Job Requirements and Effects on Employees' Behavioral Patterns: The Effect of Organizational Justice as an Intermediary Variable an Empirical Study in Al-Rafidain Bank, Baghdad, Iraq

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Abstract

The current research aims to analyze the impact of work requirements on employee behaviors within the banking environment, with a special focus on organizational citizenship behaviors and counterproductive work behaviors, as well as to examine the mediating role that organizational justice with its dimensions of distributive justice, procedural justice, and interactive justice can play in explaining these relationships. The study was based on data collected from a sample of (210) employees from a number of branches of Rafidain bank, in order to identify how the levels of work requirements can be reflected on different types of job behavior. The results of the study indicate that high work demands do not necessarily lead to negative behavioral outcomes, as it can be associated with the emergence of constructive organizational behaviors when employees feel that there is an appropriate level of justice within the organization.

The results also showed that employees ' perception of organizational justice contributes to enhancing organizational citizenship behaviors, while at the same time reducing counterproductive or deviant job behaviors. These findings highlight the importance of clarifying the role that organizational justice plays in balancing work requirements and employee behaviors. From an applied point of view, the study provides a set of important indications for human resources management practices in Iraqi government banks, in particular with regard to enhancing fairness in the distribution of tasks and rewards, transparency of procedures, and improving methods of dealing and communicating with employees. The study also contributes to enriching the modern literature on organizational behavior and Human Resource Management in banking environments and economies in transition.

Keywords: Job Requirements, Organizational Justice, Employees' Behavior, Organizational Citizenship Behavior, Counterproductive Work Behavior, Al-Rafidain Bank, Iraq.

1. INTRODUCTION

1.1 Background and Context

The present-day organizational environment, which is characterized by rapid technological innovation, changing expectations among workers, and increasing competition, has brought the issue of designing and

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communicating job requirements to the forefront of the HRM agenda. Job requirements, defined as formal and informal demands on employees related to the execution of specific tasks, acquisition of relevant competencies, and demonstration of adequate performance, constitute an important aspect of the employment relationship (Morgeson & Humphrey, 2006). Job requirements, when clear, realistic, and fair, act as anchors for behavior and facilitate the creation of a psychologically safe atmosphere in which mutual obligations exist.

Job demands and employee behavior have special relevance in the case of public banks. The operations of these financial institutions take place within a highly complicated institutional framework, which is constrained by regulatory issues, politics, lack of resources, and other similar factors. Al-Rafidain Bank is one of the biggest commercial banks of the Iraqi government. It was founded back in 1941 and is responsible for managing numerous branches across Iraq. This includes paying out salaries to thousands of individuals. In spite of being such an old and important institution, Al-Rafidain Bank has been facing a lot of issues with regard to services offered, employee motivation, and efficiency of operations. Challenges arising out of ambiguous and unbalanced communication about job tasks and requirements (Al-Hakim & Musa, 2021).

In light of this context, this research explores organizational justice as an important mediating construct. Organizational justice, or "the perceived fairness of outcome, process, and interpersonal exchanges within organizations" (Colquitt, 2001), has received considerable theoretical attention in the literature as a framework for how employees make sense of management decisions, including their assignments and task expectations. An employee who perceives the fair allocation of job requirements will have a greater likelihood of engaging in prosocial behavior, such as OCB. In contrast, perceptions of organizational injustice may lead to employee withdrawal, resistance, or CWB.

1.2 Research Problem

Even with the extensive international research on the subject of job requirements, organizational justice, and employees' reactions, there still exist certain areas that have been insufficiently studied, especially from the perspective of the Iraqi banking environment. The first issue pertains to the fact that most of the existing researches concentrate on studying the connection between these variables in the West or in the East Asian environments. Second, although organizational justice is often considered a result of HRM, practices, its role in mediating between job expectations and actual behavioral outputs is underresearched in the empirical literature. Third, the Iraqi state-owned banking sector is a poorly researched area due to a distinctive combination of bureaucratic resistance, post-conflict institutional rebuilding, and pressures of digital transformation, among other factors. The main research problem is as follows: What is the effect of job requirements on employee behaviors at Al-Rafidain Bank, and what is the role of organizational justice in this context?

