





Consequence of psychological distress on performance achievement: A social exchange theory perspective

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Abstract

Purpose: This study aimed to examine and analyze the consequences of psychological distress on performance achievement of managers and employees in Islamic micro-finance institutions in Indonesia.

Design/methodology: A survey was conducted in this study, involving 194 managers and employees in Islamic microfinance institutions in Indonesia.

Findings: This study confirmed that the aspects of formal justice and social justice had a significant effect on psychological distress and performance achievement. Another finding showed that psychological distress had a significant effect on performance achievement and served as a mediating variable for the effect of social justice on performance achievement.

Research limitations/implications: This study only focused on the effect of psychological distress on the performance achievement of human resources in the context of Islamic microfinance institutions. Besides, in explaining the model, this study only focused on one point of view of the grand theory, i.e., social exchange theory.

Originality/value: This study provided information on alternative strategies in managing and minimizing the risks of psychological distress to improve performance achievement in Islamic microfinance institutions.

Keywords: Employee performance, Formal justice, Psychological distress, Social exchange theory, Social justice

Jel Codes: ML40, I140, I310

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1. Introduction

One of the important issues that practitioners and researchers in the field of human resource management should pay attention to in the era of the industrial revolution is related to the risks of psychological distress. One of the crucial issues that must also be considered by practitioners and researchers in the field of human resource management is related to the risk of psychological pressure. Psychological distress could occur to all organization members if there is an unpredictable work environment that requires the ability to adapt. This condition requires all the organization members to use their abilities optimally, but this certainly can cause psychological distress when they are not able to achieve the targeted goals. Instead of having the ability to bring positive contributions, the distress can cause mental health deterioration, ending up with a decreased performance. This condition is in accordance with the findings shown by experts that psychological distress has a negative effect on employee and organizational performance (Duraku & Hoxha, 2018).

Psychological distress can also occur due to other organizational factors, where in the perspective of social exchange theory, the organization is referred to as an arena of exchange that involves leaders and members of the organization (Cropanzano, Prehar & Chen, 2002). A belief exists that, in an exchange process, conflicts are often found, leading to psychological distress. Conflicts occur usually because of injustice in exchange (Cropanzano & Mitchell, 2005). Injustice in the context of an organization is related to the aspects of formal justice and social justice. Such injustice causes the employees to perceive that they are not appreciated and all the efforts that they make for the leadership and the organization are meaningless. When this condition is not acceptable, employees who are emotionally vulnerable frequently end up experiencing psychological distress, even mental health deterioration (Román-Mata, Puertas-Molero, Ubago-Jiménez & González-Valero, 2020). Employees with severe psychological distress experience a decline in focus at the workplace, making their output quality and quantity different from the normal conditions. In other words, this condition indirectly reflects that psychological distress could lead to a decreased performance.

This study ultimately made several contributions in the science and practice of human resource management. First, we examined how psychological distress affects the performance achievement of human resources in an organization. As stated in several studies, the effect of psychological pressure on human resource performance finds inconsistent results such as Duraku and Hoxha (2018) and Spivey, Havrda, Stallworth, Renfro and Chisholm-burns (2020), they report that psychological pressure has significant effect on performance. While in other studies, psychological stress is reported to have no significant effect on performance (Dendle et al., 2018; Goksel, Caz, Yazici & Ikizler, 2017). Substantially, psychological distress causes organizational members to lose focus, so they could not make optimal contributions, thus declining their performance (Ismail, Saudin, Ismail, Samah, Bakar & Aminudin, 2015; Khuong & Yen, 2016). We believe that minimizing the risk of psychological distress can bring benefits to performance achievement.

Second, we used the perspective of social exchange theory in explaining the effect of psychological distress on the performance achievement of human resources. Exchange activities can frequently cause disappointment and dissatisfaction of each of the parties involved (Anwar Muafi, Widodo, & Suprihanto, 2020). This condition certainly reflects a negative emotional response. There are several factors assumed to cause negative emotional responses in the exchange process, one of which is injustice (Boals, Trost, Warren & Mcshan, 2020). Referring to this statement has strengthened our belief that social exchange theory is relevant to explaining psychological distress. Moreover, there are not many studies that examine psychological distress using the perspective of social exchange theory, especially its effect on human resource performance. Some studies only focus on the conservation perspective of resources theory (Meunier, Bouchard, Coulombe, Doucerain, Pacheco & Auger, 2022) in explaining the effect of psychological stress on individual performance.

Third, we examined how organizational factors cause psychological distress. According to experts, psychological distress is an emotional state experienced by an individual as a response to a certain stress or request that results in losses and unfulfilled needs (Ridner, 2004). In the context of an organization, in our opinion, requests that cause losses lead to both formal and social injustice. Formal and social injustice are a significant antecedent of psychological distress (Cloutier, Vilhuber, Harrison & Béland-ouellette, 2018; Kobayashi & Kondo, 2019).

