

Effect of Communication on Psychological Contract Breach among Bank Employees

Sabu Varghese¹, Dr. M.S. Raju²

¹Research Scholar, School of Management and Entrepreneurship,
Kerala University of Fisheries and Ocean Studies, Panangad, Kerala

²Professor, School of Management and Entrepreneurship,
Kerala University of Fisheries and Ocean Studies, Panangad, Kerala

ABSTRACT

Conventional wisdom tells us that only if the employees are paid enough, they can be made happy consequently productive. However, studies have suggested that the nature of the relations between employer and employee have a vital role to play in employee's job satisfaction and hence productivity. Psychological Contract is a model which will help one to understand the employer-employee relationship. The mutual expectations and obligations proportionate to each one's contribution is a general way to define psychological contract. Research suggests that a breach of this contract can affect the organizational outcomes and employee reactions negatively. In this context it is imperative to study factors that can mitigate the degree of psychological contract breach. Studies have suggested that importance of communication in reducing the breach. This study if made on bank employees and employers of public and private sector to understand the effect of communication on the psychological contract breach perceived by them. Data were collected from 210 public sector and 140 private sector bank branches, using stratified sampling. A dyadic survey method was used and one sample unit consisted of a branch head and an employee (clerical or managerial). Two versions of questionnaire was made- one for employee and the other of employer. 276 completed questionnaires were received. The employee communication was found to negatively affect both employee-PCB and employer-PCB. However, employer-communication negatively affected only employer-PCB and it did not affect employee PCB. The study also showed that there is a significant difference between the Employee PCB and the Employer PCB. A significant difference in the Employee PCB based on Public Sector banks and Private sector banks was observed. Likewise a significant difference in the Employer PCB of Public Sector banks and Private sector banks was also noticed. This work is noteworthy as it assesses the effect of communication on psychological contract breach. The results suggest communication satisfaction will mitigate the psychological contract breach perceived by bank employees.

Keywords: Psychological Contract Breach (PCB), Communication, Employer assumed employee-PCB, Employee assumed employer-PCB, Public sector, Private sector

1. INTRODUCTION

Today's changing and challenging business environment pose opportunity as well as threat to the survival of organizations in today's world. Various macro and micro factors directly or indirectly affect the growth and survival of the organizations. Relationship between employer and employees and among employees is one such factor which can be either beneficial or detrimental to the growth of any organization. In this context, psychological contract breach has undisputable significance. Psychological contract breach describes the mutual expectations and obligations between and employer and employee. While in a formal employment contract mutual responsibilities are identified in a general form, in psychological contract the unwritten and implied

expectations between employees and employers are recognized. When employees feel that the employers have violated the psychological contract by not carrying out their responsibilities or not responding according to the employees' expectations, a discontent will be created among the employees. Consequently, this will lead to negative outcomes from the employees including reduced commitment and increased turnover intention. Similarly, the employers will perceive an infringement of the psychological contract breach when employees do not respond according to employers' expectations. This violation of psychological contract is termed a psychological contract breach.

As the consequences of psychological contract breach are detrimental to the organizations, it is imperative for organizations to understand what factors can mitigate the perceived psychological contract breach. Empirical studies have suggested that effective communication between employees and employers in organizations can reduce the psychological contract breach. The present study is made on bank employees to understand how communication satisfaction affects the psychological contract breach. It also investigates if there is a difference between the psychological contract breach perceived by employees and that perceived by employers. The study also makes an attempt to find out if a difference exists in the psychological contract breach between public sector and private sector employees.

2. STATEMENT OF THE PROBLEM

The service sector has grown into a highly competent segment and today's economy is becoming more service oriented. One of the major characteristics of service operations is the extensive interaction between customers and providers and therefore, customer satisfaction is closely related to the service performance that is happening within the organization (Chen, 1998). Subsequently it becomes important the employees take initiative, enjoy the work they do and contribute to the operations. Corsun and Enz (1999) observed that the organizations in the service sector compete by providing high quality service through employee empowerment. Therefore it is apparent the employees need to be motivated and empowered by the employers for a better and effective performance, for which employer-employee relationship matters a lot.