1.3 Research Objectives

The main aims of this research are as follows:

- To identify the predominant practices related to job requirement in the opinion of workers employed by Al-Rafidain Bank.
- To identify the level of organizational justice in the opinions of workers employed in the bank, taking into account three organizational justice components: distributive justice, procedural justice, and interactional justice.
- To study the correlation between job requirements and behavior of workers.
- To investigate the mediating effect of organizational justice on the correlation between job requirements and worker behavior.
- To develop practical recommendations for the reform of HR policies in Iraqi public banks.

1.4 Research Hypotheses

From the theoretical discussion and previous studies conducted, the following hypotheses will be proposed:

- **H1:** Job demands positively affect employees' behavioral outcomes in the organization Al-Rafidain Bank.
- **H2:** Organizational Justice, including distributive, procedural, and interactional, positively affects employees' behavioral outcomes.
- **H3:** Job demands positively affect employees' perception of organizational justice at Al-Rafidain Bank.
- **H4:** Organizational justice acts as an intervening variable between job demands and employees' behavioral outcomes.

1.5 Importance of the Study

The importance of this study can be discussed from two different perspectives: a theoretical perspective and a practical one. From a theoretical point of view, the proposed research will expand the body of knowledge on organizational justice since this phenomenon will be viewed from the prism of mediation instead of being considered the result of other factors. Practically speaking, the obtained results can become a scientific basis for restructuring jobs, creating performance evaluation systems, and conducting effective communication between supervisors and subordinates in Al-Rafidain Bank. That facilitate positive justice perceptions and, therefore, affect employee behavior positively.

1.6 Scope and Limitations

The geographical scope of this study will be restricted to some of the branches of the Al-Rafidain Bank in Baghdad, Iraq, during the period 2024-2025. Because of its cross-sectional nature, this research design does not allow causal conclusions, and due to the self-reporting measures, socially desirable answers become more likely. Furthermore, results cannot be generalized to any extent to private banks, and cannot be readily applicable to other branches of the Al-Rafidain Bank located in other provinces.

2. RESEARCH METHODOLOGY

2.1 Research Design

This research uses a quantitative research design that takes a descriptive and analytical approach to research. This form of research design is appropriate because of the nature of the objectives pursued by this research, in that it aims at measuring perceptions of a particular target group, testing theory-based hypotheses, and producing generalizable information. The research design used is the cross-sectional survey design, which involves collecting data at one point in time from a representative sample of bank employees.

2.2 Population and Sample Size

The target population consists of all the full-time employees in the Al-Rafidain Bank working inside the Governorate of Baghdad, amounting to approximately 1,450 employees occupying different roles including administration, teller, and supervisor, among others. Stratified random sampling technique was adopted in order to ensure adequate coverage of all different occupations and sizes of branches. The number of respondents required according to Krejcie & Morgan's (1970) sample size table considering a confidence level of 95% and margin of error of ±5% amounts to 230 questionnaires, out of which and valid for analysis, constituting a response rate of 91.3%.

Table 1. Sample Characteristics

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	138	65.7
	Female	72	34.3
Age Group	20–30 years	46	21.9
	31–40 years	89	42.4
	41–50 years	55	26.2
	Above 50 years	20	9.5
Educational Qualification	Diploma	28	13.3
	Bachelor's Degree	127	60.5
	Postgraduate	55	26.2
Years of Experience	Less than 5 years	38	18.1
	5–10 years	74	35.2
	11–20 years	65	31.0
	More than 20 years	33	15.7
Job Category	Administrative Staff	86	41.0
	Tellers & Cashiers	64	30.5
	Supervisors/Managers	37	17.6
	Support Staff	23	11.0

Source: by the author 2026.

2.3 Questionnaire

Data collection was carried out using questionnaires through the aid of an instrument that had been developed by the researchers using a five-point Likert scale format (1= Strongly Disagree to 5= Strongly Agree). The four parts used in the development of the questionnaire included.

