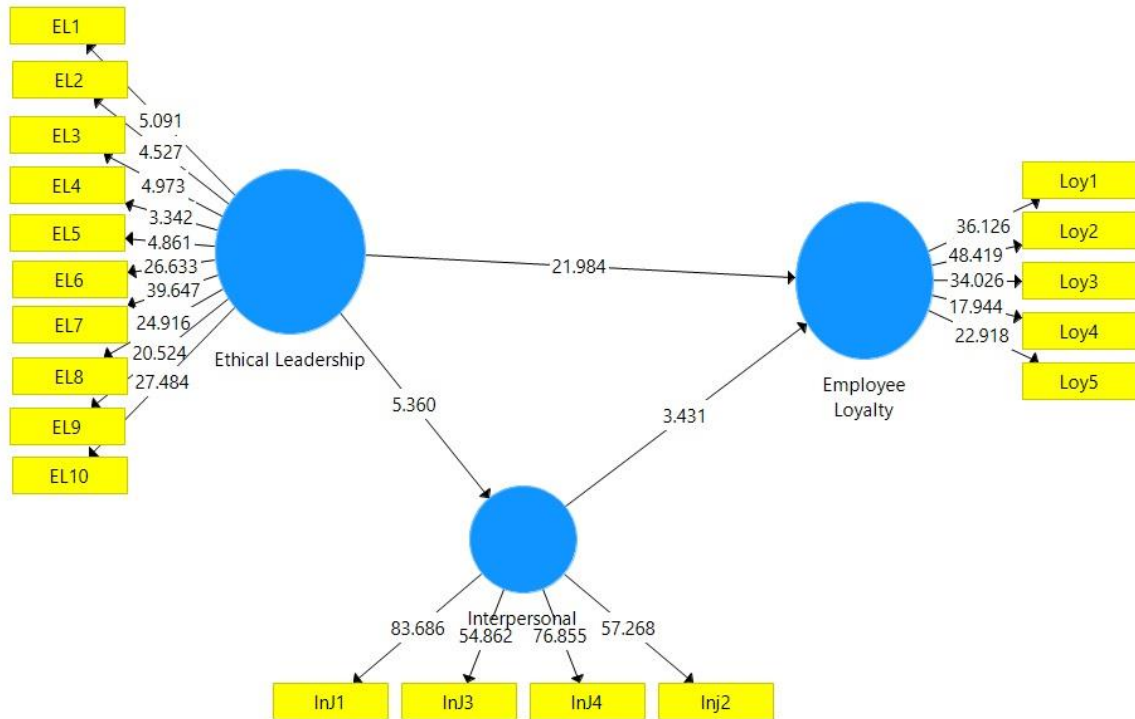


Figure 5.7 shows the value of the effect size (R^2) for Ethical leadership on employee loyalty through the mediating role of interpersonal justice

H2d: Ethical leadership influences employee loyalty through the mediating role of informational justice.

To test this H2d, the researcher used the critical path analysis, in which Ethical leadership influences employee loyalty through the mediating role of informational justice was analysed.

Table 5.15. Table of Coefficient Ethical leadership on employee loyalty through the mediating role of informational justice

Element	B	Mean	S. D	T	P	Result
Ethical Leadership -> Employee Loyalty	0.572	0.577	0.068	8.381	0.000	Accepted
Ethical Leadership -> Informational	0.787	0.791	0.023	34.482	0.000	Accepted
Informational -> Employee Loyalty	-0.053	-0.055	0.081	0.659	0.510	Rejected
Ethical Leadership -> Informational -> Employee Loyalty	-0.042	-0.044	0.065	0.652	0.515	Rejected

Table 5.15. presents the results of the hypothesis analysis of the impact of Ethical leadership on employee loyalty through the mediating role of informational justice. And based on the decision rule related to t, which stipulates the rejection of the null hypothesis if the value of the significance of t is less than (0.05). It turns out that there is a no impact of Ethical leadership on employee loyalty through the mediating role of informational justice.

