

Psychological contract violation and its impact on intention to quit: A study of employees of public sector and old generation private sector banks in India

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ABSTRACT

The banking industry in India is undergoing major changes due to increased competition and changing customer preferences. This changed environment in which the bank employees find themselves in is posing myriad challenges to the HR Professionals. The banks have come to expect more and more from the employees to withstand the competition in the market. But there has not been a proportionate increase in the inducements offered to the employees of public sector and old generation private sector banks in India. This can lead to the non-fulfilment of expectations of the employees and thus to Psychological Contract violation. The major problem faced by HR managers of these banks is related to retaining their talented employees. The fulfilment of Psychological contract of the bank employees will help the HR managers, to some extent, to solve this problem. For measuring the contents of psychological contract, the items (Promotions, High pay, Pay based on performance, Training, Job Security, Career Development and Support with personal problems) have been taken from Rousseau, Robinson, Kratz (1994). The degree of Psychological Contract violation was measured by an adaptation of a multiplicative scale developed by Turnley and Feldman (1998). Intention to quit was measured using a 3 item scale. The results reveal that an employer's failure to fulfil its commitments is significantly associated with bank employee's intention to quit the organization. Bank's HR Managers must properly assess the state of psychological contract of employees so that they will be able to formulate retention strategies for those employees whose psychological contracts are being violated. This study enables the Banking HR professionals to understand the importance of psychological contact and its relevance in understanding employment relationships.

Keywords: Psychological contract, Psychological contract violation, Social Exchange Theory, Intention to quit, Employment Relationship, Banking Sector.

1. Introduction

Work in organizations entails an exchange relationship between employee and organization. Psychological contract refers to the employees' subjective interpretations and evaluations of their deal with the organization (Rousseau, 1996; Turnley & Feldman, 1998). The psychological contract is a dynamic concept and the terms of the contract evolve with time. Employees contribute to organizations by dedicating their time and effort to organizations' goals and

objectives; and in return, organizations reward employees with pay, recognition, opportunities for self development and other inducements of value to employees (Blau, 1964). Sparrow and Hiltrop (1997) suggest that psychological contracts help employees to predict the kind of rewards they will receive for investing time and effort in the organization. This reciprocal exchange of contributions and inducements defines the basic terms of employment relationship. Psychological contract is considered central to the employee-organization relations (Rousseau, 1995). If the organization fails to honour the original contract or if the terms of the contract are changed to the dislike of the employee, the feeling of contract breach will have a negative impact on employees' willingness to contribute to the organization and on their intentions to stay with the organization (e.g. Coyle-Shapiro, 2002; Robinson, 1996; Robinson, Kratz & Rousseau, 1994; Turnley & Feldman, 1998). Most business owners and managers think retention is based on the compensation issues, wage and salary levels, incentives and golden handcuffs, when in reality the drivers go much deeper into the human psyche to the actions and attitudes that make employees feel successful, secure and appreciated (Hall, D. T., & Moss, J. E. (1998); Sparrow and Hiltrop 1997; Robinson, Kraatz & Rousseau, 1994).

This study aims to understand the individual and organizational factors contributing to the Indian bank employees' Psychological contract and also to measure the extent to which psychological contract violation impacts on the employees' intention to quit decisions. This paper provides a brief discussion about the Indian banking system which is undergoing tremendous changes in this globalized world. Given the Banking industry's current and future significance, it is appropriate to explore the existing psychological contract of bank employees. The Banking industry is in a constant state of change; technological advances mean that ways of working are continually evolving. In such an environment it may be expected that psychological contract would be different from that of a more stable industry. This study uses the construct of 'psychological contract' to see the Banking professional's perspective on the factors which are relevant while taking the decision of whether to quit or to stay. This research paper gives an idea about the Psychological contract concept and provides theoretical background.

2. Review of Literature

'Psychological contract' emerged as a concept in the psychological literature almost fifty years ago, as a footnote in Understanding Organizational Behavior (Argyris, 1960). The psychological contract refers to implicit ideas about the employee-organisation relationship. It can be described as the set of expectations held by the individual employee which specifies what the individual and the organization expect to give to and receive from each other in the course of their working relationship (Sims, 1995). Contracts can be legal or behavioral/ psychological in nature. Rousseau (1989), who has pioneered work on different types of behavioral contracts and has worked extensively on understanding the psychological contracts of employees, defined Psychological contract as "The beliefs individuals hold regarding the terms and conditions of the exchange agreement between themselves and their organizations". This takes the employees views about what they expect from the organization and what they feel they owe to the organization into account. Because psychological contracts involve employee beliefs about the reciprocal obligations between themselves and their employers, they can be viewed as the foundation of employment relationships (Rousseau, 1995).