PART A: Background information (6 questions).

- Seksi B: Job Requirement Scale — berdasarkan dari skala kajian Morgeson dan Humphrey (2006) serta Hackman dan Oldham (1976) — terdiri dari 18 butir soal yang mencakup variasi tugas, keterampilan, jelasnya kerja, otonomi, dan umpan balik (5 subscale).
- Seksi C: Organizational Justice Scale — berdasarkan skala Colquitt (2001) terkait penelitian multidimensional justice — terdiri dari 20 butir soal yang meliputi distributive justice (4 butir), procedural justice (7 butir), dan interaksi justice (9 butir, dibagi menjadi interpersonal justice dan informational).
- Seksi D: Employee Behavioral Outcome Scale — mengukur OCB (10 butir soal,

2.4 Validity and Reliability

Validity: The validity of the content was achieved through the assessment of the items carried out by five expert assessors in organizational behavior and human resource management. The modifications done to the items were minor but helped to enhance clarity and relevance. Construct validity was established through confirmatory factor analysis (CFA), which revealed that all standardized factor loadings were greater than 0.70 (Hair et al., 2019). Convergent validity was established through Average Variance Extracted (AVE) values, which were greater than 0.50. Discriminant validity was confirmed through Fornell-Larcker and HTMT tests. Reliability was tested using Cronbach's Alpha and Composite Reliability (CR) measure as provided in Table 2 below.

Table 2. Reliability and Validity Indicators

Construct	Items	Cronbach's Alpha	CR	AVE
Job Requirements	18	0.891	0.906	0.582
Distributive Justice	4	0.867	0.883	0.654
Procedural Justice	7	0.879	0.897	0.613
Interactional Justice	9	0.884	0.901	0.591
Organizational Citizenship Behavior (OCB)	10	0.893	0.912	0.601
Counterproductive Work Behavior (CWB)	8	0.856	0.874	0.578

Source: by the author 2026.

2.5 Statistical Techniques

The data analysis was carried out in two phases. The descriptive analysis of data using SPSS Version 28 involved calculating means, standard deviation, and frequency distribution. SEM analysis was done using the PLS technique through SmartPLS 4.0 software. This statistical technique would be ideal for this study given the small sample size, exploratory nature of the study, and the non-normally distributed variables. Mediation analysis involved testing for indirect effects within the 95% confidence interval using bootstrap procedures (5,000 samples) as advocated by Preacher & Hayes (2008).

3. THEORY

3.1 Job Requirements: Definitions and Components

The job requirement theory is highly influenced by the ideas and models presented in the domain of Industrial-Organizational Psychology. Some of these are those suggested by Turner and Lawrence (1965), along with the development of Job Characteristics Model (JCM) by Hackman and Oldham (1976, 1980). The JCM proposes five main job characteristics; skill variety, task identity, task significance, autonomy, and feedback, influencing three primary psychological states that affect performance, productivity, and other aspects of work.Modern conceptions of job requirements now extend beyond the inherent nature of the tasks themselves and include social, knowledge, and context-related aspectsThe Work Design Questionnaire designed by Morgeson & Humphrey (2006) has successfully segregated the various types of task attributes (autonomy, task variety, task significance, task identity, job feedback); knowledge attributes (complexity of job, information processing, problem solving, skill variety, specialization); social attributes (social support, initiated interdependence, received interdependence, external interaction, other feedback); and contextual attributes (ergonomics, physical demand, work context, equipment).In the context of this research, job requirements will be defined through five constructs specifically pertinent to the financial services industry, namely, (1) task diversity and complexity, (2) skill/competency requirements, (3) workload and work pressure, (4) role clarity and feedback, and (5) job autonomy and decision making. These constructs have been chosen based on their relevance to the public sector literature as well as their relevance to the operations at Al-Rafidain Bank.