Injustice triggers the negative emotional response of an individual because an assumption exists, that all the contributions that they have made are not appreciated and that their existence is ignored. Excessive negative emotional responses can cause an individual to suffer from severe psychological distress (Iwamitsu, Shimoda, Tani, Okawa & Buck, 2005). As mentioned by experts, injustice affects psychological distress (Yokouchi & Hashimoto, 2019). Unfortunately, the roles of both formal and social justice on psychological distress have not been widely studied, especially in the field of organizational justice (Nakagawa et al., 2014). Moreover, other relevant studies, more likely to associate psychological stress with aspects outside the organizational context as Keles, McCrae and Grealish (2020) and Espinosa and Rudenstine (2020).

Eventually, we empirically examined the role of psychological distress on employee performance in the context of Islamic microfinance institutions in Indonesia. There are not many empirical studies on the role of psychological distress on performance, especially in the context of Islamic microfinance institutions. This is because of an assumption that financial institutions have higher work pressure than non-financial institutions (Vogazianos, Petkari, Arakliti, Soteriades, Antoniadis & Tozzi, 2019) and a quite high risk of organizational injustice, especially in microfinance institutions. On the other hand, there is a uniqueness possessed by Islamic microfinance institutions in Indonesia which is rarely found in conventional financial institutions. One of these uniqueness is the existence of a level of ratio (profit-loss sharing) which can be negotiated (Saefullah & Effendi, 2019) by the distributor and recipient with the aim that one party does not feel disadvantaged. The uniqueness of Islamic microfinance institutions encourages a number of researchers in the field of human resource management to continue to conduct in-depth studies in order to find alternative strategies for improving the performance and sustainability of Islamic microfinance institutions.

2. Literature review

2.1. Social exchange theory

According to Homans (1958) social exchange is an exchange of both material and/or nonmaterial goods that involves no less than two parties. Another definition of social exchange refers to voluntary actions of an individual who is motivated by returns that they expect to receive and that they usually obtain from others (Blau, 1964). In addition, Emerson (1976) assumed that social exchange is a resource that will continue to exist if there is a return in value that is of equity. The perspective of social exchange theory describes an organization as an arena of exchange that involves leaders and employees. In general, a person decides to become a member of an organization because s/he has an expectation to obtain benefits. In reality, the exchange relationships do not always go as expected by the parties involved; there are risks of negative affective conditions due to a conflict during the exchange. This conflict can be triggered by injustice perceived by one of the parties. Injustice encourages the aggrieved party to respond to the injustice as a protest for their anger and disappointment by deliberately lowering the quality and quantity of inputs or outputs. A number of experts reveal that low levels of justice trigger higher negative emotional reactions (Inoue et al., 2010; Ito et al., 2015). Negative emotional reactions can be displayed through a variety of destructive behaviours, including anger, anxiety, and distress (Lemay & Dobush, 2014), eventually leading to a reduced performance (Lim & Tai, 2014).

2.2. Formal justice, psychological distress, and employee performance

Formal (procedural) justice represents the fairness of the procedure for determining outcomes (Simmers & McMurray, 2018). Intellectual and emotional recognition will be formed from procedural justice, which then creates trust and commitment that build voluntary cooperation in the implementation of strategies (Kim & Mauborgne, 2005). Anwar, Muafi, Widodo and Suprihanto (2022) explained that formal (procedural) justice is responsible for an increase in performance. This statement is in line with a number of studies, showing that formal justice has a significant effect on employee performance (Clercq & Azeem, 2020; Khan, Saleem & Idris, 2020). Under different conditions, procedural injustice could trigger intellectual and emotional anger as well as distrust and hatred (Cropanzano, Bowen & Gilliland, 2007). This condition is very likely to occur, particularly in relation to exchange relationships. Procedural injustice could also trigger a perception that the inputs contributed by one party is meaningless for the other party involved in the exchange. This certainly causes disappointment

and anger that may lead to psychological distress (Anwar et al., 2022; Yamaguchi, Kim, Akutsu & Oshio, 2015). According to Ridner (2004), psychological distress itself is an emotional state that is experienced by someone as a form of response toward certain demands that can result in losses. This concept is not much different from the definition of psychological distress stated by Kumar, Arain and Channa (2019), which is referred to as a form of reaction to the environment where there is a) threat of net loss of resources, b) net loss resources, or c) lack of resources income, following resources investment. In the context of exchange relationship, injustice clearly brought a detrimental impact on each party involved, due to an imbalance between inputs and outputs received. Therefore, it is very appropriate if Kobayashi and Kondo (2019) stated that injustice pushes a person to a higher psychological distress. This assumption is in line with the findings of previous empirical studies, showing that formal justice has a significant effect on psychological pressure (Cloutier, et al., 2018; Yokouchi & Hashimoto, 2019). Based on the empirical findings and assumptions that have been built, alternative hypotheses are proposed as follows:

H1: Formal justice has a positive effect on employee performance.

