

The Crucial Role of Psychological Contracts towards Organizational Behaviors: Descriptive Study in Banking Sector

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Abstract.

In the rapidly changing environment, it's the need of time to explore the psychological dimensions in social sciences studies. Therefore the attention of current study is to analyze the effect of psychological contract fulfillment and psychological contract breach to shape employees' behaviors at banking sector. Study is descriptive and quantitative in nature. Data have been collect by applying simple random sampling technique. Results depicted that psychological contract fulfillment has significant and positive relationship with employees' engagement and negative association with turnover intentions. Similarly findings also enlightened that psychological contract breach has significant and bad connection with job performance, organizational citizenship behavior and job satisfaction. Moreover organizational trust significantly moderate on the relationship between psychological contract breach and behavioral outcomes.

Key Words: Psychological contract fulfillment, Psychological contract breach, Job performance, Organizational citizenship behavior, job satisfaction

Introduction

The connection prototype has collected abundant concentration from both marketing tutor and expert in the several eras. The trade correlation binds up a customer's requirement and desires with a firm' possession and subscription, which is "the basic phenomenon to be explained, anticipate and controlled in the actions of the marketplace" (Johnson & Selnes, 2004). Through the joint exchange, a gain is acquired and the goals of the social gathering High-tech are met (Gronroos, 1990).Most important level, an exchange relationship establish when a customer has paid for and received the product and services (Johnson & Selnes 2004); this method was known as a transactional exchange relationship (Cropanzano & Mitchell, 2005). As connection occur, the customer and the organization beginning to "collaborate, share information, consort, link

activities, and even perform future resources to the relationships” (Johnson & Selnes 2004,), and the affiliate exchange relationship is enhanced. In addition, the influence of business animations to accomplish economic value (Johnson and Selnes 2004). Schalk & Roe(2007) explained that the presence of the PC is the sign of the employee’s contract to the organization. In the related literature, it has been suggested that PC is a very important achiever for employees, and if the culpability of the organization were ignored, the employees’ trust and organizational contract with employee decrease, on the other hand turnover rates increase (Coyle-Shapiro,2002). Employee engagement has been experimentally attached to organizational commitment Saks, (2006), employee performance (Rich et al. 2010) and in theory to output Irvine, (2009); Masson, Royal, Agnew & Fine, (2008). In 2013 applied research arise significantly that employee engagement is linked with psychological contracts (BAL, Kooij, 2013; Chang, Hsu, 2013). An important essential key of the employment relation is the psychological contract inserted by employees and their organizations (Rousseau, 1995). It has been recommended that psychological contracts disturb job satisfaction variously for the older employee than for youth employee (Farr et al.2002).

Previous studies had recognized much extraction such as leadership, PCB, HRM practices, OJ and PCF. Modern research on the study of psychological contracts fulfillment and employee engagement is silent as to either generational affiliation is a determinant in this connection (Chang et al. 2013). This extraction was well studied in the literature, therefore, our study had captured into account two variables: OJ and PCF as suggested by Jose-Chamber and Ghosh. So, PCF and OJ are planned as a bossy focus in management research. Berry (1983) first specifies connection marketing as “attention, sustaining, and developing customer relationships.” Gronroos (1990) demonstrate that connection constructed and maintaining is polished through collective deal and fulfillment of promises. Furthermore, Agarwal [2008] and Katou [2009] had searched OT as a mediator in different variables. Further, Aryee [2010] had also inquest mediation of OT among these variables in Pakistan but we use these variables as a moderator. Furthermore, previous studies had not investigated the moderating role OT, especially between the employees of the banking sector of Pakistan. That’s why; present study dispatch this gap on the basis of advice of Kraft [2011]. So, the modern study inspects the effects of OJ and PCF on Employee Relationships under the moderation of OT among the banking sector in Pakistan. Closser [2001], Wazir et al. [2002] and Khan [2012] suggesting that the banking sector were facing problem at their platform and recording unfavorable Employee Relationships for not suitable PCF, OJ, and OT. It enhanced the role of PCF and OJ on ERs among the banking sector of Pakistan. The modern study’s result would assist GOP to look better Employee Relationships of the banking sector of Pakistan. It would also provide a way example to the banking sector. Moreover, it would also suggest future research on the literature.