3.2 Organizational Justice: Theoretical Background and Dimensions

The construct of organizational justice, viewed as the personal assessment of the perceived fairness of organizational events, is probably the best-researched construct in organizational behavior (Greenberg, 1987; Colquitt, 2001). The literature on the subject started to develop in connection with the equity theory that was presented by Adams in 1965, where the basic idea of measuring the outcome fairness is done through comparing the input-output ratio of a certain individual to that of another individual. In the contemporary discourse on organizational justice theory, there have been three major types of organizational have been discussed and categorized. The first one is distributive justice, where one needs to decide if what the individual employee receives, including payment, promotions, allocation, and workload, is fair compared to his or her performance level (Deutsch, 1975). Procedural justice pertains to the perception of fairness in regard to the process and procedures that should be used in decision-making processes in an organization, particularly the ones related to consistency, accuracy, lack of bias, correctibility,

representativeness, and ethics (Leventhal, 1980; Thibaut & Walker, 1975). Interpersonal justice was categorized by Greenberg (1993) into two forms – interpersonal justice and informational justice, depending on the degree to which individuals are respected and explained about decisions made. In relation to banks, organizational justice is especially important. Because of such characteristics of banks as their hierarchy of power, appraisals, and load distributions, there is a multitude of issues associated with justice, which may enhance or diminish employee commitment and behavior engagement.

3.3 Employee Behavioral Outcomes: OCB and CWB

Employee behavioral outcomes represent the observable manifestations of attitudinal and motivational states in the workplace. This study focuses on two complementary behavioral constructs: organizational citizenship behavior (OCB) and counterproductive work behavior (CWB). OCB is an approach proposed by Organ (1988) to describe discretionary behavior that is not rewarded formally but still helps enhance organizational efficiency; examples of such behaviors include altruism, conscientiousness, sportsmanship, courtesy, and civic virtue. It has been demonstrated that there is always a connection between OCB and perceived fairness because individuals who experience fairness tend to reciprocate their employers because they follow the norm of reciprocity (Blau, 1964).

The CWB, which Sackett defines (2002) as an intentional behavior that causes damage to either the organization or its employees, could be looked at from the point of view of the other end of the OCB continuum. CWBs may include behaviors like absenteeism, social loafing, interpersonal aggression, sabotage, and theft. In several research studies conducted, a strong feeling of injustice, particularly procedural and interactional injustice, has emerged as the most influential predictor of CWBs (Colquitt et al., 2001; Cohen-Charash & Spector, 2001).

3.4 Mediating Effect of Organizational Justice

The reasoning that links organizational requirements to behavioral consequences via organizational justice is based on the social exchange theory and group engagement theory (Tyler & Blader, 2003). Social exchange theory implies that all employment relationships involve an underlying element of exchange, and when organizations meet their duties towards the workers, such as creating appropriate job requirements, employees reciprocate through positive behavioral acts. The perception of organizational justice is what helps employees determine whether an organization has fulfilled this contract.

Employees feel higher levels of distributive, procedural, and interactional justice when the job responsibilities have been clearly stated, realistic, and equitably distributed relative to other job responsibilities and their own abilities. These feelings of organizational justice help employees develop organizational identification, trust in management, and affective commitment, all of which have been positively linked to OCB and negatively associated with CWB (Lind & Tyler, 1988; Colquitt et al., 2001).

reciprocity, demonstrated through lower levels of OCB, higher levels of CWB, turnover intention, and disengagement.

3.5 Conceptual Model

Figure 1 below shows the conceptual framework that is central to this research study. The job demands (IV) will be posited to affect the behavioral outcomes of employees (DV) both directly and indirectly via the mediator variable of organizational justice.