H2: Formal justice has a negative effect on psychological distress.

2.3. Social justice, psychological distress, and employee performance

Social justice in the context of an organization is represented as the communication perceived by employees and how the management treat them (McCarthy, Hrabluik & Jelley, 2009). A study revealed that social or interactional factors have a significant effect on motivation and lead to increased work outcomes (McCarthy, et al., 2009). Pakpahan, Eliyana, Hamidah, Buchdadi and Bayuwati (2020) in a study of employees of PT. Telkomsel Indonesia in the East Java region found that the interactional justice dimension had a significant effect on employee performance. This is in line with the findings of other studies, showing that social justice can affect performance (Keum & Miller, 2019; Khan et al., 2020; Zeb, Abdullah, Othayman, Bin & Ali, 2019). On the other hand, referring to the concept stated by Colquitt (2001) regarding the instrument of social justice, social justice that is not fulfilled is characterized by leaders who do not behave politely, do not respect the employees, and tend to share information inappropriately. This surely has the potential to cause disappointment and anger from employees to their leaders, because basically employees have contributed and they hope to get what they deserve. A study have revealed that a number of employees feel disappointed and angry over the unfair treatment of their leaders at work (Hennekam, Ananthram & McKenna, 2019), which then leads them to a condition of serious psychological distress (Fernández, Crivelli, Magrath, Allegri & Pedreira, 2020). This uncontrolled psychological distress can have an impact on mental health conditions that are more severe, and it can even have an impact on decreasing physical health conditions such as hypertension and coronary heart disease (Greenberg, 2010). In the context of exchange relationship, psychological distress can be triggered due to the harm perceived by certain parties for injustice during the exchange process. This condition is also revealed by a number of scholars that psychological distress occurs because of the unfavorable returns in exchange activities (Ito et al., 2015; Rousseau, Salek, Aubé, & Morin, 2009). This statement is in line with the concept described by Kumar et al. (2019) that psychological distress is a reaction to an environment where there is a threat of loss and lack of resource acquisition for resource investment. Regarding the influence of social justice on psychological distress, it has been explained through several empirical studies. Lucas (2020) found that social justice can affect mental health and negative emotional conditions such as depression. This finding is in accordance with a number of previous studies and strengthens the assumption that justice can serve as a significant antecedent of psychological distress (Kobayashi & Kondo, 2019; Yokouchi & Hashimoto, 2019). Based on the empirical findings and assumptions that have been built, alternative hypotheses are proposed as follows:

H3: Social justice has a positive effect on employee performance.

H4: Social justice has a positive effect on psychological distress.

2.4. Psychological distress and employee performance

In general, a negative affective condition occurs because exchange relationships do not run well. This condition can be manifested in the form of expressions of regret, disappointment, and anger. A negative affective condition can be experienced by all parties without exception and, when not properly handled, this condition may result in psychological distress and mental health deterioration. According to Robert and Hockey (1997) there is a decrease in individual motivation and efforts when experiencing psychological distress. In addition, psychological distress may make individuals unable to manage their roles optimally, thus decreasing their work achievement. Lim and Tai (2014) in a study of employees of non-profit organizations in Singapore found a significant negative effect of psychological distress on work performance. Hilton and Whiteford (2010) found that moderate and high levels of psychological distress had a significant correlation with a decrease in the success at work. This is similar to the findings of a recent study that psychological distress had a significant effect on individual performance (Duraku & Hoxha, 2018; Ismail et al., 2015; Khuong & Yen, 2016). Based on the empirical findings and the assumptions that have been built, alternative hypotheses are proposed as follows:

H5: Psychological distress has a negative effect on employee performance.

2.5. Mediation effect of psychological distress

According to Cropanzano and Mitchell (2005) in the perspective of social exchange theory, an organization reflects an arena of exchanges, where the decision taken by someone to join as a member of the organization is due to an expectation to gain benefits. Exchange relationships basically should consider the aspect of balance in relation to the input and output contributions of each of the parties involved in the exchange (Cropanzano, et al., 2002). The risk of conflicts could lead to a decrease in the quality of the exchange relationships due to an imbalance between input and output contributions. This imbalance is a representation of injustice which then triggers a negative emotional response from the aggrieved party. Such negative emotional response, if uncontrolled, may cause psychological distress and mental health deterioration (Valikhani, Ahmadnia, Karimi & Mills, 2019; Wu, Yu, Yang, Cottrell, Peng & Guo, 2020). A number of previous studies have confirmed this phenomenon through empirical investigations, and found that injustice has a significant influence on higher psychological distress (Haghighinezhad, Atashzadeh-Shoorideh, Ashktorab, Mohtashami & Barkhordari-Sharifabad, 2019; Yokouchi & Hashimoto, 2019). When this condition cannot be overcome, employees may lose their focus at the workplace (Massé, 2000). As a consequence, the quality and quantity of work are not optimal. This condition have also been conveyed in a number of relevant studies, that high psychological pressure has an influence on decreasing employee performance (Duraku & Hoxha, 2018). The theoretical basis and existing empirical results have indicated that psychological distress can act as a mediator in the influence of organizational justice on employee performance. Therefore, the alternative hypotheses are proposed as follows:

H6: Psychological distress mediates (partially or fully) the effect of formal justice on employee performance.

H7: Psychological distress mediates (partially or fully) the effect of social justice on employee performance.

3. Research methods

3.1. Data collection and analysis

This study involved 194 managers and employees of Islamic Microfinance Institutions in the Special Region of Yogyakarta, Indonesia. This figure has met the ideal number of samples when testing hypotheses and analyzing data using the SEM approach with AMOS analysis tools ranging from 100 to 200 samples ((Hair, Black, Babin & Anderson, 2014). The data were collected by a survey using the convenience sampling method. The survey was conducted using a questionnaire referring to the six-point Likert scale. For the hypothesis testing and data analysis, this study used a Structural Equation Modeling (SEM) approach with the Analysis Moment Structure (AMOS) software version 24.00.

3.2. Measurement variables

Psychological distress in this context was measured by six indicators developed by Kessler et al. (2002). Meanwhile, employee performance was measured by five indicators from the dimensions of in-role performance by referring to Williams and Anderson (1991). Finally, in their roles as exogenous constructs, formal justice (procedural justice) and social justice (interactional justice) were measured by referring to the indicators developed by Colquitt (2001) and Tjahjono (2007).

4. Results

4.1. Descriptive analysis

Characteristic	Criteria	Amount	Percentage (%)
Gender	Man	74	38.1
	Woman	120	61.9
Total		194	100
Age	< 20 years old	4	2.1
	20 – 30 years old	69	35.6
	31 – 40 years old	67	34.5
	41 – 50 years old	50	25.8
	> 50 years old	4	2.1
Total		194	100
Education	Senior High School	66	34
	Diploma	23	11.9
	Bachelor	100	51.5
	Master	5	2.6
Total		194	100
Position	Manager	56	28.9
	Staff	138	71.1
Total		194	100
Years of service	< 5 Years	55	28.4
	5 – 10 Years	83	42.8
	11 – 15 Years	34	17.5
	16 – 20 Years	15	7.7
	> 20 Years	7	3.6
Total		194	100

Table 1. Descriptive analysis

The output descriptive analysis shows that the majority of respondents are female. Furthermore, the majority of respondents have an age range of 20 - 30 years. The majority of respondents have a bachelor degree education level. While, the majority of respondents occupy positions as staff. Finally, the majority of respondents have a working period of 5 - 10 years.

4.2. Measurement model

Construct	Items	Loading Factor	VE	AVE	CR
Psychological Distress (PD)	PD1	0.716	0.613	0.783	0.874
	PD2	0.655			
	PD3	0.596			
	PD4	0.870			
	PD5	0.807			
	PD6	0.730			
Formal Justice (FJ)	FJ1	0.675	0.518	0.720	0.827
	FJ2	0.651			
	FJ3	0.707			
	FJ4	0.651			
	FJ5	0.701			
	FJ6	0.398			
	FJ7	0.650			

Construct	Items	Loading Factor	VE	AVE	CR
Social Justice (SJ)	SJ1	0.904	0.616	0.785	0.913
	SJ2	0.917			
	SJ3	0.936			
	SJ4	0.607			
	SJ5	0.632			
	SJ6	0.609			
	SJ7	0.623			
	SJ8	0.624			
	SJ9	0.686			
Employee Performance (EP)	EP1	0.735	0.747	0.865	0.926
	EP2	0.864			
	EP3	0.921			
	EP4	0.893			
	EP5	0.802			

Table 2. Result of confirmatory factor analysis

The first order confirmatory factor analysis (CFA) showed that there was one indicator variable with a loading factor < 0.5, namely the formal justice construct "I can file appeal or protest the (results) achieved by the procedure (FJ6)"; the item should be removed to obtain an indicator variable with better validity. The first order confirmatory factor analysis (CFA) also showed the goodness of fit value of the employee performance construct and found six indices with good fit criteria (RMR, RMSEA, GFI, AGFI, TLI, and CFI). In the formal justice construct, there was only one index with good fit criteria (RMR) and two of them fell in the marginal fit category (GFI and CFI). In the social justice construct, no index was found to have good fit criteria. For the psychological distress construct, only three indices were found to have good fit criteria (GFI, TLI, and CFI) and one of them fell in the marginal fit category (AGFI). According to Hair, et al. (2014), it requires at least three or four indices with good fit criteria in order for the model to be considered appropriate. Based on this opinion, it is necessary to revise and modify several constructs (formal justice and social justice) to obtain a more appropriate model.