With the advent of information technology, banking industry which is one of the essential parts of service sector has been undergoing a massive change. The customers' expectations and demands have gone up with the entry of new generation banks which offer a variety of value-added services door-step delivery. Enhanced dynamism of foreign banks have also added competition in the industry. We can see that banks shift their focus more towards the profitability and productivity. These changes have made the life of employees in the banks very stressful. The employees in the banking industry are less motivated and less satisfied compared to employees in the other sectors (Bajpai and Sreevastava 2004; Kelley, 1990). It has been noticed that banking sector is afflicted by high employee turnover (Branham, 2005; Nelson, 2007) and high stress levels (Chen and Lien, 2008). In such a stressful situation, it will be the expectations of employees about their rewards and recognition from their employers that give them motivation to keep going. Therefore, the breach of psychological contract (not receiving what they expect), will lead to dissatisfaction and reduced commitment from the part of employees. To stop this, the employers need to find methods to reduce the degree of employees' perceived psychological contract breach. This study investigates the influence of communication between employer and employee on psychological contract breach. The study also aims at understanding if a difference in the level of psychological contract breach exists between private sector and public sector bank employees. The difference between employer and employee in their level of psychological contract breach is also studied. This study is made

among the private and public sector employees (clericals and managers) and employers (branch heads) of Ernakulma district, Kerala state.

3. LITERATURE REVIEW

PSYCHOLOGICAL CONTRACT BREACH

There are two prominent theoretical frameworks which will help to understand psychological contract (PC). Social Exchange Theory is one of the theories which sees employment relationship as a social exchange relationship (Blau, 1964). As per social exchange theory, both parties will attempt to preserve a balanced relationship to follow the norm of mutuality (Gouldner, 1960). This means that if the employer makes a contribution to the employee, then both expect the employee to contribute to the organization at par with what was provided. If the employee believes that the employer has not contributed proportionately to the contribution made by the employee it will represent an imbalance in the relationship. This will create a perception of psychological contract in the employee. Subsequently the employee will tend to reduce his/ her contribution to the employer to maintaining a balance in the relationship (Coyle-Shapiro and Kessler, 2000). Research studies have also suggested that employees and employers have differing views on what each party should contribute to the other party in the relationship. This incongruence happens when both have different perceptions about the promises made (Coyle-Shapiro and Kessler, 2000).

Equity Theory (Adams, 1965), a part of exchange theory is the second theory that will explain psychological contract. According to equity theory, people compare their inputs and outcomes to those of others and ask for equal payments. This is comparable to balancing social exchange relationship. The inputs of the employees (time and effort) and outcomes of these inputs (benefits and rewards from the employer) will be compared to the inputs and outcomes of the employers.

Chris Agyris (1960) devised the term “psychological work contract” which denoted implicit understanding between a group of employees and their foremen. Edgar Schein (1965) broadened the concept to define it as the unwritten expectations between every employee of the company and the managers. Rousseau (1995) observed that psychological contract is the employee’s beliefs about explicit and implicit promises made to them by the employer in response to the time and effort of the employees towards the organizations. When the explicit or implicit expectations and obligations are not met, it results in a psychological contract breach which has a negative effect on employee attitude and behavior (Robinson, Kraatz, and Rousseau, 1994) (Conway and Briner, 2002) (Raja, Johns, and Ntalianis, 2004). Healthy psychological contract leads to positive outcomes, while psychological contract breach leads to negative results. Morrison and Robinson (1997) have stated, “breach refers to the cognition that one’s organization has failed to meet one or more obligations within one’s PC in a manner commensurate with one’s contributions”. Several empirical studies have been made in the last few years indicating that psychological contract breach plays an important role in the employee-employer relations and that causes a negative effect on employees’ attitudes and behaviors (Zhao, Wayne, Glibkowski, and Bravo, 2007; Agarwal and Bhargava, 2013).

There are studies suggesting that the degree to which the employers and employees perceive psychological contract breach vary (Coyle-Shapiro and Kessler 2000; Lester et al., 2002; Sutton and Griffin, 2004). A study by Porter et al. (1998) also showed different perspectives. The major difference was on their perceptions of the amount or recognition given the organization, where the employees felt receiving less than what the employers thought the organization provided.