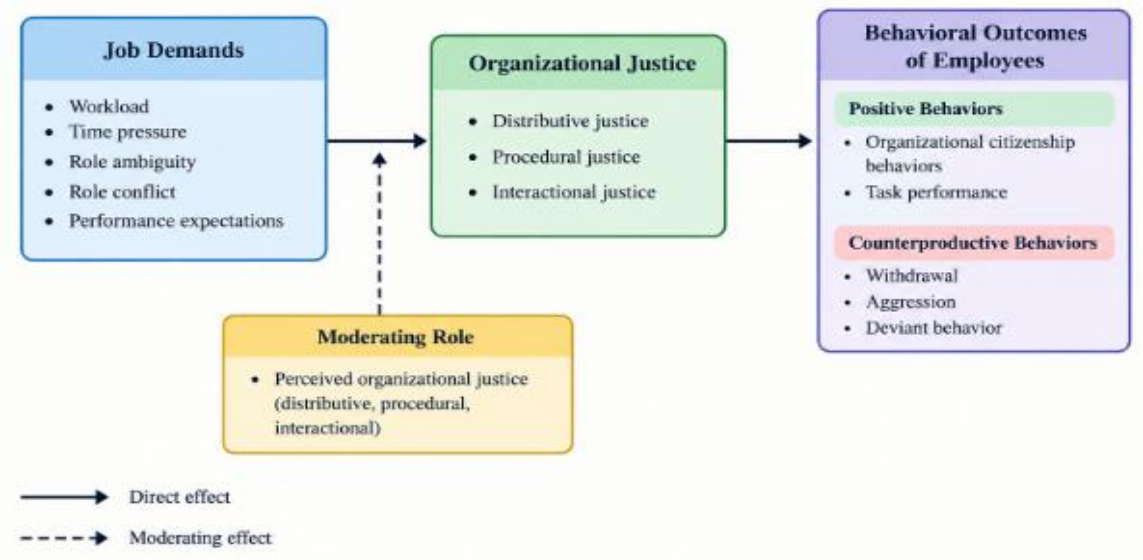

Figure 1: Conceptual Framework of Job Demands and Employee Outcomes

Source: by the author 2026.

4. PRACTICAL SECTION: RESULTS AND ANALYSIS

4.1 Descriptive Analysis

4.1.1 Job Requirements

Descriptive analysis for job requirement variables along with their dimensions is provided below in Table 3. The average score on the job requirements scale is 3.61 with a standard deviation of 0.71, which means that job demands are moderately high at Al-Rafidain Bank. The most highly rated dimension is workload and time pressure (M = 3.84; SD = 0.79). It is obvious that the high workload and time pressure are due to the high volume of transactions made at the bank related to the transfer of government salaries. The least rated dimension is role clarity and feedback (M = 3.28; SD = 0.88).

Table 3. Descriptive Statistics — Job Requirements

Dimension	N	Mean	Std. Dev.	Relative Importance
Task Variety and Complexity	210	3.72	0.74	High
Skill and Competency Demands	210	3.65	0.68	High
Workload and Time Pressure	210	3.84	0.79	High
Role Clarity and Feedback	210	3.28	0.88	Moderate
Autonomy and Decision Latitude	210	3.57	0.77	High
Overall Job Requirements	210	3.61	0.71	High

Source: by the author 2026.

4.1.2. Organizational Justice

Descriptive statistics for organizational justice are shown in Table 4 below. It can be seen that the mean rating for organizational justice in general is 3.44 (SD = 0.74). This is interpreted as showing an average to relatively high level of organizational justice perception. In relation to the three types mentioned above, the dimension with the highest mean rating is interactional justice, with a mean score of 3.56 (SD = 0.69). This is indicative of how supervisors treated their subordinates appropriately and with justifications for their actions.

Table 4. Descriptive Statistics — Organizational Justice

Dimension	N	Mean	Std. Dev.	Relative Importance
Distributive Justice	210	3.29	0.82	Moderate
Procedural Justice	210	3.47	0.76	High
Interactional Justice	210	3.56	0.69	High
Overall Organizational Justice	210	3.44	0.74	Moderate-High
Overall Organizational Justice	210	3.44	0.74	Moderate-High

Source: by the author 2026.

4.1.3 Employee Behavioral Outcomes

Regarding employee behavioral outcomes, OCB recorded a mean of 3.58 (SD = 0.73), indicating that employees engage in moderate-to-high levels of citizenship behavior. CWB, by contrast, yielded a mean of 2.31 (SD = 0.84), suggesting that counterproductive behaviors, while present, are not prevalent. This pattern is consistent with the moderate-to-high justice perceptions identified in the previous section and aligns with predictions derived from social exchange theory.