The psychological contract provides a means of establishing effective relationships between organizations and their employees. Psychological contracts emerge when individuals believe that their organization has promised to provide them with certain inducements in return for the contributions they make to the organization (Turnley & Feldman, 2000). The expectations and obligations are not limited to the quantum of work that has to be done and the amount of pay that will be received in return. There are several dimensions to the mutual obligations between the employee and the organisation. For example, the worker may expect the company not to fire him after he has worked for a certain number of years and the company may expect that the worker will not run down the company's public image or give away company secrets to competitors. Expectations such as these are not written into any formal agreement between employer and organization, yet they operate powerfully as determinants of behaviour. (Schein, 1965; Roehling, 1997).

Heather Maguire (2002) suggests that psychological contracts are an important component of the relationship between employees and their organizations. This employment relationship can be described as an exchange relationship (Mowday et al., 1982), which runs the entire contract spectrum from strictly legal to purely psychological (Spindler, 1994). Many aspects of this relationship may be covered by legislation or included in employment contract signed by the employee detailing aspects such as hours, salary and benefit plans. But it is very much likely that there are aspects of the employment relationship which are confined to the subconscious (Spindler, 1994). This "hidden" aspect of the employment exchange has come to be known as the psychological contract (Rousseau, 1989)

The fundamental premise of employment relationship is that contributions are exchanged for inducements. They are interdependent; delivery of one is contingent upon the delivery of other (Blau 1964). Contributions and inducements together provide the full meaning to the Psychological contract. The social exchange theory, which addresses the distribution of social and economic resources in reciprocal relationships (Blau 1964) is used as a basis for integrating the contributions with inducements. This theory suggests that when employees face an inconsistency in promises made to them, they are motivated to resolve that discrepancy by changing either the attitude or behaviour. Numerous empirical investigations have demonstrated that Psychological contract violation is negatively associated with employee attitudes and behaviours, such as job satisfaction, performance, and organizational citizenship behaviours, and positively associated with turnover intentions (Robinson 1996; Robinson et al. 1994; Turnley and Feldman 2000).

Psychological contract has been used to analyse the changing employment relationships. In today's uncertain context, organizational changes often makes it unclear as to what both parties, the employee and employer, actually owe each other, thus making fulfilling obligations even more difficult (Mc Lean Parks and Kidder, 1994). As a result there is an increased likelihood of misinterpretation and violation of the Psychological contract (Robinson and Rousseau 1994). The employee may expect something which the organization might never have thought about providing to the employee.

2.1 Psychological contract violation

A violation occurs when one party in a relationship perceives another to have failed to fulfil promised obligation(s) (Robinson and Rousseau 1994). Since contracts emerge under assumptions of good faith and fair dealing (MacNeil, 1985) and involve reliance by parties on the promises of the other, violations can lead to serious consequences for the parties involved.

When employees encounter a contract violation, their satisfaction with both the job and the organization itself can decline for a variety of reasons. The discrepancy between what was expected and what was received can be a major source of dissatisfaction (Wanous, 1973). What the employer promised but failed to provide may often be those aspects of one's work which are important sources for work satisfaction. Violations of Psychological contract are likely to result in perceptions of inequity (Morrison and Robinson 1997) and may reduce employees' belief that staying in the employment relationship is mutually beneficial (Turnley and Feldman 1998). Changes in careers following restructuring may cause a breach of the psychological contract (Newel and Dopson, 1996). Violations have also been noted around the procedural fairness of promotions systems (Martin et al. 1998). These violations are assumed to have implications for employee behaviour in response to organizational attempts to manage employee careers, reward and commitment (Sparrow, 1996). It may become very difficult for an employee to be motivated to perform, and obtain satisfaction from doing the job when the employee can no longer rely on the promised inducements. When the perceived inequity is great, employees may respond to their organization's failure to fulfil its obligations by terminating the employment relationship. Researches of Guzzo et al (1994) and Robinson & Rousseau (1994) support that Psychological contract violation is positively related to turnover. Thus Psychological contract violations are expected to be positively related to employees' intention to quit behaviour.

