



**A critical examination of the impact that the violation of the psychological contract has on employee intention to quit, commitment, loyalty, and employee identification with the organisation: A study of Mutual Alliance Mortgage Bank, Nigeria.**

**By**

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## **DECLARATION**

I, Okon Amasi declare that I am the singular author of this thesis and that all the work on this thesis has been carried out by me in the course of my study for the award of DBA at the University of Liverpool, United Kingdom

Signed: .....

Date: .....

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## **ABSTRACT**

### **PURPOSE**

To purpose of this study was to critically examine the impact the violation of the psychological contract has on employee intention to quit, commitment, loyalty, and employee identification with the bank (Mutual Alliance Mortgage Bank, Nigeria).

### **DESIGN/METHODOLOGY/APPROACH**

The research adapted both a collaborative action research methodology developed by Pellerin (2011) and a quantitative methodology utilising questionnaire. These research methods adapted, were a fit for the financial services industry. The researcher investigated Mutual Alliance Mortgage Bank, Nigeria.

Two focus groups with seven employees each were set up. The focus groups acted as the Collaborative Professional Development Meetings (CPDM) to capture feedbacks and reflections as well as to develop actionable outcomes. Questionnaires were sent to all seventy employees of the bank to measure employee identification with organisational and organisational loyalty.

### **FINDINGS**

The findings indicate that a positive relationship exists between psychological contract violation and loyalty in bank employees and a negative relationship exists between psychological contract violation and identification with the bank in bank employees. Also, interestingly "Promotions" was the most violated item of psychological contracts because employees interpreted and associated "Promotions" with 'immediate cash (pay) or financial gain. The results also highlighted that a positive relationship exists between intention to quit behaviour and the Nigerian culture in bank employees. The research further illustrates the moderating role of national cultural values (i.e., Nigerian culture – families/communities) on employee views towards an intention to quit behaviours.

### **ACTIONABLE KNOWLEDGE**

The Bank implemented new culture-specific policies that tackled economic and socio-emotional breaches; these included the establishment of a loss of breadwinner insurance scheme; giving employee's foodstuffs at Christmas; Christmas parties for employees and families; birthday gifts to spouses of employees and monthly podcast on the bank's activities. On the issue of promotions ("pay"), the banks' payroll was redesigned to include different salary scales within each grade level to accommodate pay increases without necessarily promoting employees to the next grade level; and the introduction

of bi-monthly appraisals of employees that could result in salary increment for performing staff.

#### RESEARCH LIMITATIONS

This research utilised data solely from Mutual Alliance Mortgage Bank, Nigeria thus its results cannot be generalised to other sectors or countries characterised by different contexts, cultures, and values. However, the approach utilised in this research can be applied in a wide range of situations consequently enabling the examination of its external validity.

#### KEYWORDS

Nigeria, Psychological Contract Violation, Loyalty, Identification with the organisation, Culture, Commitment, Intention to quit.

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## Chapter 1 Introduction

### *1.0 Chapter Overview*

This chapter provides an overview of the background, inspiration, and impetus for the study. Other sections in this chapter include the discussion on the rationale and justification for the study, the discussion on the aims and objectives of the study and the description of the outline of this study.

### *1.1 Background and inspiration for the study*

The mortgage banking sub-sector of Nigeria's financial services industry accounts for less than 1% of the annual GDP of Nigeria (ThisDayLive, 2011). However, the sub-sector faces the problem of very high staff turnover when compared to other sub-sectors like the commercial banking sub-sector and the investment banking sub-sector in the Nigerian financial services industry. Additionally, the Nigerian mortgage banking sub-sector also faces various pressures such as the poaching of mortgage bank employees by bigger and higher capitalised commercial banks (Enofe et al., 2015), the recent financial downturn and the withdrawal of funds by Nigerian federal government from banks (Leadership, 2015). These pressures have resulted in downsizing, redundancies and consolidation within the sector resulting in changes/shifts in employee psychological contracts between employers and staff in this sub-sector. The loss of staff with critical skills as well as talented employees has a direct impact on our organisation's bottom line. Thus, making Mutual Alliance Mortgage Bank vulnerable.

The growing need to motivate, keep, and gain the commitment of quality staff, it is essential and necessary to understand the relationships employees develop with their employers. Through this understanding, employers can develop strategies to encourage positive workplace outcomes that may lead to increased employee commitment.

A framework that has been used to test and examine the perceptions of the relationship between staff and employers is the psychological contract. The beliefs an individual holds regarding the implicit terms of an agreement between the person and the organisation is psychological contracts (Rousseau, 2000). The fulfilment of this agreement between an individual or employee and employer is one of the outcomes that lead to the increase in employee commitment (Sturges, Conway, Guest & & Liefooghe, 2005; Kraft, 2008).