4.3. Structural model

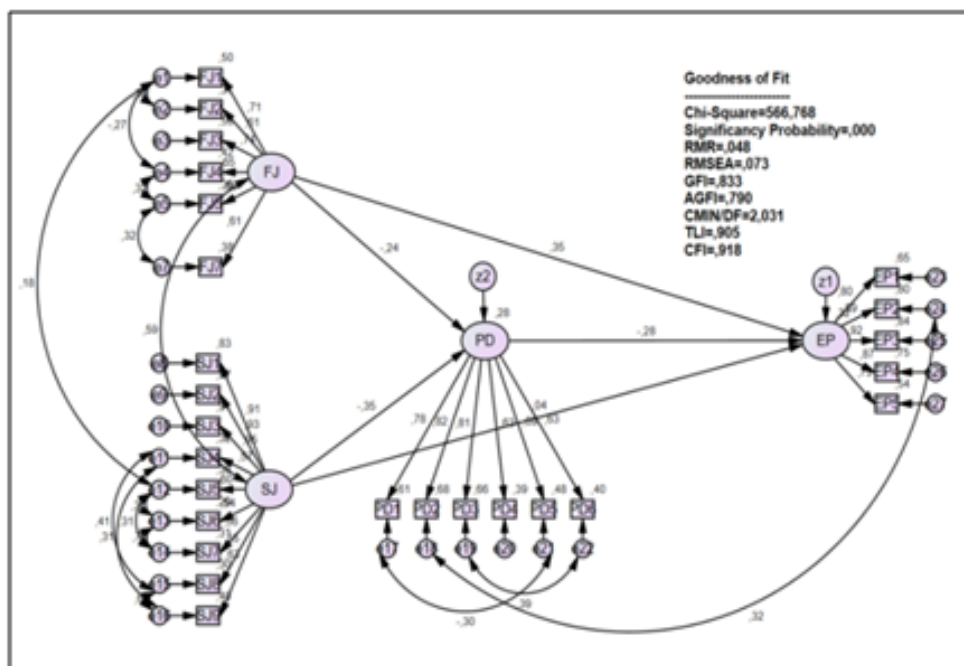


Figure 1. Structural model revised

Model	χ^2	Df	P	RMR	RMSEA	GFI	AGFI	CMIN/DF	TLI	CFI
Goodness of Fit Indexed for Measurement Model Revised										
Model Revised	566.77	279	0.00	0.048	0.073	0.833	0.790	2.031	0.905	0.918
Construct	Items	Loading Factor					VE	AVE	CR	
Psychological Distress (PD)	PD6	0.635					0.611	0.782	0.873	
	PD5	0.693								
	PD4	0.626								
	PD3	0.811								
	PD2	0.823								
	PD1	0.780								
Formal Justice (FJ)	FJ7	0.615					0.534	0.731	0.818	
	FJ5	0.595								
	FJ4	0.651								
	FJ3	0.742								
	FJ2	0.612								
	FJ1	0.705								
Social Justice (SJ)	SJ9	0.633					0.588	0.767	0.899	
	SJ8	0.552								
	SJ7	0.561								
	SJ6	0.539								
	SJ5	0.600								
	SJ4	0.567								
	SJ3	0.955								
	SJ2	0.935								
	SJ1	0.913								
Employee Performance (EP)	EP1	0.805					0.747	0.864	0.926	
	EP2	0.893								
	EP3	0.916								
	EP4	0.867								
	EP5	0.734								

Table 3. Measurement of structural model revised (Source: Own study)

Construct	FJ	SJ	PD	EP
FJ	0.720			
SJ	0.353	0.785		
PD	0.182	0.248	0.783	
EP	0.263	0.162	0.199	0.865

Table 4. Discriminant validity

The revised structural model showed that the overall loading factor of all the indicators was > 0.5 , meaning that all the construct indicators were valid. This finding is supported by the statement from Hair, Black, Babin, Anderson, Black and Anderson (2018), that an indicator is valid if the value of loading factor is > 0.5 . The revised structural model also showed that the overall convergent validity of the constructs was $VE > 0.5$, $AVE > 0.5$ and $CR > 0.7$, meaning that the construct items after the model was revised were reliable. On the other hand, the assumption for discriminant validity for each constructs has also been met, as evidenced by the value of square root AVE for each latent construct, which is higher than the correlation value between other constructs. Good discriminant validity provides evidence that a construct is unique and capable of capturing the phenomena that other measures cannot (Hair et. al., 2018). The AVE square root of each latent construct was higher than the correlation value between the constructs, meaning that each construct met the discriminant validity assumption. Finally, the revised structural model found five indices with good fit criteria (RMR, RMSEA, CMIN/DF, TLI, and CFI), so the structural model was considered appropriate.