COMMUNICATION AND PSYCHOLOGICAL CONTRACT BREACH

The more employees and employers interact with clarity, the fewer will be the misunderstanding about the psychological contract (Morrison and Robinson, 1997). Consequently, the employees are less likely to feel psychological contract breach. Job related communication will be associated with better contract clarity, low psychological contract breach, and better mutual exchange.

There is theoretical support for the relationship between communication and PCB. However, there is a shortage of empirical research on this subject as there are intricacies associated with measurements. Earlier research studies have emphasized the importance of communicating psychological contract during recruitment process (Robinson and Morrison, 2000), communication of work and personal issues like workload, work-life balance and career opportunities (Herriot & Pemberton, 1997), and top-down communication (Turnley and Feldman, 1999). Guest and Conway (2002) underscored the process of communicating psychological contract and suggested that the process was as important as the content of the contract. Based on this argument it is suggested in this study that the quality of communication between employer and employee will have an effect on both employer's and employee's perception of psychological contract breach.

4. OBJECTIVES

- To understand the effect of communication between employees and employers on the psychological contract breach experienced by both
- To study if there is an incongruence between the PCB perceived by employees and employers
- To study if there is a difference in their perception of PCB among employees based on the type of bank
- To study if there is a difference in their perception of PCB among employers based on the type of bank

5. HYPOTHESIS

- H1a: Employee Communication satisfaction is negatively related to Employee PCB
- H1b: Employee Communication satisfaction is negatively related to Employer PCB
- H2a: Employer Communication satisfaction is negatively related to Employer PCB
- H2b: Employer Communication satisfaction is negatively related to Employee PCB
- H3a: There is a significant difference between the Employee PCB and the Employer PCB
- H3b: There is a significant difference between Employee PCB and Employer assumed
- Employee -PCB

- H3c: There is a significant difference between Employer- PCB and Employee assumed
- Employer -PCB
- H4: There is a significant difference in the Employee PCB based on Public Sector banks and Private sector banks
- H5: There is a significant difference in the Employer PCB of Public Sector banks and Private sector banks

MODEL

The model developed for the study based on the earlier research findings illustrated in the literature section, is given below. The model for the study includes employee PCB, employer PCB and communication as antecedent.

MODEL DEVELOPED FOR THE STUDY

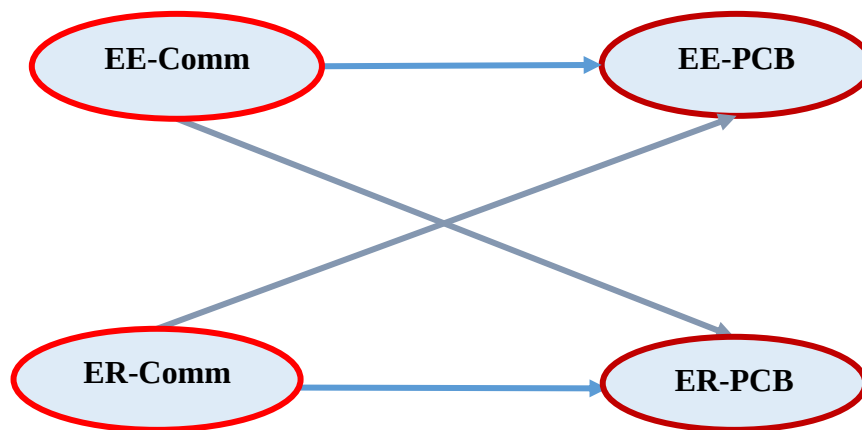


FIG 1

6. METHODOLOGY

POPULATION OF THE STUDY

All public sector and private sector banks listed by RBI and which are existing in Ernakulam district will come under the purview of the study. 544 branches from 21 public sector banks and 362 branches from 17 private sectors banks give a total of 906 branches, the employees of which (working in managerial and clerical cadre) will make the population of this study. However, as only one pair from a bank branch will be considered for study, the bank branches become the sample units.