Also, the effect of violation and fulfilment differs between employees due to individual differences, personality and the context/environment in which they find themselves. Factors such as levels of employment, job security, culture and the relationships they have with their organisation affect employee's

responses to the violation of the psychological contract (Goyal, 2009; Maycock and Amasi, 2014). Organizational commitment is one significant difference. According to Wasti (2003), an employee's commitment to an organisation has a significant influence on how that employee behaves himself or herself in the workplace. By examining psychological contracts within the context of organisational commitment, we can obtain a more in-depth understanding of how violation and fulfilment of the psychological contract can impact as well as affect workplace outcomes such as employee commitment, intention to quit and loyalty (Kraft, 2008).

There is a growing need in Mutual Alliance Mortgage Bank (as with other banks in the Nigerian mortgage banking sub-sector) to gain the commitment of qualified employees as well as augment and increase employee urge to stay with the organisation. Within the last four years, the Bank has lost talented and skilled employees, hence the need to strengthen the commitment of talented employees in Mutual Alliance Mortgage Bank. This situation has resulted in the need to study and recognise the relationships that employees develop with their employers and the effect of their psychological contract on this relationship. The understanding of these relationships by Mutual Alliance Mortgage Bank (and other employers within the Nigerian mortgage banking sub-sector) can assist in developing remedies that will help enhance positive workplace outcomes, reduce staff turnover, encourage employee commitment and their urge to stay longer with the bank (Sturges et al., 2005). As well as aid mitigates against violations in psychological contracts that may lead to adverse workplace behaviours (Sturges et al., 2005).

### *1.2 Rationale and justification for the study*

Very little has been written within the literature to address the antecedents and consequences of the violation of the psychological contract within the Mortgage banking sub-sector in Nigeria. Hence this research is breaking new ground as it will provide insights into what happens when a mortgage bank fails to fulfil psychological contract obligations as perceived by employees. Therefore, reinforces the need for more research work to be done in this area to enhance employee commitment within the mortgage banking sub-sector. The critical evaluation of the impact violation of the psychological contract has on employee behavior (intention to quit, commitment, loyalty and identification with the organization) in Mutual Alliance Mortgage Bank, will shed considerable light into the outcomes, the impact, the context and the effect of environment and the culture on employee behavior in the Nigerian mortgage banking context. Therefore, filling the gap in this subject area, which is currently lacking. Additionally, for Mutual Alliance Mortgage Bank, the study will also enhance positive workplace outcomes, reduce staff turnover and encourage employee commitment and urge to stay longer with the bank. Thus helping to mitigate against violations in psychological contracts that may lead to negative workplace behaviours that could lead to increased

profitability and market share as well as happier and better-motivated employees.

### *1.3 Aim and objective of the study*

The research aims to critically examine the impact that the violation of the psychological contract (i.e., employment contract deliverables) has on Mutual Alliance Mortgage Bank employees' intention to quit, commitment, loyalty and employee identification with the bank.

This study will help stimulate discussions and actions towards reducing non-violation of employment contracts (psychological contract) as well as enable the mortgage bank to understand the effects of a violation of employment contracts. It will also assist in the designing of HR policies that will allow HR managers in the designing and implementation of measures and interventions that will help manage key and talented employee turnover within the organisation. These objectives although are unique to the bank (Mutual Alliance Mortgage Bank) can also be generalised and transferable for utilisation by other mortgage banks.

### *1.5 Outline of the study*

Further to the general introduction to this research as described in this chapter, this study has six additional chapters.

The second chapter will represent the literature review, offering an overview of psychological contract research as well as the various conceptual and methodological issues that affect research in this area will be discussed. The chapter will also review and search existing literature for works and studies already done, as well as highlight key themes such as the concept of psychological contract, intention to quit, employee commitment, the impact of culture on employee intention to quit, loyalty and identification with the organisation by employees.

The third chapter will discuss the philosophical and methodological foundations of this research. The topics to be covered in this chapter include the discussion on the importance of research paradigms and presenting further distinction among the most utilised paradigms as well as presenting justification as to why this study adopted the pragmatic approach. Also, a discussion on the concept of the Scholar-Practitioner, discussion on Action Research, information on the research approach, discussion on the relation between Action Research and the primary research approach. Additional topics in this chapter are a description of the sample and sampling techniques, an explanation of the sources of pilot data, how the researcher proceeded with the action research, discussion on aspects of ethical consideration of action research approach, discussion on reliability, validity and generalizability issues, and limitations of the research.

The fourth chapter will look at the results of (a) the primary data analysis (pilot study), (b) the secondary data analysis (data analysis during the internal learning sets/focus group meetings) and (c) data analysis post-internal learning sets/focus group meetings.