Table 5. Descriptive Statistics — Employee Behavioral Outcomes

Variable	N	Mean	Std. Dev.	Interpretation
Organizational Citizenship Behavior (OCB)	210	3.58	0.73	Moderate-High
Counterproductive Work Behavior (CWB)	210	2.31	0.84	Low-Moderate

Source: by the author 2026.

4.2 Measurement Model Assessment

Before validating the structural model, the measurement model was tested for reliability, convergent validity, and discriminant validity. According to Table 2 (Section 2.4), Cronbach's alpha and CR values of all constructs are above 0.80, and AVE values are above 0.50, which proves sufficient reliability and convergent validity.

Discriminant validity is tested with Fornell-Larcker criterion as follows: the value of square root of AVE of each construct (in bold in diagonal cells) should be higher than its correlations with other constructs in the same row and column. Table 6 confirms that this condition is met. Moreover, HTMT ratio values were below 0.85, which further validates discriminant validity (Henseler et al., 2015).

Table 6. Fornell-Larcker Criterion — Discriminant Validity

Construct	JR	DJ	PJ	IJ	OCB	CWB
Job Requirements (JR)	0.763					
Distributive Justice (DJ)	0.591	0.809				
Procedural Justice (PJ)	0.573	0.612	0.783			
Interactional Justice (IJ)	0.548	0.587	0.634	0.769		
OCB	0.614	0.581	0.603	0.617	0.775	
CWB	−0.432	−0.498	−0.471	−0.513	−0.556	0.760

Source: by the author 2026.

Note: Diagonal values (bold) represent the square root of AVE. JR = Job Requirements; DJ = Distributive Justice; PJ = Procedural Justice; IJ = Interactional Justice.

4.3 Structural Model and Hypotheses Testing

Structural modeling was performed by PLS-SEM with the bootstrapping method (5,000 sampling) to examine the significance of the hypothesis tests. Model fitness was measured based on the standardized root mean square residual value (SRMR = 0.061), where the results fulfilled the criteria proposed by Henseler et al. (2015), where SRM is below 0.08. Results from the direct effects hypotheses are presented in Table 7.

Table 7. Direct Effects — Structural Model Results

Hypothesis	Path	β	t-value	p-value	Decision
H1	Job Req. → Employee Behavior	0.612	8.741	0.000	Supported
H2	Org. Justice → Employee Behavior	0.487	6.923	0.000	Supported
H3	Job Req. → Org. Justice	0.563	7.884	0.000	Supported

Source: by the author 2026.

Direct effects hypothesis H1, H2, and H3 all have statistical support for being significant at $p < 0.001$. The direct relationship between job requirements and employee behavioral outcomes ($\beta = 0.612$) suggests that any rise of 1 unit in job requirements means a rise of 0.612 units improvement in behaviorally related outcomes. The significant positive relation between job requirements and organizational justice ($\beta = 0.563$) supports the fact that the formulation of job requirements affects the perception of organizational justice significantly.

4.3.1 Mediation Analysis (H4)

To test the mediation hypothesis, Preacher and Hayes (2008)'s procedure for mediation analysis using PLS bootstrap sampling method (n=5,000 samples) is used in this study.

Table 8. Mediation Analysis Results

Mediation Path	Direct Effect	Indirect Effect	95% CI (Lower)	95% CI (Upper)	Mediation Type
JR → OJ → Employee Behavior	0.612	0.274	0.183	0.371	Partial Mediation
JR → DJ → Employee Behavior	0.612	0.109	0.061	0.179	Partial Mediation
JR → PJ → Employee Behavior	0.612	0.088	0.044	0.152	Partial Mediation
JR → IJ → Employee Behavior	0.612	0.077	0.032	0.137	Partial Mediation

Source: by the author 2026.