SAMPLE DESIGN AND PROCEDURE

One sample unit consists of a bank branch head and an employee (clerical or managerial) working under him/her. The bank branch head (supervisor) represented the employer. This decision was based on the previous study indicating that employees perceive their supervisor as representing the organization (Shore and Tetrick, 1994). Each employer selected for response participated only in one pair, in order to avoid clusters in the sample. The procedure followed is consistent with similar work by Dabos and Rousseau (2004) on psychological contract. A stratified sampling method was used to select the sample for the present study. A proportionate sampling was done with 60%

sample size to be selected from public sector and 40% from private sector. The proportion in the population was followed in this calculation.

To determine the appropriate sample size, the method suggested by Singh and Masuku (2014), was used. The calculated sample size was 270. The response rate towards the pilot study conducted was only 78%. Based on this response rate it was decided to select 350 respondents as sample. Following the proportional ratio, 210 samples were selected from public sector and 140 samples were selected from private sector banks. After matching the id numbers of employers and employees, 276 pairs were resulted for analysis.

Two sets of questionnaires were used. The employers' version of questionnaire included scales measuring employer's communication satisfaction and the psychological contract breach. The employee variety consisted of scales measuring employee's communication satisfaction and the psychological contract breach. All items were measured on a 5-point Likert scale with verbal anchors ranging from 1 (Very low/ Strongly disagree) to 5 (Very high/ Strongly agree).

MEASUREMENT OF VARIABLES

Communication satisfaction among employees and employers was measured using three of the eight scales from Mueller and Lee (2002) each containing five items. Both employers and employees answered the five items of the scale of corporate communication. One example of an item from the scale is "Information about changes in the organization". The employers were asked to what degree the organization gives information to the employees, and the employees were asked to what degree they get the information. Employees were also given the questions from the scale of supervisory communication. One item from the scale was omitted as it was not found to be relevant to the context of the present study. In addition to the scale corporate communication, supervisors were asked to answer the five items from the sale of supervisor communication. One example of an item from this scale is "extent to which my subordinate anticipate my needs for information". The other scales from Mueller and Lee were not considered as they do not reflect the communication between the employer and employee.

Psychological contract breach was measured using the approach adopted by Robinson (1996). The employees' and employers' perspectives on psychological contract breach were measured using the questionnaire developed by Raeder et al (2009). There are three dimensions for employee expectations, according to Reader et al. Security and Retention dimension consisted of four items, Support for career and skill development dimension consisted of seven items and Participation dimension carried three items. Two items from first dimension, one item from the second dimension, and two items from the third dimension were not considered for this study as they were not found to be valid for the current study and context. A total of nine items were included in the questionnaire for employee expectations. The same questions were given to the employers asking them the degree of inducements on these items. The versions for employee and employer consisted of the same items, but the wording and the information sought differed. Each item was assessed twice by the employee and the employer. The employee was asked to assess the extent to which they expect an item and the extent to which they receive the item. Likewise, the employer was asked to assess their perception of employee's expectation on the item, and the degree to which they have provided the item with. Raeder et al. (2009) have identified two dimensions for employer expectation. The first dimension, Loyalty and Performance consisted of five items and the second dimension, Career & Skills contained two items. For the present study, one more item ('apply skills to variety of job contexts') was added to the second dimension as it was found relevant. There

were a total of eight items in the questionnaire for employer expectations. The employee were also asked to evaluate the same questions. The versions for the employers and employees contained the same items, but the wording and information sought were different.

Following Robinson's (1996) method, the variable psychological contract breach for employee was measured by subtracting what the employee was receiving from, what employee was expecting. A positive value will indicate a psychological contract breach and a negative value will show a psychological contract fulfillment. Similarly the psychological contract breach for employer was measured by subtracting what they received, from what they expected. For example, if an item was perceived to be highly expected or obligated (score of 5) and perceived to be not received or fulfilled at all, it resulted in a high breach ($5-1=4$).

TOOLS FOR ANALYSIS

The dimensional structure of the adopted scales was examined using Exploratory Factor Analysis (EFA) sourcing SPSS. Independent sample t-test was used to find out if there is any significant difference in the PCB experienced by employees and employers and public sector and private sector banks. To test the relationship between communication and psychological contract breach, a variance based Partial Least Square (PLS) approach was employed in this study. WarpPLS 6.0 was used to perform Structural Equation Modeling (SEM) analysis. Reliability and validity of the constructs were also tested.