In the fifth chapter, the researcher will discuss This chapter the research findings highlighting: (a) implications for the researcher's practice as a CEO and a scholar-practitioner (b) implications for the researcher's organisation (c) 'now what?' (reflections on suggested improvements not implemented) (d) discussion of findings with regards to the gap in literature.

The sixth chapter will be a discussion on (a) limitations of the study (b) empirical or theoretical contribution (c) future research and (d) reflections and conclusion.

## 2. Literature Review

### 2.0 Chapter Overview

This chapter offers an overview of psychological contract research, as well as discussion of various conceptual and methodological issues that affect research in this area.

This chapter will also review and search existing literature for works and studies with the aim of ascertaining and learning what is known within the body of knowledge about this research to understand the research better and ascertain a theoretical and methodological framework for the research (Levy and Ellis, 2006, pp.182). Also, the researcher seeks to position this research within the scholarly background. This chapter will highlight key themes such as the concept of psychological contract, Intention to quit, Employee commitment, culture, Nigerian culture, the impact of culture on employee intention to quit, Loyalty and identification with the organisation by employees.

The system used in structuring the literature review involved including key themes in the search criteria, e.g., the concept of psychological contract, Intention to quit, Employee commitment, culture, Impact of culture on employee intention to quit, Loyalty and identification with the organisation by employees). The research also utilised three criteria. The inclusion criteria (i.e., studies conducted within the last 35 years, peer review journals, citation tracking and author searching studies that were qualitative or quantitative). The exclusion criteria (i.e., studies that were not peer-reviewed, studies that were not theoretical). Lastly, looking at key authors within the field of study. The research further utilised databases such as University of Liverpool database, Discover database and Web of Science database for the literature review.

The research utilised Macdonald & Tipton (1993) and Bryman (2001) selection criteria;

- Credibility, the sources have been subject to peer review, these are cited in academic publications or published at academic conferences.
- Representativeness, the sources capture themes relevant to current and emerging psychological contract research.
- Meaningfulness, the sources inform and guide the exploration stated in the research objective presented in chapter one.

In the literature review, there is a discussion of the conceptual background, origin, and development of the psychological contract concept. Also provided is a detailed discussion on the debate on psychological contract violations,

followed by an examination of the theoretical underpinnings of this study. The focus will be on various psychological contract theories, violation or breach of psychological contracts and the outcomes of commitment (loyalty, identification with the organisation) as well as explore the theoretical foundations which is the basis of this study. An analysis of the relationship between psychological contract violation and intention to quit is presented to justify further the promotion of non-violation of psychological contracts at the organisational level.

### *2.1 The concept of psychological contract*

In 1962 Argyris first introduced the concept of a psychological contract. The 1980's was when the concept of psychological contract gained relevance and included in the vocabulary of organisational life and behaviour (McNeil, 1980). In defining a Psychological contract, we can adduce from the definition given by Rousseau (1989) that '... An individuals' belief regarding the terms and conditions of a reciprocal exchange agreement between the focal person and another party'. Thus psychological contract can be said to occur when one individual, person or a party believes that a promise, obligation, commitment or pledge of future returns has been made, agreed or completed. Additionally, the psychological contract is a contribution based on the pledge or promise of work or effort exerted, thus creating an obligation or indebtedness to provide future benefits or reimbursements. Also, psychological contract is an employees' faith or beliefs about reciprocal and promissory obligations between himself and the organisation (Morrison and Robinson, 1997). Individual belief is a mutual obligation between a person and an organisation (Rousseau, 1989). Individual beliefs are shaped by the organisation, regarding terms of an exchange agreement between an individuals' and the organisation' (Rousseau, 1995, pp.9), and as an obligation and commitment to future action.

The psychological contract can also be looked at as an employee's insight of unwritten promises understood in his or her relationship with the employee's organisation (Robinson, Kraatz & Rousseau, 1994; Robinson & Morrison, 1995). Thompson & Bunderson (2001) concluded that the assurance of the psychological contract viewpoint is the opportunity to tackle intangible elements of exchange in the relationship between the employee and the employing organisation. The psychological contract is all about implicit reciprocal obligations and promises (Cullinane & Dundon, 2006) and its basically about perceived exchange relationships involving two parties namely an employee and an employer who are in an employment relationship. The psychological contract theory states that implied or tacit promises and reciprocal obligations are fundamental pillars of the psychological contract, but it must be emphasised that expectations play a major role in the formation of the psychological contract (Shore et al., 2002 cited in Walker and Hutton, 2006).