The purpose of this study is to examine the impact of psychological contract fulfillment on employees’ engagement and turnover intentions. Meanwhile, it also examine the effect of

psychological contract breach on job performance, employees' satisfaction and OCB while concentrating on the moderating role of organizational trust.

Literature review

Psychological Contract

Rousseau (1995, 1989) describes the psychological contract as the employees trust about mutual responsibilities among the employee and institution. Levinson et al. (1962); Schein (1965) spread out an idea of psychological contract by including that psychological contract includes both tangible & mental expectations according to resources. Rousseau (1989) give a description the psychological contract as "original person belief according to the rules and regulations of exchange contract between the main person and another party.

Psychological Contract Fulfillment

Psychological contract fulfillment cultivates feelings of being costly, leads to more believe in the Next party and has a good effect on work outputs for both the individual and the institution (Conway & Briner, 2002; Robinson & Morrison, 1995). Psychological contract fulfillment is gestating as the employees' understanding of the range to which the employer fulfills the responsibilities. Rousseau(1989) declare psychological contracts as the view that are grasped by an exclusive concerning what they have the obligation of the institution, and what the institution have an obligation to them. Thus, fulfillment means employer agreement, responsibilities, and assurance increases employee engagement (Coffman & Gonzalez-Molina, 2002). Psychological contract fulfillment is to appeal the fulfillment of insurance by the organization on the other side psychological contract breach important to meet employees expectations. Psychological contract fulfillment creates a positive effect.

Employee Engagement

Employee engagement has been experimentally related to organizational commitment Saks, (2006). In 2013 analytically study arise pointed out that employee engagement is combined with psychological contracts (BAL, Kooij, &DeJong, 2013) Employee engagement has been disapproved as being nothing more than advisor talk, or a badly described built(Little & Little,2006). Modern research on the connection between psychological contracts and employee engagement is quiet as to whether generational affiliation is a determinant in this relationship (BAL Et Al. 2013).

Psychological Contract Breach

Morrison & Robinson, (1997) when the institution does not obey its agreement, employees may experience psychological contract breach. Psychological Contract breach is described as the understanding of a worker that the institutions have unsuccessful to perform its obligations. Psychological contract breach emotional experience that mentions to an individual understands the conflict in what has been decided and what has been captured (Coyle & Shapiro 2002) according to Morrison & Robinson (1997) the conflict may be implanted in either default or incongruence. Psychological contract breach appears when a member of the organization feels that the organization has not to deliver satisfactorily on its working Rousseau (1995).

Turnover Intention

Park, Ofori-Dankwa & Bishop, (1994) in the current literature actual turnover is defined as an important key for predicting organizational influence. Turnover intention echoes the “exclusive” own observation chances that male or female is permanently quit the job at some point in the near future” Vandenberg & Nelson, (1999) and is noticed as the powerful and most precise reader of actual turnover behavior (Tett & Meyer et al, 1993). According to Zhao, Et al (2007) the intention to quit can serve as an evidence of the employee’s psychological relation to the organization and/or employer. For example, when an employee notice that the management of the organization has no difficulty with break their psychological contract, “they start opposing and on unsuccessful they quit from organization” (Hong & Kaur, 2008). Galletta, Portoghese & Battistelli, (2011) Employees who work effective agreement against their employer have a high emotional relationship, involvement in and labeling with the goals of the organization.

Organization Trust

Gilbert & Tang, (1998) defined organizational trust as “a sensation of confidence and backing in an employer... organizational trust mention to employee believe in corporate goal fulfillment and organizational leaders, and to the believe that ultimately, organizational activity will prove kindly for employees”. Bromiley & Cummings, (1996) identify that when there is not enough trust in the organization, an individual will have to allocate more time and power to supervise others’ behaviors so as to take care his/her own commits. Counter, high level of trust between employees increases performance, thus contributing to profitability.

Organization Citizenship Behavior

OCB had grown one of the important studied ERs in the way of industrial psychology and organizational behavior. OCB shows employees’ freely and absolute behaviors without carrying rewards and lure from the organization. Organizational citizenship behaviors, work motivation and employee engagement.