RESULT

As a result of EFA, two dimensions were identified for employee communication satisfaction - one is corporate communication and the other is supervisor communication (as identified by Downs and Hazen, 1977; Mueller and Lee, 2002). Reliability test gave Cronbach's alpha 0.869 for employee communication scale, indicating that the item-scale correlation for employee communication scale is acceptable. For employer communication, the Cronbach's alpha was found to be 0.856. The PCB perceived by Employees (Ee_PCB) was found to include two dimensions, after deleting two items for validation problems. Support for career & skill development is one dimension (carrying five items) and Security & Participation is another dimension consisting of two items. The Cronbach's alpha was found to be 0.693, showing acceptable reliability for the scale. For employer PCB two dimensions were identified through EFA, and Cronbach's alpha was 0.702.

ESTIMATED MODEL

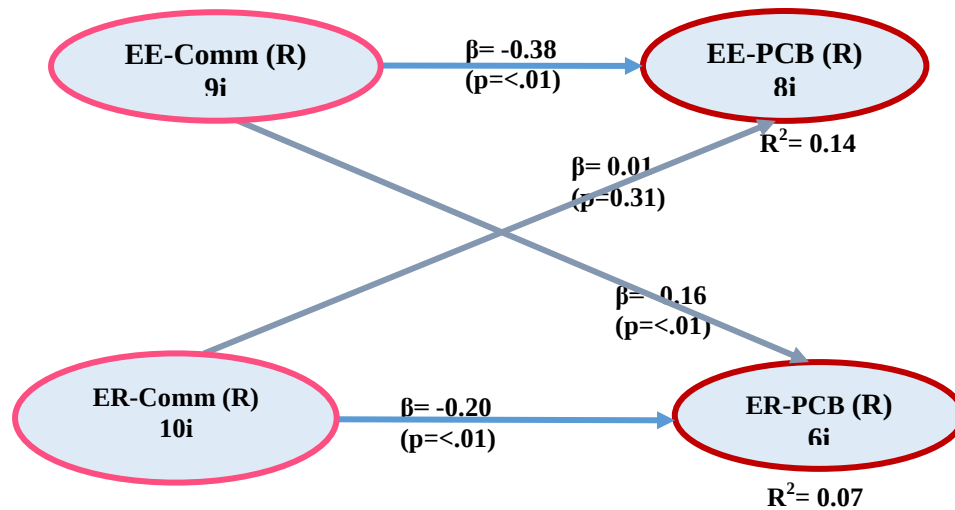


FIG 2

It was hypothesized in the study that employee communication satisfaction is negatively related to employee PCB (hypothesis 1a). The analysis result indicated that hypothesis 1a was supported, with beta value of -0.378 ($p < 0.01$). It was also found that employee communication satisfaction was negatively related to employer PCB with a beta value of -0.155 ($p < 0.01$). Hypothesis 1b was supported. Hypothesis 2a stated that employer communication will negatively affect the employer PCB. The result showed that the relationship was significantly negative (beta = -0.197, $p < 0.01$), thus supporting hypothesis 2a. However, there was no significant effect noticed on the employee PCB by employer communications satisfaction. Therefore, hypothesis 2b was not supported.

It was noticed that 14% of the variation in the employee-PCB variable could be explained by communication ($R^2 = 0.14$), while only 7% of the variation in the employer-PCB could be explained by communication ($R^2 = 0.07$).

A significant difference between employee PCB and employer PCB was found to be existing, supporting hypothesis H3a. The t-test supported significant result: ($t_{(550)} = -3.821$, $p = 0.000$). A significant difference was observed between employee-PCB and employer's assumption of employee-PCB, thus supporting hypothesis H3b; ($t_{(550)} = -18.229$, $p = 0.000$). Hypothesis H3c was also supported by the result ($t_{(550)} = 15.676$, $p = 0.000$, which indicates that the employer PCB is significantly different from employee assumed employer-PCB. A significant difference in employee PCB was also found to be existing in terms of the type of banks, which indicated that hypothesis H4 was supported; ($t_{(274)} = -1.989$, $p = 0.048$). However, no significant difference in the employer PCB was also noticed based on type of bank as a result of the analysis, thus hypothesis 5 was not supported; ($t_{(274)} = 0.704$, $p = 0.482$).