Conservation Of Resources Theory (COR-Theory; Hobfoll, 1989, 2002) can be used to explain how the reading of the psychological contract informed my thinking about my organisational problem regarding work-related factors associated with psychological contract violation. To achieve this, the Bank distinguish between the demands of the job roles and the resources needed to undertake the job roles (Bakker, Ten Brummelhuis, Prins, & Van der Heijden, 2011). Job roles or demands are explained as those aspects of a job that requires sustained the physical, emotional and mental effort, while job resources are those features in the position that enable us to attain work goals and stimulate personal growth (Bakker et al., 2011). COR-theory explains the stress people experience when confronted with threats to or actual losses of resources. Furthermore, people are continually searching for ways to reduce the impact of stress through resource commitment (Halbesleben, Neveu, Paustian-Underdahl, & Westman, 2014; Hobfoll, 2002).

High job demands deplete from employees their energy reserves thereby making them more probable to experiencing resource loss over time (Demerouti, Bakker, & Bulters, 2004). Although job demands in itself are not negative but increasing levels of job demands, entail an investment of resources (Halbesleben et al., 2014), depleting energy levels in employees (Paškvan, Kubicek, Prem, & Korunka, 2015; Schaufeli & Bakker, 2004). Employees perceive high job demands to be negative (Bakker et al., 2014), which could produce an adverse spillover effect towards employees' interpretations of events in the workplace (Demerouti et al., 2004). Hence it is expected that when the job demands are higher employees have to deploy more resources to manage and cope with these requirements, leaving them with fewer resources to deal with negative workplace events. Thus, may lead to employees being more susceptible to interpret negative workplace events as a violation of their psychological contracts. Therefore, in line with COR-theory, high job demands create a resource loss over time, through which employees have fewer resources to handle and deal with negative workplace events (Hobfoll, 2002).

Another explanation of COR-theory (Hobfoll, 2002) is that in the context of resource loss employees try to accumulate, apply and invest resources to avoid negative spirals of resource losses. However, the higher susceptibility of psychological contract violation does not have to be directly related to a lack of resources, because such resources may not constitute part of the psychological contract (Morrison & Robinson, 1997), and employees may be able to perform their job roles relatively well without many job resources. However, it is mainly in the context of high demands that resources become necessary (Bakker et al., 2007). This scenario is applicable in the Nigerian mortgage banking industry. Mortgage banks are smaller banks with smaller capital base when compared to the bigger and more capitalised commercial banks, but both the mortgage and commercial banks have to compete in the same space for the resources available thereby creating high job demands in the workplace for employees of mortgage banks. The strain and stress associated with high job demands and lack of resources within the mortgage

banking sector in Nigeria could impact on employee's psychological contract violations due to the stressful nature of the job and the sector in which they find themselves (tight market conditions).

Many studies have shown that psychological contract violation, is the emotional impact of contract violation. Psychological contract violation has profound implications for a variety of workplace outcomes. These implications include lower commitment, reduced job performance, and higher turnover (Bal, De Lange, Jansen, & Van der-Velde, 2008; Solinger, Hofmans, Bal, & Jansen, 2015; Zhao, Wayne, Glibkowski, & Bravo, 2007). One of the central tenets and belief of psychological contract research has been the notion that experiences of contract violation arise from subjective perceptions about events taking place in the workplace, and that this process is prone to clarification and sense-making (Morrison & Robinson, 1997; Solinger et al., 2015). Therefore, this research focuses on the impact the violation of the psychological has Mutual Alliance Mortgage Bank employees' intention to quit, commitment, loyalty and employee identification within the organisation. It would also examine how this context influences violation perceptions (Bal, De Lange, Jansen, & Van der Velde, 2013; Dulac, Coyle-Shapiro, Henderson, & Wayne, 2008; Restubog, Bordia, Tang, & Krebs, 2010).

Notwithstanding the evidence of context playing a role in the aftermath of violations, such as employer interventions (Dawson, Karahanna, & Buchholtz, 2014), there is almost no research on the predictors of a breach within a developing country like Nigeria. As this is important given that psychological contract violations, have a profound impact on workplace behaviours, which is also influenced by local culture, and therefore understanding prevention of violations is crucial (Zhao et al., 2007). Moreover, understanding how violations arise in the workplace will advance our knowledge of the dynamic processes that underlie the emergence and consequences of breach and violation.

To this end, we integrate psychological contract theory with Conservation of Resources Theory (Hobfoll, 1989). We expect that especially high job demands with limited resources are likely to increase susceptibility to perceive contract violation because they make employees more vulnerable to resource losses. Besides, as previous studies show that job resources may play a role in the impact of work pressure (Bakker, Demerouti, & Sanz-Vergel, 2014; Van der Doef & Maes, 1999), the Bank expects that job resources will have variance effects on the relationships between job demands and violation. Thus, implications are that in the relationships between job requirements and violation, they can either act as a buffer or as an intensifier (Bal, Chiaburu, & Jansen, 2010; Restubog et al., 2010).