Psychological Contract Fulfillment and Employee Engagement

The connection between the psychological contract fulfillment and employee engagement will be moderated by generational affiliation. **Turnley, William H., et al.** By utilizing psychological contracts as the liberated variable and employee engagement as the weak variable, it becomes likely to therationale that when there is an addition in the fulfillment of Psychological Contract/Employee Engagement equating psychological contracts, an addition in employee engagement will occur. Turnley, W. H., Bolino, M. C., Lester, S. W., & Bloodgood, J. M. (2003) In reappraisal the first method, fixed entity with change Employee Engagement Psychological Contract Fulfillment features - it is accepted that the relation of employee engagement is concerned to, not only, the assembly under the study (psychological contracts), but also to others not lower discussion. Robinson, S. L. (1996) at the time of studying the features of a method model, it is possible that a variance model is the most suitable choice for the practical investigation of the projected research question. If organization fulfill employee `s contract its needs, provide basic necessities according to the job then it that case it creates a positive effect on employee engagement. The previous researcher ignores the variable of generational affiliation as a moderator on employee engagement we used it for the measurement effect of EE and PCF.

H1: There is significant and positive relationship between Psychological Contract Fulfillment and Employee Engagement.

Psychological Contract Fulfillment and Turnover Intention

Zhao, H. A. O., et al A faithful connection between perceived psychological contract fulfillment and the turnover intention of an employee is wanted. The literature on this combination indicates that perceived psychological contract fulfillment and the intention to turnover are differently related to each other Robinson et al, (1996). This negative relationship explained by (Bunderson, 2001): when an employee realize the employer does not accomplish the role obligations, progressing work will be experienced as a shameful exchange. This exchange makes it less profitable that an employee wants to progress the employment connection and is, therefore, fair to develop intentions to quit the organization (Bunderson,(2001). According to recent research of (Hemdi and Rahim,(2011), it is normal that affective commitment will mediate the relationship with perceived psychological contract fulfillment and the intention to turnover. Mediation Suggest a reduced stamina of the relationship between the deliberate and weak variable, afterward,the suggest of the mediating variable (Baron & Kenny, 1986). In other words, it is normal that the connection between psychological contract fulfillment and

The turnover intention will be fewer strong when affective commitment is added to the model. In psychological contract fulfillment organization employee not want to quit the job because organization fulfills their contract and needs so in the organization in such case turnover rate going to down. Previous study on this research was not conducting enough data collection and

ignores the banking sector we use it in our study to study about the employee behavior about this study.

H2: There is significant and negative relationship between Psychological Contract Fulfillment and Turnover Intention.

Psychological Contract Breach and Job Performance

The study has shown that psychological contract breach may have a force on employee performance **Datta et al., (2010)** we anticipate this to be the case as likely in our current study. The study by Datta et al. (2010) showed that there may be a common lessening in employee performance after cut back. still, many studies show contradictory relationships; the study of Amabile and Conti, (1999) start that while employee innovations were changed negatively in the long-term after downsizing, they also construct that employee performance while starting decreasing after downsizing, freeze over time. Moreover, we want psychological contract breach to be connected to employee performance, on account of it creates biggest job anxiety, which afterward relates to the huge viewpoint of contract breach. Therefore of this, employees exchange contract breach by providing less work for their jobs, and less allowance behavior against the organization. Although there is few study on the role of discharge in psychological contract viewpoint (**Arshad & Sparrow, 2010**), there is no research that empirically links layoff experiences with an attitude of contract breach. If organization creates their own rules and not understand the employee needs and their concept about the job and performance of organization in that case organization breach its contract towards the employee. organization performance graph going to decrease day by day because employee are the assets of organization if they don't work and put interest on job performance and development of organization going to stop. Prior researcher analysis the effect of psychological contract fulfillment on lady health worker but we conduct this study on the performance of banking employee.

H3: There is significant and negative relationship between Psychological Contract Breach and job performance.