It is important to note that for this hypothesis, JR refers to job requirements, while OJ denotes organizational justice (general). Similarly, DJ denotes distributive justice, PJ represents procedural justice, and IJ indicates interactional justice. As expected, H4 was confirmed because, based on the results, organizational justice mediates the relationship between job requirements and employees' behavior consequences (indirect effect = 0.274; 95% CI = [0.183, 0.371]). However, it is worth mentioning that the impact of job requirements on behavioral consequences is statistically significant after the analysis of mediation ($\beta = 0.612$, $p < 0.001$). In other words, the indirect impact is partial, rather than full.

What is more important is that when it comes to the impact of each of the dimensions of organizational justice on the mediating of the relationship of interest, the greatest indirect effect belongs to distributive justice (0.109), followed by procedural justice (0.088) and interactional justice (0.077). It should be mentioned that employees of Al-Rafidain Bank demonstrate increased sensitivity to fairness in resource distribution.

4.4 Comparative Analysis by Demographic Variables

One-way ANOVA was employed to examine whether perceptions of job requirements, organizational justice, and behavioral outcomes differed significantly across demographic subgroups. Results are summarized in Table 9.

Table 9. ANOVA Results — Group Differences

Variable	By Gender (F)	By Age (F)	By Education (F)	By Experience (F)
Job Requirements	1.847 (ns)	3.214*	4.102*	5.317**
Organizational Justice	2.113 (ns)	2.987*	3.561*	4.218**
OCB	1.634 (ns)	2.541 (ns)	3.874*	4.601**
CWB	1.291 (ns)	3.312*	2.104 (ns)	3.987*

Source: by the author 2026.

Note: * $p < 0.05$; ** $p < 0.01$; ns = not significant.

According to the outcomes from ANOVA analysis, gender does not generate statistically significant variations among the variables under analysis in accordance with the empirical data in the existing justice studies targeting the professional banking community (Omar, 2020). Statistically significant variations have been discovered in regard to age, educational qualifications, and professional experience. Those who had more working experience (over 10 years) had significantly greater perceptions concerning work-load inequality and lower perception of organizational justice, especially with regard to its distributive aspect, meaning their growing dissatisfaction with pay raises and promotions. Higher educated individuals demonstrated significantly higher scores on OCB scales as suggested by the socialization theory (Organ, 1988).

5. DISCUSSION OF THE RESULTS

5.1 Job Demands and Employee Behavior (H1)

The strong relationship between the independent variable job demands and the dependent variable employee behavior ($\beta = 0.612$, $p < 0.001$) further validates both the theoretical expectations of the Job Characteristics Model and the empirical results generated by contemporary research in developing countries such as (Alotaibi, 2015; Al-Zu'bi, 2010). The implication of this result is that when employees face jobs which have substantive and meaningful content, defined boundaries and an appropriate level of challenge, their behavior becomes prosocial and extra-role.Notably, the highest-scoring job requirement dimension — workload and time pressure ($M = 3.84$) — might, in isolation, be expected to suppress behavioral engagement due to its association with stress and burnout. However, the positive behavioral relationship observed suggests that, in the Al-Rafidain Bank context, high workload may be interpreted as a signal of organizational trust and role importance, motivating behavioral engagement rather than withdrawal. This interpretation warrants further longitudinal investigation.

5.2 Organizational Justice and Employee Behavior (H2)

Given the considerable effect of organizational justice on the behavioral constructs ($\beta = 0.487$, $p < 0.001$), the findings are consistent with the numerous studies that recognize organizational justice as a key motivating factor for OCB (Moorman, 1991; Colquitt et al., 2001) and CWB inhibitor (Cohen-Charash & Spector, 2001). The contribution made to the literature is the confirmation of the validity of the influence of organizational justice in a context of an Iraqi public bank, characterized by centralized management, fixed salary, and hierarchy.The comparative significance of distributive justice as a predictor variable – evidenced both in its low mean value ($M = 3.29$) and in the greatest indirect effect size (0.109) – is indicative of a unique institutional environment in which the employees feel most affected by distribution of workload and compensation. This may be due to the rigid nature of the salary system, which is subject to strict central control through civil service regulations.