In summary, the research aims to contribute to existing knowledge by integrating COR-theory (Hobfoll, 1989) with the psychological contract literature thereby stimulating discussions and actions towards enabling the Mutual Alliance Mortgage Bank to understand the effects that the violation of



the psychological contract has on its employees. It will also assist in the designing of HR policies that will enable HR managers in the Bank design and implement measures and interventions that will help manage key and talented employee turnover within the Bank. These objectives although are unique to the bank (Mutual Alliance Mortgage Bank) can also be generalised and transferable for utilisation by other mortgage banks.

### *2.1.1 Social Exchange Theory, Equity Theory, and its link with Psychological Contract*

Psychological contract researchers commonly see social exchange theory as the theoretical basis of the psychological contract; hence discussion on the relevance of the psychological contract model to Mutual Alliance Mortgage Bank from a theoretical perspective would be highlighted as often cited by Gouldner (1960) and Blau (1964) in this context. However, the centrality of social exchange theory as a source for the psychological contract model depends on how psychological contracts are defined. There is no one social exchange theory but some approaches that have widely different implications for the conceptualisation of psychological contracts.

Two categories explain existing definitions:

- Either defining psychological contracts as an exchange relationship, or
- As a mental model of an exchange relationship.

When defining psychological contracts as exchange relationships, social exchange theory is thought to be an appropriate and relevant theoretical basis.

For this research within the organisation (Mutual Alliance Mortgage Bank), psychological contracts definition are as mental models. The content of this mental model is the exchange relationship between employee and employer. Blau (1964) and Homans (1950, 1958) argue that individual processes explain social exchange. Both authors assume that the foundation of individual behaviour is the aim of maximising gains and minimising losses. They view individuals as utilitarian in their motives. Thus, the same human motives rule the economic and social exchange. Therefore, this scenario is applicable in the Nigerian mortgage banking industry where the mortgage banks determine how much, how, and when their employees get rewarded for the relationship. Also, no basis exists to determine the effort exerted or amount of work performed, but are on their perceived value of the employee-employer relationship. This one side relationship associated with high job demands and lack of equitable, beneficial relationships within the mortgage banking sector in Nigeria could impact on employee's psychological contract violations due to the stressful and one-sided nature of the job they find themselves in. As such, per Blau (1960, p. 93) an economic exchange that stresses on a formal contract that stipulates the exact quantity exchanged as vital.

Blau (1964, p. 91) asserts that "social exchange [...] refers to voluntary actions of individuals motivated by the reward they are expected to bring and typically do in fact bring from others." In other words, when a person does something that is beneficial for another party, he or she will expect that this action is mutual. The individual will expect that this process of reciprocation will include actions or behaviours that are beneficial to his or her position (Blau, 1964; Shore & Barksdale, 1998). Therefore, this applies to the relationship between the employer (Mutual Alliance Mortgage Bank) and employee. An employee will feel obligated to treat the organisation (Mutual Alliance Mortgage Bank) in a right way when this employee has the perception that he or she is treated well by the organisation (Gouldner, 1960). Thus suggesting a positive relationship between balanced psychological contracts and perceived psychological contract fulfilment. When an employee perceives the employer obligations of the psychological contract as fulfilled (i.e., he or she is treated well by the organisation), the individual will feel obligated to handle the organisation well (i.e., adjust in-role behaviour). The higher some mutual obligations (high or low), the stronger the social relationship between the employer and employee will be. Moreover, as a consequence, the greater the probability that both parties in the exchange relationship will benefit both employer and employee are likely to maintain the mutually beneficial relationship (Shore & Shore, 1995). In line with this, Blau (1964) argued that a lack of balance in the employment relationship might lead to negative consequences.

When looking at this from an equity perspective, prior research has examined and elaborated the relationships above through the spectrum of social exchange and equity theory, which suggests that individuals search for fair and balanced exchange relationships. When an imbalance takes place, then individuals tend to restore it by even adopting negative attitudes and behaviours to reciprocate for the perceived unfairness, as predicted by the norm of reciprocity (Gouldner, 1960). Psychological contract theory advocates that employees seem to evaluate to what extent their organisation reciprocates their contributions constantly. In case of a breach, the discrepancy between the expected and received outcomes along with employer's failure to fulfil his/her promises will provoke the decrease in employees' contributions. Thus, leading to the emergence of negative attitudes and behaviours in an attempt to re-establish the balance to their exchange relationship with the organisation (Robinson, 1996; Robinson and Rousseau, 1994).