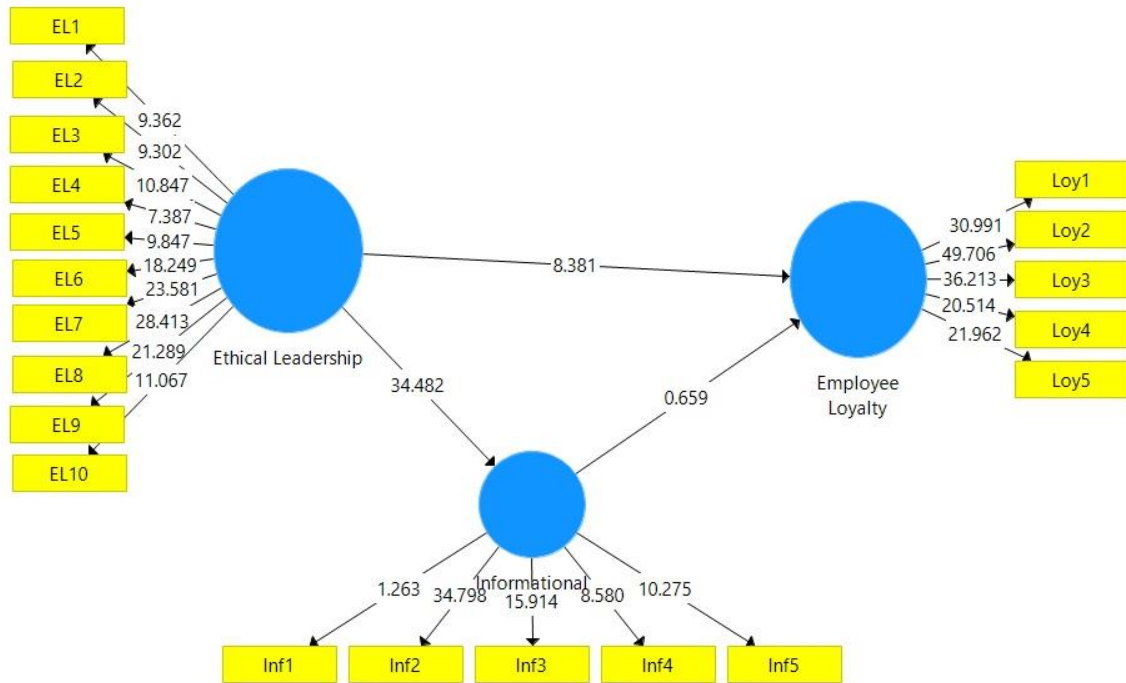


Figure 5.8 shows the value of the effect size (R^2) for Ethical leadership on employee loyalty through the mediating role of informational justice

CHAPTER 6. CONCLUSION and DISCUSSION

According to the findings of this thesis, there is a positive and direct impact of ethical leadership on employee loyalty. Fan et al. (2021) conducted that demonstrates a positive and direct impact of ethical leadership on employee loyalty, it aligns with the general understanding of the relationship between ethical leadership and employee loyalty, as discussed in the previous response. Ethical leadership is commonly associated with positive outcomes in organizational behavior, including increased employee loyalty. study that supports the findings of Qin et al. (2014) and Karatepe (2012) and suggests that these findings are applicable across different cultures.

Organizational justice refers to the perceived fairness in the distribution of rewards, resources, and decision-making processes within an organization. There are several dimensions of organizational justice, including distributive, procedural, interpersonal, and informational justice. The mediation model suggests that the ethical behavior of leaders influences perceptions of organizational justice, and these perceptions, in turn, impact employee loyalty. This model provides a more nuanced understanding of how ethical leadership's impact on loyalty operates through the lens of organizational justice dimensions. It's worth noting that this mediation effect may vary based on specific organizational contexts and individual employee perceptions.

The findings show that there is a positive and direct impact of Ethical leadership on employee loyalty through the mediating role of procedural justice. In this context, a mediating role implies that procedural justice acts as an intermediary factor between ethical leadership and employee loyalty. It suggests that the impact of ethical leadership on employee loyalty is, at least in part, influenced by the perceived fairness of the processes and procedures within the organization.

The positive and direct impact indicates that when leaders demonstrate ethical behavior, it has a direct and positive effect on employee loyalty. However, this impact is not only direct but also influenced by the mediating factor of procedural justice. In other words, the positive effect of ethical leadership on employee loyalty is, in part, because ethical leaders tend to establish fair and just procedures.

These findings align with the broader understanding that ethical leadership can have positive consequences for organizations, including increased employee satisfaction, commitment, and loyalty. Additionally, the role of procedural justice highlights the importance of fair and transparent processes in enhancing the positive effects of ethical leadership on employee outcomes.

The finding of a positive and direct impact of ethical leadership on employee loyalty suggests that when leaders exhibit ethical behavior, it directly contributes to employees feeling more loyal to the organization. However, this impact is not only direct but is also influenced by several types of justice—informational, distributive, procedural, and interpersonal.