2.2 Psychological Contract of bank employees

The primary function of Psychological contract is reduction of insecurity because not all possible aspects of employment relationship can be addressed in a formal written contract. The psychological contract fills the gaps in the relationship. Secondly Psychological contract shapes the employee behaviour. An employee weighs his or her obligations towards the organization against the obligations of the organization towards them as an employee and adjusts behavior on the basis of critical outcomes. Finally, the psychological contract gives the employee a feeling of influence on what happens to her or him in the organization (McFarlane Shore and Tetrick, 1994). The Psychological contract is an implied contract in the sense that it is an unwritten and often not discussed contract that goes beyond the formal contract of employment. The fact that Psychological contract is unwritten makes it extremely elusive yet undoubtedly important during these changing times. The perceived need for dramatic productivity improvements and cost reduction is forcing most old generation Private sector and Public sector banks to put an emphasis on restructuring their business processes. Where organizational change has been traditionally slow and incremental but due to above mentioned environmental factors, these banks are currently redefining their employment relationships. Now banks want to pay for performance not for level.

To measure psychological contract fulfilment/breach Coyle-Shapiro, Jacqueline A-M. & Kessler, Ian (2000) use a scale for which the items (employer obligations) were taken from Rousseau (1990) and extended to include additional obligations. These obligations included long term job security, good career prospects, up to date training and development, pay increases to maintain

standard of living, fair pay in comparison to employees doing similar work in other organisations, necessary training to do job well, support to learn new skills, fair pay for responsibilities in the job and fringe benefits that are comparable to employees doing similar work in other organisations.

3. Research Objectives

- To study the psychological contract that exists between banking professionals and banks.
- To find out if violation of the terms of the psychological contract evokes a feeling which is strong enough to make the employee leave the organization.

3.1 Hypothesis

An organisation's failure to honour the psychological contract leads to job dissatisfaction and lower organisational commitment. Violations of the psychological contract are likely to result in perceptions of inequity (Morrison & Robinson, 1997) and such perceptions may lead to the employee terminating the employment relationship because he will feel that continuing the relationship is not sure to be beneficial for him. Psychological contract violations are positively related to actual turnover (Guzzo et al, 1994). But since the actual exit from the organisation depends on other factors like availability of attractive employment alternatives at the point of time of Psychological contract violation or the period immediately following it, we propose to measure the 'Intention to quit' rather than the 'actual exit' and study its relationship with Psychological Contract violations.

Hypothesis H₀: There is no significant relationship between Psychological contract violation and Intention to Quit behaviour.

Hypothesis H₁: There is a significant relationship between Psychological contract violation and Intention to Quit behaviour.

3.2 Research Methodology

3.2.1 Respondents

The Research Design opted was descriptive in nature. The Sampling Technique used was Non-Probability, Convenience sampling. The domain of the study included 20 branches of one of the leading nationalized bank and 28 branches of an old generation private sector bank. The branches were small to extra-large in size including regional/zonal offices. Due to constraints, the study was limited to Delhi and National Capital Region. The sample size was 100 bank employees (out of which 96 responded). The data type was primary and the data was primarily collected by personally administering the questionnaire (close ended) and interview method. All respondents were promised confidentiality of their responses and no specific identifying information was requested.

3.2.2 Measures

Measurement of psychological contract is primarily based on the previous research of Rousseau (1990), Robinson et.al.(1994). The 7 items used for measurement were Promotions, High pay, Pay based on performance, Training, Job Security, Career Development and Support with personal problems. These items were used to measure employees' perceptions of employer obligations to them. Replicating Rousseau, (1990), respondents were asked to indicate on a five point Likert scale, the extent to which they believe their employer is obliged to provide the above mentioned 7 items. Anchors on the scales ranged from 1 representing "not at all obliged to provide" to 5 representing "very highly obliged to provide". Reliability for the scale, Cronbach's $\alpha=0.778$.

The degree of Psychological Contract violation was measured by an adaptation of a multiplicative scale developed by Turnley and Feldman (1998). The employees were first asked to indicate how important 7 specific items of Psychological contract are to them personally. The items have been taken from Rousseau, Robinson, Kraaz (1994). The degree of importance is indicated on a scale ranging from 1 (Not at all important) to 5 (very important). The 7 items were Promotions, High pay, Pay based on performance, Training, Job Security, Career Development and Support with personal problems. Reliability for the scale, Cronbach's $\alpha=0.833$.