Furthermore, applying a social exchange and equity theory (Blau, 1964) as the basis for the employment relationship, a reciprocal exchange will exist whereby employees will engage in work-related behaviours that will benefit the Bank in return for resources and support by the organisation (Linden, Bauer and Berrin, 2004). Eisenberger, Huntington, Hutchison, and Sowa (1986) support this assertion by stating that when employers satisfy critical material and socio-emotional needs in the workplace, this parallels the

fulfilment of employees' individual needs such as love, respect, and support in a personal relationship.

This research evaluates the operationalisations of the exchange and equity relationship between employer and employee within Mutual Alliance Mortgage Bank. Within Mutual Alliance Mortgage Bank, social exchange is the basis of equity theory, which if there is no violation of psychological contracts of employees, it will lead to high affective commitment and low intention to turnover. Based on this theory, the high mutual exchange and the equitable relationship will have the most positive outcomes for the employees as well as the employer (Mutual Alliance Mortgage Bank).

### *2.1.2 The Expectancy Theory*

The expectancy theory as postulated by Vroom (1964), It has three essential variables namely; expectancy, instrumentality, and valence. Expectancy is the belief by an individual that an effort on his part will result in a desirable outcome or reward. While instrumentality is an individual's subjective belief that certain outcomes or efforts result in the attainment of other results. Valence can be considered as being "an affective orientation toward particular outcome" (Vroom, 1964, pp.15) as is the result of multiplicative interactions between an individual's subjective belief that certain efforts or job activities or interactions will lead to the achievement or attainment of desired outcomes and that the individual views these results as being desirable.

Vroom (1964) expectancy theory in recent years has been used to describe and predict human behaviour in workplaces as well as utilised in describing motivations, choices, actions, and performances of individuals. The expectancy theory also relates to many aspects such as training, turnover, motivation, productivity, goal commitment and goal setting (Vroom, 1964; Renko, Kroech, and Bullough, 2012). The expectancy theory looks at motivation regarding its relationship with how effort put in leads to performance and performance leads to rewards perceived as desirable (Purvis, Zagenczyk, and McCray, 2015).

Expectancy theory postulates that an individual's motivation to work is a positive multiplicative function of the observed or anticipated relationship between effort put in and the expected workplace or work-related rewards as well as the value of this perceived workplace or work-related rewards (Vroom, 1964; Kopelman and Thompson, 1976).

Vroom (1964) hypothesised as follows that valence combines multiplicatively with expectancy to generate the force to accomplish or perform an action.

### *2.1.3 Norm of Reciprocity*

Reciprocity norms are pervasive forms of repaying or replying to benefits obtained (Gouldner, 1960). This norm of reciprocity normally are less demanding but are usually a more relevant basis for social cooperation and in

most cases less susceptible to bad or ugly consequences of cultural diversity. Thus, the norm of reciprocity is better suited to act as a rudimentary source of social cohesion in complex societies or organisations (Hooghe, 2007 cited in Gundelach and Traummuller, 2014). The norm of reciprocity is a cultural aspect of social capital and in the simple sense means that one should assist those who help them while never inflicting harm on those that have assisted them (Gouldner, 1960). When put in the context of the work environment this means that when employees believe that employers have taken good care of their well-being and development, this induces in employees that attitude to reciprocate and thus tends to allow for a mutual exchange to take place with greater ease. Due to its creation of future obligation, the norm of reciprocity tends to convert one-off interactions into long-lasting relationships (Coleman, 1998). The reason is that the norm of reciprocity entails meeting the expectations of parties concerned (Carlin and Love, 2013) and the fact that individuals, in general, reciprocate favourably when treated positively and that culture plays a part in how individuals tend to react (Jung et al., 2014). In cases of negative treatment to individuals, people from individualistic cultures mete out stronger punishment to norm violators than those from collectivist cultures (Jung et al., 2014). Although cultural diversity does not in any sense erode the commitment to the norm of reciprocity because in complex societies it is an alternative foundation of social cohesion (Gundelach & Traummuller, 2014).

The norm of reciprocity when looked at in an organisational setting tends to partially govern social support behaviours particularly in the aspect of organisational life that requires participation in an exchange network (Mazelis, 2015). The norm of reciprocity can also be adduced to be a "moral economy" of exchange between individuals or parties (Scott, 1972). Moreover, reciprocity nurtures social capital for persons who obey norms of reciprocity and obstructs social capital for individuals that violate them (Mazelis, 2015) thus the norm of reciprocity can be said to be an integral part of the social support for individuals (Fujisawa, Katsukake, and Hasegawa, 2008).

The significance of the above theories to our understanding of the organisational problem is that it sheds light on the impact the bank's policies and practices have on the employees, and when such policies violate their psychological contract, the outcomes could lead to a lack of balance in the employment relationship might result in negative consequences.

These theories discussed above could potentially enable us design policies, measures, and interventions that would be implemented by HR and line managers within the bank to enhance employee commitment and retain/manage talented employees.