Univariate data normality showed that most of the critical ratio (c.r) on skewness was greater than ± 2.58 . Meanwhile, the multivariate data normality showed that the critical ratio (c.r) in kurtosis was 25.552 or greater than ± 2.58 . Nonetheless, some experts argue that the multivariate normality assumptions can also be met with a critical kurtosis not greater than 30 (Lai & Hitchcock, 2014; Walker, 2010). Furthermore, the mahalanobis

distance showed no data exceeding 54.052, meaning that there were no multivariate outliers. Finally, the correlation between the independent variables was $0.589 < 0.85$, indicating no multi-collinearity in the model.

	Estimate	S.E.	C.R.	P	Conclusion
PD → FJ	-.243	.201	-2.384	.017	Significant
PD → SJ	-.351	.160	-3.499	***	Significant
EP → PD	-.283	.056	-3.223	.001	Significant
EP → FJ	.347	.130	3.349	***	Significant
EP → SJ	.040	.092	.445	.657	Not Significant

Table 5. Hypotheses test

The hypothesis testing showed that the standardized regression coefficient of the formal justice construct on employee performance was 0.347 with a C.R of $3.349 > 1.96$, meaning that the first hypothesis was accepted. The standardized regression coefficient of the social justice construct on employee performance was 0.040 with a C.R of $0.445 < 1.96$, indicating that the second hypothesis was rejected. The standardized regression coefficient of the formal justice construct on psychological distress was -0.243 with a C.R of $-2.384 > 1.96$, meaning that the third hypothesis was accepted. The standardized regression coefficient of the social justice construct on psychological distress was -0.351 with a C.R of $-3.499 > 1.96$, indicating that the fourth hypothesis was accepted. The standardized regression coefficient of the psychological distress construct on employee performance was -0.283 with a C.R of $-3.223 > 1.96$, meaning that the fifth hypothesis was accepted.

4.4. Mediation effect

Direction of Mediation Effects	Standardized Direct Effect	Standardized Indirect Effect	Conclusion
FJ → PD → EP	0.347	0.069	Not significant
SJ → PD → EP	0.040	0.099	Significant

Table 6. Direct and indirect effect

The results of the direct effect and indirect effect test showed that the value of the direct effect of the formal justice construct on employee performance through psychological distress was 0.347, greater than the indirect effect of the formal justice construct on employee performance through psychological distress (0.069). This means that psychological distress did not mediate (partially or fully) the effect of formal justice on employee performance, so the sixth hypothesis was rejected. Meanwhile, the value of the direct effect of the social justice construct on employee performance through psychological distress was 0.040, lower than the indirect effect of the social justice construct on employee performance through psychological distress (0.099). This means that psychological distress fully mediated the effect of social justice on employee performance, so the seventh hypothesis was accepted.

4.4. Null effect

	Estimate	S.E.	C.R.	P	Conclusion
PD → FJ	-.252	.321	-.787	.432	Not Significant
PD → SJ	-.707	.286	-2.469	.014	Significant
EP → FJ	.340	.212	1.604	.109	Not Significant
EP → SJ	.018	.186	.097	.922	Not Significant
EP → PD	-.233	.107	-2.177	.030	Significant

Table 7. Effect null of manager group (Source: Own study)

	Estimate	S.E.	C.R.	P	Conclusion
PD → FJ	-.515	.255	-2.019	.043	Significant
PD → SJ	-.576	.187	-3.073	.002	Significant
EP → FJ	.492	.142	3.473	***	Significant
EP → SJ	.066	.091	.724	.469	Not Significant
EP → PD	-.090	.051	-1.752	.080	Not Significant

Table 8. Effect null of employee group

The two tables above explain that there is a significant difference in the result of the zero effect between the groups of managers and employees in testing the research hypothesis. The zero effect from the manager group indicates that the social justice construct has a negative significant influence on psychological distress, as evidenced by the coefficient value of standard regression of -0.707 and the CR value of $-2.649 > 1.96$. The psychological distress construct is also found to have negative significant influence on employee performance, as evidenced from the coefficient value of standard regression of -0.233 and the C.R. value of $-2.177 > 1.96$. However, in the manager group, the construct of formal justice is found to have no significant influence on psychological distress, as shown by the coefficient value of standard regression of -0.252 and the C.R. value of $-0.787 < 1.96$. The formal justice construct is found to have no significant influence on employee performance, as indicated by the coefficient value of standard regression of 0.340 and the C.R. value of $1.604 < 1.96$. Finally, social justice construct is found to have no significant influence on employee performance, as indicated by the coefficient value of standard regression of 0.018 and the C.R. value of $0.097 < 1.96$.