This suggests that the positive effect of ethical leadership on employee loyalty is, in part, explained by how these leaders ensure fairness in communication, resource distribution, decision-making processes, and interpersonal interactions. The presence of these forms of justice acts as a mediating mechanism, strengthening the link between ethical leadership and employee loyalty.

The research findings indicate that there is no impact of ethical leadership on employee loyalty through the mediating role of informational justice. Informational justice relates to the fairness and accuracy of information provided to employees. This suggests that how leaders communicate information may not significantly affect employee loyalty in this context. Informational justice, a component of organizational justice, focuses on the fairness

and transparency of information sharing within an organization. In this context, the research suggests that even when ethical leadership is practiced, it may not necessarily lead to greater employee loyalty if the communication and information-sharing processes within the organization are perceived as unfair or lacking transparency.

Both the findings and limitations of the research provide opportunities for future studies to consider. First, because the research mainly focuses on Jordanian commercial banks, future studies may give more emphasis on large companies and SMEs to investigate whether the theoretical framework and findings generalised by the research can be applied to large companies and SMEs as well, so as to reach a more generalizable conclusion.

Second, this study's results provide evidence that several ethical leadership are significantly related to employee loyalty. However, several areas are not covered by this study, but could be relevant to ethical leadership and employee loyalty.

Third, one primary objective of the research is to examine the relationship between ethical leadership and employee loyalty by using organizational justice as mediator. In this regard, future studies may continue to explore the relevant influential factors in such a relationship. More factors cannot be included in this study due to the research scope.

Fourth, this study targeted managers like financial manager Assistant manager executive director internal audit manager. Future study can consider involving top-level management as respondents to get a more diversified perspective. Lastly, this study did not use control variables in the conceptual model; other studies can introduce control variables.

Finally, future research should consider alternative modes of enquiry such as employing the longitudinal methods of data collection design (e.g., experiments, archival data, observations or interviews) to better understand the cause-and-effect relationships at different phases of time (Sakeran, 2005). It would help in gaining a better understanding of

how the relationships between ethical leadership and employee loyalty outcome operate over time.



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APPENDIX

APPENDIX 1

Appendix 1: Survey Questions

Organizational Justice

Procedural Justice

The following items refer to the procedures used to determine your outcome. To what extent:	Very little extent	Little extent	Neutral	Large extent	Very large extent
1. Have you been able to express your views and feelings during those procedures? هل تمكنت من التعبير عن آرائك ومشاعرك خلال تلك					

الإجراءات؟					
2. Have you had influence over the outcome arrived at by those procedures? هل كان لك تأثير على النتيجة التي توصلت إليها تلك الإجراءات؟					
3. Have those procedures been applied consistently? هل تم تطبيق هذه الإجراءات باستمرار؟					
4. Have those procedures been free of bias? هل كانت هذه الإجراءات خالية من التحيز؟					
5. Have those procedures been based on accurate information? هل استندت تلك الإجراءات إلى معلومات دقيقة؟					
6. Have you been able to appeal the outcome arrived at by those procedures? هل تمكنت من الطعن في النتيجة التي توصلت إليها تلك الإجراءات؟					
7. Have those procedures upheld ethical and moral standards? هل تمسكت تلك الإجراءات بالمعايير الأخلاقية والمعنوية؟					

Distributive Justice

The following items refer to outcomes you receive from your job (e.g., pay, promotions, transfers, appraisals, etc.). Thinking of a particular work outcome, to what extent:	Very little extent	Little extent	Neutral	Large extent	Very large extent
8. Does your (outcome) reflect the effort you have put into your work? هل تعكس (نتيجتك) الجهد الذي بذلته في عملك؟					
9. Is your (outcome) appropriate for the work you have completed? هل (نتيجتك) مناسبة للعمل الذي أنجزته؟					
10. Does your (outcome) reflect what you have contributed to the organization? هل تعكس (نتيجتك) ما ساهمت به في المنظمة؟					
11. Is your (outcome) justified, given your performance?					