Psychological Contract Breach and Organization Citizenship Behavior

Psychological contract breach is akin to productivity and OCB and study from De Cuyper and De Witte (2006) displayed that job anxiety supremacy to psychological contract attitude rather than psychological contract supremacy to job anxiety. Zhao, H. A. O., Wayne, S. J., Glibkowski, B. C., & Bravo, J. (2007) research will examine the moderating role of organization trust to themember in the connection between contract breach and employee performance and OCB. Zhao, H. A. O., et al research is the first to analysis the role of psychological contracts in thefeedback of employees to object PCB, and we display that the effect of PCB on employee performance and OCBs can be good realized in a structure of enhanced job anxiety and attitude of contract breach. Earlier researchdid not have plenty knowledge on this study we use it abetter way and try to collect more data.

H4: There is significant and negative relationship between Psychological Contract Breach and organization citizenship behavior.

Psychological Contract Breach and Job Satisfaction

Greguras and Diefendorff, (2009), the period to which the structure contributes to fulfilling the wants and expectations of employees is one of the important matters of job (dis)satisfaction. Zhao, H. A. O., Wayne, S. J., Glibkowski, B. C., & Bravo, J. (2007) psychological contract breach create anegative effect on job satisfaction because if theorganization does not fulfill employee's requirement, needs, and their wants then employees do not feel comfortable with their job and duty. Coyle-Shapiro, J., & Kessler, I. (2000) Job satisfaction is an important assembly that has important organizational effects. If organization provide facilities of the employee, give them incentives, training for current need, and developing for future need then they will be satisfied otherwise they quit the job.

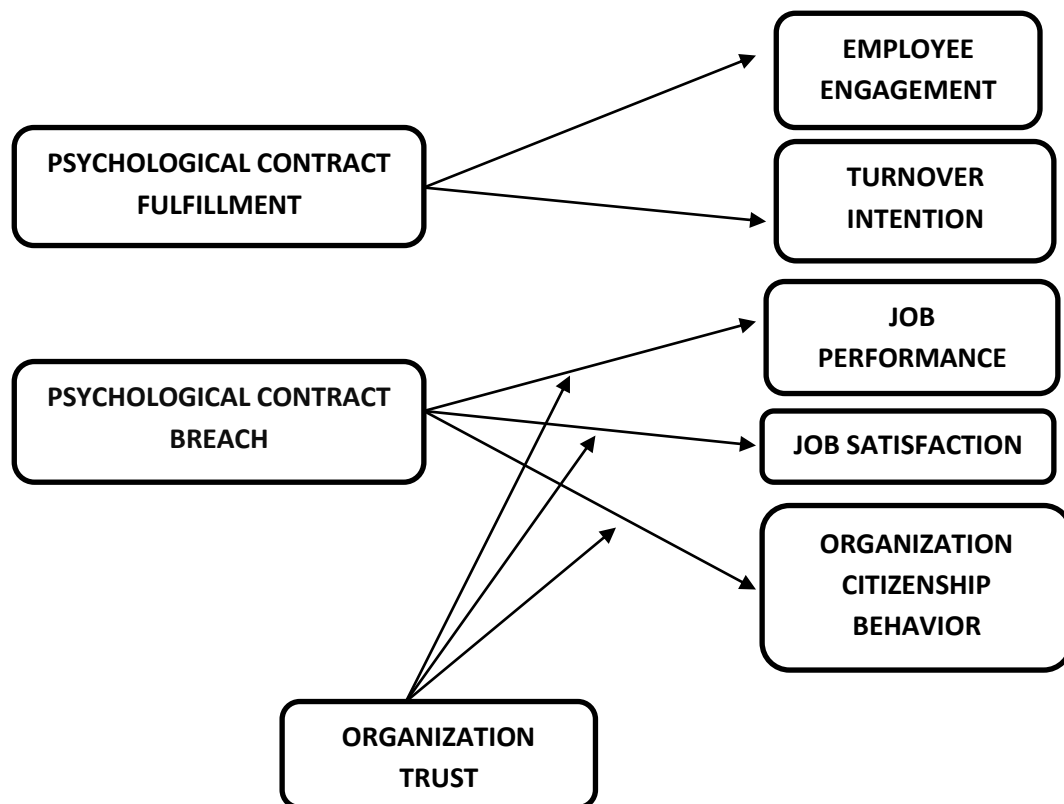
H5: There is significant and negative relationship between Psychological Contract Breach and job satisfaction.