Next, the employees were asked to indicate the psychological contract fulfilment in respect of the same 7 items. ie. How much of each aspect they have actually received compared to the amount that the banks had committed to provide them. A scale ranging from 1 (Received much less than promised) to 5 (Received much more than promised) was used for this purpose. The responses were reverse coded so that a higher score indicates a higher degree of psychological contract violation. Reliability for the scale, Cronbach's $\alpha=0.711$.

Finally, weighted psychological contract violation was calculated by multiplying the magnitude of violation of each item by the importance attached to that particular item by the particular employee and then summing across the seven elements. The intention to quit was measured using a 3 item scale. Reliability for the scale, Cronbach's $\alpha=0.770$.

3.3 Analysis and Interpretation

The main objective of the study was to examine the existing psychological contract of Indian bank employees and to find out if violation of the terms of the psychological contract evokes a feeling which is strong enough to make the employee leave the organization. It was hypothesized that psychological contract violations would be positively associated with employees' intention to quit behaviour.

Table 1 below shows the extent of expectations of bank employees in respect of 7 employer obligations which are part of their Psychological contract. The maximum value is for 'Obligation to provide job security' and the minimum value is for 'Obligation to provide promotion'.

Table 1: Extent of expectations of bank employees

		Obligation to provide Promotion	Obligation to provide High Pay	Obligation to provide Pay based on performance	Obligation to provide Training	Obligation to provide Job security	Obligation to provide Career Development	Obligation to provide support with personal problems
N	Valid	96	96	96	96	96	96	96
	Missing	0	0	0	0	0	0	0
Mean		2.5625	2.7500	2.8750	3.1875	3.3125	3.1875	2.9375

Table 2 below shows the importance attached to the employer obligations by the bank employees. The maximum value is for 'Career Development' closely followed by 'High pay' and 'Job security'. The minimum value is for 'Support with personal problems'.

Table 2: Importance attached to the employer obligations

		How important is Promotion	How important is High Pay	How important is Pay based on performance	How important is Training	How important is Job security	How important is Career Development	How important is support with personal problems
N	Valid	96	96	96	96	96	96	96
	Missing	0	0	0	0	0	0	0
Mean		4.2500	4.3125	4.1250	4.0625	4.3125	4.4375	3.6250

The table 3 below shows the results of a comparative analysis of violation of individual Psychological contract items for Male employees and Female employees. A further comparison is made between Married and Unmarried employees, thus giving rise to 4 mutually exclusive groups: married males, unmarried males, married females and unmarried females. It can be seen that there is a higher level of Psychological Contract violation in the case of Males, as far as expectations related to Promotions, High Pay, Pay based on performance and Career

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Development are concerned. Females experience a higher level of Psychological Contract Violation as far as ‘Support with personal problems’ is concerned.

Table 3: Comparative analysis of violation of individual Psychological contract items

Gender	Marital Status		Whether support with personal problems is violated	Whether Promotion is violated	Whether High Pay is violated	Whether Pay based on performance is violated	Whether training is violated	Whether job security is violated	Whether career development is violated
Female	Married	Mean	3.4444	3.2222	3.5556	3.8889	3.3333	3.0000	3.2222
		N	54	54	54	54	54	54	54
		Std. Deviation	.96479	.79305	.50157	.31722	.82416	.82416	.92485
	Single	Mean	3.0000	3.0000	3.0000	3.0000	1.0000	3.0000	2.0000
		N	6	6	6	6	6	6	6
		Std. Deviation	.00000	.00000	.00000	.00000	.00000	.00000	.00000
	Total	Mean	3.4000	3.2000	3.5000	3.8000	3.1000	3.0000	3.1000
		N	60	60	60	60	60	60	60
		Std. Deviation	.92425	.75465	.50422	.40338	1.05284	.78113	.95136
Male	Married	Mean	2.8000	3.8000	4.2000	4.0000	3.2000	2.8000	3.6000
		N	30	30	30	30	30	30	30
		Std. Deviation	.76112	.76112	1.18613	1.11417	.99655	.40684	1.03724
	Single	Mean	2.0000	4.0000	5.0000	5.0000	3.0000	1.0000	4.0000
		N	6	6	6	6	6	6	6
		Std. Deviation	.00000	.00000	.00000	.00000	.00000	.00000	.00000