5-3 Job Requirements and Organizational Justice (H3)

The critical relationship between job requirements and organizational justice (β = 0.563) confirms the theory that the way jobs are structured and articulated has implications for organizational justice. This study adds to the HRM-organizational justice research (Bowen & Ostroff, 2004) by considering the job design dimension. As employees get In addition to being appropriately and equitably allocated, employees also view such allocation as an indicator that the firm acts fairly and appreciates their input. The low score on the feedback and role clarity variable (M = 3.28), the one among the job requirement dimensions receiving the lowest mean, deserves special attention. Empirical research is unanimous in suggesting that poor feedback and ambiguous roles are two key factors leading to perceived injustice at the workplace (Landy & Farr, 1983). Employees cannot judge their evaluation process fairly without clearly stated performance criteria.

5.4 Mediating Effect of Organizational Justice (H4)

It is the demonstration of partial mediation (indirect effect = 0.274, 95% CI [0.183, 0.371]) that constitutes the main theoretical contribution of this study. The partial, and not the complete, mediation effect is particularly valuable in its theoretical implications because it shows that there are multiple psychological processes by which employees' performance may be affected by job requirements apart from their perception of organizational justice, such as intrinsic motivation, sense of profession, and work involvement (Deci & Ryan, 2000).

The fact that it is distributive justice that demonstrates the greatest degree of mediation implies practical recommendations to HR policies. In particular, while developing reform programs in the sphere of HRM, the focus should not be on procedural measures alone, but on ensuring the clear distribution of tasks and rewards between individuals within organizations.

6. CONCLUSION

This research aimed to examine the associations between job demands, justice, and behavioral outcomes of employees working in Al-Rafidain Bank, Baghdad. Based on the data obtained from a sample of 210 employees utilizing PLS-SEM method, the following conclusions have been made

- The degree of perceived job requirements of employees from Al-Rafidain Bank is relatively high with regard to workload and time pressure, whereas role clarity and feedback are identified as the two key gaps in the HRM process.
- The degree of organizational justice is relatively high with the highest score for interactional justice and the most problematic one for distributive justice, especially for long-term employees who see their career development efforts under recognized.
- The perception of job requirements exerts a significant impact on the behavioral performance of employees by fostering OCB and reducing CWB, showing that proper job requirements positively motivate employees.
- The impact of organizational justice partially mediates the effect of job requirements on behavior of employees, explaining around 30.9% of the total effect. The mediation effect works through all three justice dimensions, where distributive justice is the most important one.
- The empirical results of the study confirm the theoretical foundations of social exchange theory, job characteristics model, and multidimensional justice theory.

7. RECOMMENDATIONS

7.1 Recommendations for Al-Rafidain Bank Management

- Create standardized protocols for job descriptions that clearly define task boundaries and performance benchmarks to decrease role ambiguity and foster feelings of justice amongst staff in all positions.
- Conduct structured and scheduled employee performance reviews, including regular quarterly performance talks between superiors and their subordinates to compensate for the noted weakness in the role clarity and

feedback element. Training for supervisors on the proper conduct of performance reviews needs to be included in the bank's annual HRM strategy.

- Reassess current workload balancing policies to incorporate equitable rotation during peak load periods especially during periods where salary payments have to be made.

7-2Recommendations for HR Policy at Sectoral Level

- The Central Bank of Iraq and respective regulatory bodies should think about coming up with guidelines on minimal standards for HRM in public banks, covering such aspects as formal job description, performance appraisals, and grievance procedures as structural elements for ensuring organizational justice.
- Knowledge-sharing activities between the banks should be promoted for the purposes of transferring best practices in designing jobs, managing workload, and ensuring organizational justice through HRM.

7.3 Recommendations for Future Research

- Causal relationship research must be conducted using longitudinal research designs, as cross-sectional designs inherently do not allow causal analysis of changes in job demands, justice perceptions, and behavioral consequences over time.
- Future studies can enhance the mediational model by introducing psychological contract fulfillment, organizational commitment, and employees' well-being in order to develop a broader picture of the processes that link job demands to behavior.
- The relationships established in this study may be investigated comparatively across public and private banks in Iraq in order to determine their applicability in the general banking environment.

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