Moderating Role of Organization Trust

Gilbert & Tang, (1998) defined organizational trust as “a sensation of confidence and backing in an employer... organizational trust mention to employee believe in corporate goal fulfillment and organizational leaders, and to the believe that ultimately, organizational activity will prove kindly for employees”. Bromiley & Cummings, (1996) identify that when there is not enough trust in the organization, an individual will have to allocate more time and power to supervise others’ behaviors so as to take care his/her own commits. Counter, high level of trust between employees increases performance, thus contributing to profitability. Robinson, S. L. (1996) Organization trust moderate on the job performance-job satisfaction and OCB .when employee have trust on the organization they must be satisfied with their job, and also increase its performance. The previous researcher uses just generational affiliation as a moderator on his study but we use organization trust too as a moderator to judge the effects.

H7: Organization trust significantly moderates on the the relationship of Psychological Contract Breach, job performance, job satisfaction and OCB.

Theoretical Model



Methodology

The purpose of this study is to examine the impact of psychological contract fulfillment on employees' engagement and turnover intentions. Meanwhile, it also examine the effect of psychological contract breach on job performance, employees' satisfaction and OCB while concentrating on the moderating role of organizational trust. The current study used deductive approach and descriptive survey method adopted. The study is descriptive and quantitative in nature as it relating and inquiring the understudy variables and relations which previously talk about in earlier studies. Data have been collected by applying simple random sampling technique.

Data Collection Method

This study gets the list of BANKS from the official website that registered under the special ordinance. The current study has disseminated 400 questionnaires in different BANKS working for social interests & human being. Questionnaire survey methods implement to gather the respond. Questionnaires distributed among all bank employees which of selected. One week time is certain to all respondents. Later than questionnaire collected from all bank employees and suitable arithmetic tools used to create useful results. Current study received 190 questionnaires.

Demographics

Study accomplishes in the banking sector and target population includes all the bank employees in Gujranwala. Questionnaires float in 29 banks. Out of 200 questionnaires, only 150 were a valid act in response with 25.95% response rate. Most respondents were among the age group of 25-45 whose percentage is 54.9%. Following to this up to 25 32.3%, age group of 46-55 were 4.9%. Furthermore, respondents were in frequency 59 and 36.0 were in % belonged to Bachelors, Masters level were in frequency 86 and 52.4 in %, PhD-level were in frequency 6 and 3.7 in % and others group of educational stage respectively. 16.9%, 59.1%, and 15.9% respondents were doing their jobs as contractual employees, permanent employees and others respectively. 26.8% respondents have up to 1-year length of service and 28.0%, 26.4% and 10.4% respondents have 2-5 years 5-10 years, and more than 10 years length of service at visited banks respectively.

Results

Descriptive & Correlation Analysis

Table 1.1

Variables	Mean	SD	PCF	EE	TI	PCB	OCB	JP	JS	OT
PCF	2.52	.713	1							
EE	3.11	.654	.20**	1						
TI	3.48	.552	-.28**	.35**	1					
PCB	3.59	.569	-.33**	-.44*	.28**	1				
OCB	2.76	.571	.34**	.38**	-.40**	-.24**	1			
JP	3.57	.888	.36**	.27**	-.40**	-.37**	.31**	1		
JS	3.78	.564	.38**	.25**	-.41**	-.25*	.41**	.34*	1	
OT	3.76	.765	.29**	.29**	-.33**	-.26*	.22**	.44*	.35*	1

**P<.05

Table 1.1 is representative the descriptive statistics, reliability, and Pearson correlation amongst all substitutes' variables. The highest correlation existed between job satisfaction and PCF which is valued at 0.38. It is reflecting that PCF and job satisfaction are positively related to each other with a moderate standard deviation. All other variables named as perceived organizational trust, OCB, Job satisfaction and employee engagement, TI, JP, JS, are also correlated with each other. The mean values display the trend of responses that most of them are arranged towards thoughtfulness. Results indicate that alpha values for all variables are under acceptable range to prove data reliability