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		Std. Deviation	.00000	.00000	.00000	.00000	.00000	.00000	.00000
	Total	Mean	2.6667	3.8333	4.3333	4.1667	3.1667	2.5000	3.6667
		N	36	36	36	36	36	36	36
		Std. Deviation	.75593	.69693	1.12122	1.08233	.91026	.77460	.95618
Total	Married	Mean	3.2143	3.4286	3.7857	3.9286	3.2857	2.9286	3.3571
		N	84	84	84	84	84	84	84
		Std. Deviation	.94514	.82558	.86528	.70772	.88592	.70772	.97737
	Single	Mean	2.5000	3.5000	4.0000	4.0000	2.0000	2.0000	3.0000
		N	12	12	12	12	12	12	12
		Std. Deviation	.52223	.52223	1.04447	1.04447	1.04447	1.04447	1.04447
	Total	Mean	3.1250	3.4375	3.8125	3.9375	3.1250	2.8125	3.3125
		N	96	96	96	96	96	96	96
		Std. Deviation	.93189	.79223	.88630	.75131	.99736	.81192	.98742

Regression analysis (using SPSS software) with ‘Intention to quit’ as the dependent variable and ‘Psychological Contract Violation’ as the independent variable yielded the following results:

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.763 ^a	.583	.578	1.91792
a. Predictors: (Constant), COMPUTE pc_violate_total=pc_violate_promotion+pc_violate_highpay+pc_violate_payperf+ pc_violate_training+pc_violate_jobsec+pc_violate_career+pc_violate_personal				

Table 5: ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	482.887	1	482.887	131.276	.000 ^a
	Residual	345.770	94	3.678		
	Total	828.656	95			
a. Predictors: (Constant), COMPUTE pc_violate_total=pc_violate_promotion+pc_violate_highpay+pc_violate_paype rf+pc_violate_training+pc_violate_jobsec+pc_violate_career+pc_violate_perso nal						
b. Dependent Variable: quit_total						

Table 6: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.339	.995		-3.354	.001
	COMPUTE pc_violate_total=pc_violate_promotion+pc_violate_highpay+pc_violate_payperf+pc_violate_training+pc_violate_jobsec+pc_violate_career+pc_violate_personal	.114	.010	.763	11.458	.000

The null hypothesis H_0 is rejected. Thus, there is a significant relationship between Psychological contract violation and Intention to quit behaviour. The R square (0.583) which is the explained variance shows that 58% of the variance in Intention to Quit has been significantly explained by the independent variable, Psychological Contract Violation.

The empirical results here support that psychological contract violations have a negative impact on employee's organizational behaviours. Intentions to quit reflect the subjective probability that an individual will leave his or her organization within a certain period of time. Intention to quit can serve as an indicator of the extent of one's psychological attachment to the organization. As opposed to actual turnover, the intentions to quit variable is not dichotomous. In addition, it is less constrained by exogenous factors (such as availability of an alternative job) and thus more accurately reflects one's attitude toward the organization. Intention to quit is a common response to negative events with work (Lum, Kervin, Clark, Reid, & Sirola, 1998). Thus, psychological contract violation, as a negative effect for employees, can increase their tendency to leave.

4. Conclusion

The new generation private sector banks and foreign banks offer lucrative job opportunities in terms of pay, perks and working environment to their employees. The consequence of this is that public sector and old generation private sector bank employees get attracted to joining these firms and may contemplate quitting or may actually quit these banks (Dagar, 2007). Employees of Public sector banks and old generation private sector banks opting for these employment opportunities are showing their discomfort and dissatisfaction with their current job despite job security. Therefore, attracting and retaining talent is another emerging concern for the public sector banks (Banking Bureau, 2007) and old generation private sector banks. The results here support the idea that the Psychological contract violations have a pervasive positive impact on employees' intention to quit behaviour. Thus the negative consequences of psychological contract violations are intended to go beyond hurting individual employees' feelings: but the psychological contract violations may lead to damaging the organization through losing its talented employees. These findings support the traditional wisdom that the psychological contract is an important concept in understanding the employment relationships.

5. Limitation and Future Research:

One of the limitations of the present study is that the data collection was restricted to only two banks. It is suggested that in order to generalise the findings to the banking industry in India, the study should be expanded to include other private and public sector banks along with foreign and co-operative banks. Another limitation of this study is the influence of extraneous factors. This further underscores the need for future research. How individual personality traits and characteristics influences employees' interpretations of their psychological contract violations can be examined in the future research.

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