## *2.2. Types of Psychological Contracts*

Psychological contracts are of two types basically, and as defined by Rousseau (1995; 2000; Guzzo and Noonan, 1994) the different types of

Psychological contracts are a transactional psychological contract and relational psychological contract. Fundamental to the theory of the psychological contract is the differentiation between relational and transactional contracts (Rousseau and McLean Parks, 1993).

### *2.2.1. Transactional Psychological Contracts*

In looking at the transactional psychological contract, we can cite this to be that which concentrates on short-term and significant financial benefits to the employee or employer (Rousseau (1995; 2000)). The exchange of economic currency is the basis for some employment relationships. Such as the organisation providing adequate compensation, a safe working environment as well as reasonable short-term guarantees of employment in return for the employee's fulfilment of narrow and or specified roles, responsibilities or job functions. This kind of psychological contracts is transactional because they are self-interested and based on balanced reciprocity norms, concrete and carefully monitored (Rousseau and McLean Parks, 1993). According to Millward and Hopkins (1998), the scope of exchange economic (financial) relation evaluates transactional contracts within its scope.

### *2.2.2. Relational Psychological Contracts*

Rousseau (1995; 2000) defines relational psychological contract as that which has evolved or an extended period of a partnership or affiliation between the employee and the employer has developed. The relational psychological contract entails socioeconomic exchanges that have openly ended spells or periods. In organisational settings, we find that there are some settings where the basis of relationships is on the exchange of socio-emotional currency. In which case, the organisation offers training and development while also ensuring long-term job security in exchange for the employee's fulfilment of generalised role obligations and job functions. This psychological contract is relational in which there is collective-interest based on generalised reciprocity norms that are and loosely scripted (Rousseau and McLean Parks, 1993). Relational psychological contracts are long-term non-economic arrangements that have the key goal of a mutually satisfying relationship existing between the employer and the employee (Jensen, Opland, and Ryan, 2010). Relational contracts fall within the scope of exchange of social relations (Millward and Hopkins, 1998)

### *2.3 Violations of Psychological Contracts*

Violations of the psychological contract by the organisations would normally have an impact on the employees. The outcomes could lead to a lack of balance in the employment relationship and might result in negative consequences, as employees incline to restore it by even adopting negative attitudes and behaviours to reciprocate for the perceived unfairness, as predicted by the norm of reciprocity (Gouldner, 1960).

According to Wolfe-Morrison and Robinson (1997), two conditions may give rise to breach or violations of psychological contracts. The first key condition being a situation where an employer reneges on a contract, deal or offer in which obligations owed the employee are knowingly left undone or unfulfilled either due to the inability of the employer or the unwillingness of the employer to accomplish or fulfil what was earlier agreed or promised. The second condition that gives rise to breach or violations of psychological contracts is where the perception of breaches or violations of psychological contracts arise due to incongruence. In such case, the issue is not a clear breach or violation of psychological contract, but instead, it is due to an inconsistency in the perception of either the employee or employer as to the nature of the mutually agreed obligations. Rousseau (1995) proposes that there are three main types of psychological contract violations namely:

- Inadvertent, where this arises due to the result of divergent interpretations entered in good faith.
- Disruption, which results from when at least one or both parties want to comply with the agreement but cannot.
- Reneging, which results from when at least one or both sides are unwilling to abide by the agreement.

Vos et al. (2003) concluded that people view psychological contracts as a dynamic set of prospects or expectations which are influenced by newcomers' interpretations of their experiences after entry. Hemdi and Rahim (2011) deduced that psychological contract helps shed more light on employee commitment and consequently their turnover intentions. Turnley et al. (2003) assert that psychological contract fulfilment is strongly related to employee citizenship behaviour directed towards the organisation. Additionally, Bal et al. (2013) conclude that developmental HRM rebalances the psychological contract in such a way as to allow employees perceive it as less transactional and more relational thus enabling higher and greater levels of employee engagement and commitment. According to Wolfe-Morrison and Robinson (1997), the reaction to breaches or violations of psychological contracts is dependent on the actual perception of occurrence by employees. Hui et al. (2004), in their research, argue that, similar to psychological contract violations, the state/nature of an employees psychological contract can also emit or give out important signals or messages that trigger particular employee responses. Breaches or violations of psychological contracts are serious issues that frequently occur in organisations (Robinson and Rousseau, 1994). Breach or violation of psychological contract signifies an imbalance in the social exchange process (Morrison and Robinson, 1997). Furthermore, Kickul (2001) found in her study of employees of small businesses that breach or violation of psychological contract negatively influenced employees' commitment towards the organisation as well as positively increasing the intention to leave the organisation. The research also supported this view by Chiang et al. (2012). Also, psychological contracts breach or violations lead to reduced job satisfaction by employees' (Hao et al., 2007). According to Rousseau (1995), in most instances, violations or breach of psychological

contracts begin with perceptions of a discrepancy or inconsistency between a promised outcome and the actual outcome. Psychological contract violations or breaches lead to decreased levels of loyalty to the organisation (Turnley and Feldman, 1999; Coyle-Shapiro and Kessler, 2000) and also results in broken relationships (Rousseau, 1995).