Table 1.2 (Regression)

		Estimate	S.E.	C.R.	P
Employees Engagement	<--- Psychological Contract Fulfillment	.462	.098	.057	.01
Turnover Intentions	<--- Psychological Contract Fulfillment	.425	.089	1.255	.03
Job Performance	<--- Psychological Contract Breach	-.354	.074	2.824	.04
Job Satisfaction	<--- Psychological Contract Breach	-.394	.079	1.551	.02
Organizational Behavior	Citizenship <--- Psychological Contract Breach	-.342	.079	1.25	.03

Table 1.2 results establish that display of open emotions has a positive and significant relationship with leaders' job satisfaction with ($P < .05$). In totaling analysis also signposts that variance has been elucidated by the display of job satisfaction. P value for beta coefficient of spectacle of genuine emotions is .01, 0.3, 0.4, and 0.2. 0.3 Which is significant at 5% level of significance?

Table 1.3

Moderating Role of Organizational Trust (**PCB & JP**)

	R²-Change	F	df1	df2	P
Interaction	.06	10.1	1.0	123.0	.02

(**PCB & OCB**)

	R²-Change	F	Df1	Df2	P
Interaction	.04	11.6	1.0	145.0	.02

(**PCB & JS**)

	R²-Change	F	df1	df2	p
Interaction	.03	13.2	1.0	145.0	.02

Table 1.3 establishes the moderating effect on variables. The significant value of (**PCB & JP**) is .02 which shows its significance ($P < .05$). Interaction values R² shows that if organization adopts PCB then the value of job performance is affected by .06 and also other variables show these results. The moderating effect of (**PCB & OCB**) and (**PCB & JS**) both p-values show significant values and interaction values are .04, .03.

Conclusion and Discussion

The main purpose of the study was to address the relationship among psychological contract fulfillment and employee engagement, organizational performances and to discover that if there is a relationship was straight forward through the mediator effect of generational affiliation and organization trust; H1 expected that PCF are created positively to employee engagement. The result shows the relationship between PCF and employee engagement, and an undeveloped chain of research has ready to call for discriminative work on more lateral relations in PCF (Becker, 1996). So study shows that there is a positive relationship between PCF and employee engagement; this supports H2, means there is an indirect connection among PCF and turnover intention. Later research (Paul, 2004) supported our result. The results assist the previous research studies which analyze a positive connotation among PCF and turnover intention (McDuffie, 1995; Nayyab et al., 2011). The conclusions suggest noteworthy suggestion among the PCF and turnover intention. Furthermore, the finding specifies that generational affiliation to some extent moderates the link between the PCF and performance.

Likewise organizational trust also significantly and somewhat moderates the correlation among PCB and performance. Hypothesis 3 & 4 supported. H4 & H5 reinforced that if organization adopt the policy of PCB it create strongly destructively effect on employee performance and organization citizenship behavior. H6 held that if organization breach employee contract it will negatively effect on job satisfaction. The findings proved that PCF based on performance is very significant tools in causal performance and merit built staffing and mixture, organizational training, development increased OC. Also, the research result exposed that by present fair pay, promoting the direct bond between employees and providing eloquent and interesting job creates a working atmosphere which boosts worker's self-confidence to stay dedicated with their institute. Though, results from existing study designate that all the PCF are significantly allied with each other which applaud that organizations presently operating in Pakistan should emphasis upon all these applies. Additionally, results propose that PCF are likely to bargain an array of paybacks including pledge, skill, and elasticity, improve operate performance, organizational performance and are negatively related to turnover (Huselid et al, 1995).

Practical Implication

The practical implication of this study is to spread on fair compensation; continual training and growth at the company, reimbursement based on performance for civilizing employee outcome and assessment has to be done fairly which finally enhance the organizational performance. Furthermore, for lessening the turnover intentions of employees, the bank managers should take vital change of presently used HR performs. Likewise, the research outcome will help bank managers to govern achievement of HR practices and to make employees more happy and loyal to the organization.

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