هل (نتيجتك) مبررة بالنظر إلى أدائك؟					
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Interpersonal Justice

The following items refer to the authority figure (e.g., supervisor, top management) who implemented the procedure to determine your outcome. To what extent:	Very little extent	Little extent	Neutral	Large extent	Very large extent
12. Has (he/she) treated you in a polite manner? هل تم التعامل معك بطريقة مهذبة؟					
13. Has (he/she) treated you with dignity? هل تم التعامل بكرامة؟					
14. Has (he/she) treated you with respect? هل تم التعامل باحترام؟					
15. Has (he/she) refrained from improper remarks or comments? هل تم الامتناع عن الملاحظات أو التعليقات غير اللائقة؟					

Informational Justice

The following items refer to the authority figure (e.g., supervisor, top management) who implemented the procedure to determine your outcome. To what extent:	Very little extent	Little extent	Neutral	Large extent	Very large extent
16. Has (he/she) been candid in (his/her) communications with you? هل كان صريحاً في اتصالاته معك؟					
17. Has (he/she) explained the procedures thoroughly? هل شرح الإجراءات بدقة؟					
18. Were (his/her) explanations regarding the procedures reasonable? هل كانت تفسيراته بخصوص الإجراءات معقولة؟					
19. Has he/she communicated details in a timely manner?					

هل قام بإبلاغ التفاصيل في الوقت المناسب؟					
20. Has (he/she) seemed to tailor (his/her) communications to individuals' specific needs? هل بدا أنه يصمم اتصالاته لاحتياجات الأفراد المحددة؟					

Ethical Leadership

Indicate your level of agreement with the following statements.	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
21. My leader listens to what employees have to say. يستمع قائدي إلى ما يقوله الموظفون					
22. My leader disciplines employees who violate ethical standards. يقوم قائدي بتأديب الموظفين الذين ينتهكون المعايير الأخلاقية					
23. My leader conducts his/her personal life in an ethical manner. يقود قائدي حياته الشخصية بطريقة أخلاقية					
24. My leader has the best interests of employees in mind. يراعي قائدي مصالح الموظفين الفضلى					
25. My leader makes fair and balanced decisions. قائدي يتخذ قرارات عادلة ومتوازنة					
26. My leader can be trusted. يمكن الوثوق بقائدي					
27. My leader discusses business ethics or values with employees. يناقش قائدي أخلاقيات العمل أو القيم مع الموظفين					
28. My leader sets an example of how to do things the right way in terms of ethics. يقدم قائدي مثالاً على كيفية القيام بالأشياء بالطريقة الصحيحة من حيث الأخلاق					
29. My leader defines success not just by results but also the way that they are obtained. يعرّف قائدي النجاح ليس فقط بالنتائج ولكن أيضاً					

بالطريقة التي يتم تحقيقها بها					
30. My leader when making decisions, asks "what is the right thing to do?". يسأل قائدي عند اتخاذ القرارات "ما هو الشيء الصحيح الذي ينبغي عمله؟"					

Employee Loyalty

Indicate your level of agreement with the following statements.	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
31. I speak positively about my company when talking to customers. أتحدث عن شركتي بشكل ايجابي عندما اتحدث عنها امام الزبائن.					
32. I speak positively about my company when talking to friends and relatives. أتحدث عن شركتي بشكل ايجابي عندما اتحدث عنها أمام الاصدقاء والاقرباء.					
33. I can recommend the products and services of my company to others. يمكنني أن أوصي بمنتجات شركتي وخدماتها للآخرين.					
34. I would like to stay with this company also in the future. أود أن ابقى في هذه الشركة أيضاً في المستقبل					
35. I would not change immediately to another company if I got a job offer. لن أغير فوراً عملي إلى شركة أخرى إذا حصلت على عرض عمل منها.					



APPENDIX 2

Appendix 2: Translation of Scales

Employee Loyalty (Hamburg and Stock's scale was translated to English by Matzler and Rentzl, 2006)

ولاء الموظف (مقياس هامبرغ و ستوك تم ترجمته الى اللغة الانجليزية من قبل ماتزلر و رنتزل 2006)

Indicate your level of agreement with the following statements.	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
حدد مستوى موافقتك بالنسبة لهذه العبارات	غير موافق بشدة	غير موافق	غير متأكد	وافق	وافق بشدة
1. I speak positively about my company when talking to customers.					
1. اتحدث عن شركتي بشكل ايجابي عندما اتحدث عنها امام الزبائن.					
2. I speak positively about my company when talking to friends and relatives.					
2. اتحدث عن شركتي بشكل ايجابي عندما اتحدث عنها امام الاصدقاء و الاقرباء.					
3. I can recommend the products and services of my company to others.					
3. يمكن ان اوصي بمنتجات شركتي وخدماتها للآخرين.					
4. I would like to stay with this company also in the future.					
4. اود ان ابقى في هذه الشركة ايضا في المستقبل.					
5. I would not change immediately to another company if I got a job offer.					
5. لن اغير فورا عملي الى شركة اخرى اذا حصلت على عرض عمل منها.					



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