The model fit with the data was evaluated (SEM analysis). The average path coefficient (APC) and the average R-squared (ARS) are lower than 0.05. Additionally, the average variance inflation factor (AVIF) is lower than 5. The reliability and validity tests were done and found to be satisfying (Cronbach's alpha above 0.7 and loading more than 0.5 and cross loading less than 0.5).

7. FINDINGS AND DISCUSSION

The effect of employee communication on employee perceived PCB and employer perceived PCB was determined in the study. The employee communication was found to have a significant negative effect on both employee PCB and employer PCB. One unit of employee communication was found to make a change of 0.38 units in employee PCB and 0.16 units in employer PCB. This means that an increased satisfaction in the communication perceived by the employee will decrease the PCB perceived by the employee. However, the effect of employer communication on employee PCB and employer PCB was found to be slightly different. While employer communication was found to be significantly negatively related to employer PCB, no significant effect was observed between employer communication and employee PCB. The variation in employee PCB that was explained by employee communication was larger than that was explained by employer communication in employer PCB.

The study examined if there was an incongruence between the perceived PCB of employees and employers. It was found that there was a significant difference between the psychological contract breach perceived by the employees and the employer. It was also observed that the actual PCB perceived by the employees was different from the employee PCB assumed by the employer. Likewise, the actual PCB perceived by the employer was found to be significantly different from the employer PCB assumed by the employees. The information that there is a significant difference between the perceived PCB by one party and the PCB of the first party assumed by the second party will encourage the managers to learn the needs and feelings of the employees and vice versa. It is interesting to note that while employee felt that she/ he experienced a PCB from the employer, the employer assumed that the employee was enjoying a contract fulfillment. Similarly, when the employer was experiencing a psychological contract breach, the employee assumed that the employer was enjoying a contract fulfillment. This indicates a grave misunderstanding of each other.

The psychological contract breach perceived by the employees in the public sector was found to be much lower than that was perceived by the employees in the private sector banks. This could be due to the different nature of public sector structure, where the rules and culture are different from private sector banks. Employees in the public sector banks enjoy much higher level of job security compared to their counterparts in private sector. One major reason for this is the perception that they are government owned banks. In public sector banks there exists a strong sense of unionism. Some of the private banks are hiring employees on a CTC (cost to the company) basis, which could also generate a feeling of insecurity. On the contrary to the above finding, employers of public sector and private sector were not found to be perceiving PCB differently. The branch heads of both public and private banks are not experiencing a high level of breach from their employees

8. CONCLUSION

This study indicates that when the bank employees do not receive what they expect from the employer (bank) that is obligated, the employees experience and feel a breach of contract. This study suggested that communication satisfaction would reduce the psychological contract breach. Consequently, managers can encourage effective communication between employers and employees to mitigate psychological contract breach and thus prevent the negative outcomes from arising. Proper communication from the employer to the employee at the time of recruitment, job assignment, new policy & procedure implementation and on other important matters is an essential process that must occur in every organization. As a result of this, the employees will get a clear

picture of their employers' expectation. Likewise, the employers will also become aware of their employees' expectation. Likewise, the employees will also become aware of their employees' expectation. It is this awareness level that will help each party to fulfill the other party's needs and expectations and thus deter breach from occurring. A comparison between the psychological contract breach actually perceived by the employee and employee-PCB assumed by the employer showed an incongruence in their perspectives. It is this incongruence that causes the negative outcomes. The management should take steps to fulfill the employees' expectations and to take precautions to avoid imminent danger. Similarly, a comparison between the contract breach perceived by the employer and the employer-PCB assumed by the employee also showed a mismatch. This is also an indication of the lack of understanding between them. The employees should also learn to understand their employers' expectations so that they can contribute accordingly.

Another observation from the study is that public and private sector employees differ in their perception of psychological contract breach. This indicates a difference in the climate of the two types of banks which contributes towards their perception. The feeling of increased job security as it is owned by the government, may be making the employees of public sector banks perceive lesser breach.

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