Furthermore, the zero effect from the employee group indicates that the formal justice construct has a negative significant influence on psychological distress, as evidenced by the coefficient value of standard regression of -0.515 and the C.R. value of $-2.019 > 1.96$. The social justice construct has a negative significant influence on psychological distress, as evidenced by the coefficient value of standard regression of -0.576 and the C.R. value of $-3.073 > 1.96$. Finally, the formal justice construct is found to have a significant influence on employee performance, as indicated by the coefficient value of standard regression of 0.492 and the C.R. value of $3.473 > 1.96$. In the employee group, social justice construct is found to have no significant influence on employee performance, as indicated by the coefficient value of standard regression of 0.066 and the C.R. value of $0.724 < 1.96$. Psychological distress construct does not have a significant influence on employee performance, as indicated by the coefficient value of standard regression of -0.090 and the C.R. value of $-1.792 < 1.96$.

5. Discussion

The finding of this study proved that formal justice had a significant effect on employee performance achievement and this is in line with the finding of several previous studies (Anwar et al., 2022; Clercq & Azeem, 2020; Khan et al., 2020). The fulfilment of formal justice encourages employees to contribute positively, manifested in the form of optimal efforts to develop the organization. Employees perceive that the fulfilment of formal justice is a concrete proof of the organization's commitment to paying attention and being responsible for its members. Another finding of this study proved that both formal justice and social justice also had a significant effect on psychological distress and this is in line with the findings of several experts in relevant previous studies (Cloutier et al., 2018; Kobayashi & Kondo, 2019). Non fulfilment of formal and/or social justice can trigger a negative emotional response in the form of disappointment which can cause psychological distress. The perception of injustice can create a negative stigma, i.e., that the leader or organization neither appreciates the efforts made by its members nor pays attention to the welfare of the members. When employees are unable to accept these conditions, they might have to experience negative affective conditions which lead to psychological distress (Yokouchi & Hashimoto, 2019).

The next finding showed that psychological distress had a significant effect on employee performance. This is in accordance with the statement of experts in several relevant previous studies (Duraku & Hoxha, 2018; Ismail et al., 2015; Khuong & Yen, 2016). Employees revealed that psychological distress they experienced from work or unfair treatment of their leaders could make them lose focus at the workplace, consequently leading to a decreased quality and quantity. This condition should be overcome properly and immediately, unless it will have a significant effect in the form of losses. Furthermore, this study proved that psychological distress mediated the effect of social justice on employee performance achievement. The non-fulfilment of social justice reflects that leaders are disrespectful to the members, eventually triggering distrust among employees to their leaders (Liu, Cheng & Ouyang, 2021). When leaders treat their employees unfairly, it will also create a negative stigma that these leaders neither care nor appreciate the existence of the members in the organization. Emotionally-vulnerable employees will get angry, disappointed, and not accepting; when this condition remains, this may lead to severe psychological distress (Kessler, 1979). Uncontrolled psychological distress causes a person to lose focus

at the workplace, making them unable to contribute optimally to the organization, thus decreasing the performance.

Finally, this study found that social exchange theory was relevant to explaining the role of psychological distress as a mediating variable for the effect of social justice on employee performance. In exchange relationships, conflicts between the parties involved are common. These conflicts may occur due to injustice committed or received by each of the parties (Cropanzano, Anthony, Daniels & Hall, 2017). Injustice has the potency to produce disappointment that can lead to exchange conflicts. This statement is relevant with Anwar et al., (2020) that social exchange often causes disappointment and dissatisfaction from each party involved. It is undeniable that a person decides to join an exchange relationship because of his desire to make a profit. When these desires cannot be fulfilled because of an act that harms one of the parties, this will certainly result in disappointment and anger. A literature reveals that disappointment and anger are manifestations of negative emotional states (Le & Ho, 2020). Therefore, it is believed that exchange relationships are at risk of triggering negative emotional state. The parties who are unable to control their emotions could experience psychological distress, or even mental health deterioration (Román-Mata et al., 2020). Increasingly severe psychological stress will significantly affect the outcome or return that a person will display in an exchange. In other words, high psychological pressure causes a decrease in performance (Duraku & Hoxha, 2018). When this condition persists and cannot be properly managed, it can disrupt the quality of the exchange relationships, so the goal of the exchange relationships cannot be achieved optimally.

6. Conclusion and implications

This study ultimately reveals new insights about the role of social exchange theory (SET) in explaining the consequences of psychological pressure on the achievement of human resource performance and becomes the initial gate for the implementation of social exchange theory (SET) in explaining various relevant business phenomena in the HRM field. This statement has been proven through a number of theoretical foundations and empirical findings that confirm that psychological stress has a significant effect on performance. Referring to the theoretical basis as well as existing empirical results, it can be reported that psychological pressure is part of the exchange risk for potential conflicts that can occur in it. Exchange conflicts are often triggered for reasons of injustice by one party which then causes harm to the other party. These losses will then be responded to spontaneously which then brings a person to psychological pressure. This condition is in line with the definition of psychological pressure as explained by Kumar et al. (2019) that psychological pressure is a reaction to the environment for threats or loss of resources that are not in accordance with the investment of resources.

This study also provides insights for practitioners and researchers in the field of HRM in developing psychological stress management strategies for achieving optimal human resource performance. Management of psychological stress is very necessary, especially in the context of individuals and organizations in order to minimize the potential for harmful behavior that can arise as a result of the risk of conflict in exchange relationships involving employees and leaders. This study further presents an understanding of the importance of justice in organizations, especially in relation to formal justice (procedural) and social justice (interactional) as symbolic resources that come directly from organizations and leaders who are proven to be able to maintain and improve the quality of exchange relationships. The quality of a good exchange relationship represents the application of established rules and norms of reciprocity. This has been explained in several studies that reciprocity is an important element that must be fulfilled in the SET framework (Anwar et al., 2022).

This study still has some limitations, especially regarding the study of the consequences of psychological pressure on the achievement of human resource performance which only focuses on Islamic microfinance institutions in Indonesia. Future studies are expected to be able to implement the topic of study in a wider organizational context, this aims to determine the relevance of the topic to explain various business phenomena in the field of human resource management. In addition, this study only uses the perspective of social exchange theory (SET) in explaining the role of organizational justice aspects on psychological stress and individual performance. Future studies are expected to use a different theoretical perspective, this of course aims to gain a deep understanding and a strong theoretical foundation to explain the role of the aspect of justice on

psychological pressure and the performance of human resources. Finally, in terms of results, this study still shows the existence of several construct items with a factor loading value that is not too high although according to experts it is still acceptable, this situation is of course strongly influenced by the role of the construct measurement instrument adopted in the study. Future studies are expected to develop and/or use relevant construct measurement instruments to produce better data reliability.

This study has proven that psychological distress has a significant effect on performance achievement. There will be positive benefits when psychological distress can be managed. On the other hand, there will be negative effects when psychological distress is not well managed. The findings of this study support the findings of several previous studies that psychological distress has a negative effect on performance achievement. This study also confirms the relevance of the social exchange theory in explaining psychological distress. Exchange relationships are inseparable from conflicts, mainly because there is an unfair party in terms of contributions, which in turn triggers disappointment, leading to psychological distress. Such injustice can be in the terms of formal (procedural) justice and social justice related to the behaviour of superiors to subordinates. Perceived injustice creates a perception among employees that they are not appreciated, then they will respond to it in the form of protest, one of which is by intentionally reducing their input or output contributions. On the other hand, the presence of justice can lower the risk of employees experiencing psychological distress. Justice helps employee have a perception that they are valued, recognized, and needed and that their superiors and the organization are committed and responsible for them. This then encourages the employees to make optimal contributions for the leadership and organization.

The findings of the study on the consequences of psychological distress can serve as a precaution to start realizing the risks of psychological distress. This study can also be used as a strategic alternative in managing the risks of psychological distress to achieve more optimal performance. In addition, these findings can also serve as an effective strategy to minimize conflicts that could be found in exchange relationships, allowing for the objective of the exchange to be more effectively achieved, namely to provide fair benefits for all the parties involved in the exchange. Finally, the findings can be used as the first step to start developing and conducting an in-depth and comprehensive study on the risk of psychological distress in various business sectors and in an organization.

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Apendix

Formal justice

- I can express my views and feelings during the procedures.
- I have influence over the outcome arrived at by those procedures.
- The procedures have been applied consistently.
- The procedures have been free of bias.
- The procedures have been based on accurate information.
- I can appeal the outcome arrived at by the procedures.
- The procedures have upheld ethical and moral standards.

Social justice

- My leader has treated me in a polite manner.
- My leader has treated me with dignity.
- My leader has treated me with respect.
- My leader has refrained from improper remarks or comments.

- My leader has been candid in his/her communications with me.
- My leader has explained the procedures thoroughly.
- My leader communicated details in a timely manner.
- My leader seemed to tailor his/her communications to individuals' specific needs.

Psychological distress

- I feel depressed.
- I feel hopeless.
- I feel restless or fidgety.
- I feel everything was an effort.
- I feel worthless.
- I feel nervous.

Employee performance

- I always fulfill responsibilities specified in my job description.
- I always meet formal performance requirements of the job.
- I always fulfill the responsibilities required by my job.
- I never neglect aspects of the job I am obligated to perform.
- I always perform essential duties.

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