According to Conway and Briner (2005), it is important to recognise that the relationship between breach and outcomes is not a linear or straight line relationship but rather they argue that there is evidence to suggest the availability of moderating factors in the relationship between breach and outcomes. Such as the apparent cause of the breach, justice perceptions, perceived importance of the violation and the employees' ideological stances or views. Breach or violation of psychological contracts leads employees to remedy the imbalance in their relationship or affiliation with their employers through decreased levels of commitment and reduced levels of willingness to partake in organisational citizenship behaviours (Coyle-Shapiro and Kessler, 2000). It also has a pervasive negative influence on work attitudes and behaviours of employees within the organisation (Robinson and Rousseau, 1994; Raja, Johns, and Ntalianis, 2004). This makes the employee – organisation association or relationship less rewarding. It also makes the employees' organisational membership less fulfilling as a result the staff are less likely to make any investment to the organisational community, and their membership of the organisation will begin to lose meaning and value thus eroding their sense of belonging to the organisation.

Conway and Briner (2005) in their research concluded that contract breach is the most critical and important idea in psychological contract research because it is the primary and main reason for the explanation of why psychological contract may negatively influence employees' attitudes, behaviours, and feelings. Employees' view breach or violation of psychological contracts as a psychological issue and this creates organisational distrust (Zhao et al., 2007).

There is much research in literature concerning the relationship between psychological contract and organisations. However, there is little evidence to show whether organisations take the concept of psychological contract or violations of psychological contracts into account and if any is applying it in practice (Conway and Briner, 2005).

It is noteworthy to state that there is a significant limitation to our knowledge of Psychological Contract since the majority of the literature is devoted to normative theory. While noting there is little empirical evidence as to what happens in practice has little importance attached to whether organisations acknowledge the concept as a function or responsibility of their HR departments and whether it is taken into account when designing and implementing policies and strategies. Thus, there is ample room for further evidence-based research, and this review of the literature offers a starting point.

Some researchers (Coyle-Shapiro, 2001; Robinson, 1996; Robinson and Rousseau, 1994 and Robinson and Morrison, 2000) while carrying out their empirical research on psychological contract have used or based their

measuring constructs of the psychological contract on the questionnaire developed by Rousseau (1990). The questions within questionnaires developed by Rousseau (1990) meets the aims and objectives of my research, and there is evidence that the survey questions are reliable and valid, this research will also follow this trend in using the questionnaire developed by Rousseau (1990) in measuring constructs of the psychological contract.

### *2.3.1 Outcomes of violations of Psychological Contracts*

Psychological contract violations or breach normally have very profound consequences, and these consequences include feeling betrayed, anger, frustration, resentment, dissatisfaction with job roles and responsibilities, reduced commitment, turnover, decreased levels of motivation as well as increased levels of litigation (Roehling, 1997). Similarly, Robinson and Rousseau (1994) stated that violations of psychological contract might lead to increase in employee turnover, attitudinal change and severe emotional reactions such as the feeling of rejection, resentment, feeling of injustice and anger (Rousseau, 1989; Morrison and Robinson, 1997). Additionally, employees who feel that their psychological contracts are violated or breached tend to respond or reciprocate against their employers with reduced levels of commitment (Robinson, 1996; Robinson et al., 1994). Vos and Meganck (2009) declared that psychological contracts that offer career development and training (relational psychological contracts) improve employee commitment and retention.

Psychological contract violations or breach has been seen to elicit in employees retaliatory behaviour responses. Such behaviours may include refusal to go the extra mile for the organization, refusal to work beyond their explicit contract (or do any work not expressly stated or written out in their explicit contract), misusing of the organization's equipment, machinery and or assets, leaving the office early, late resumption at work and increase levels of days off work (Conway and Briner, 2005). Also on employees' reaction to breach in psychological contracts, Rousseau (1995) concluded that employees react to perceived psychological contract violations in four ways;

- Exit, where termination occurs either from the employees who voluntarily exits an unreliable organisation or from the employer who exists or lays off underperforming employees.
- Voice, here there is an effort to negotiate the perceived violated part of the agreement, discuss and resolve potential problems that have occurred constructively,
- Silence, here there is a passive response to an acceptance that there is no hope in conditions changing for the better in future and this situation often ends in perpetuating the existing relationship.
- Destruction and neglect, here there is usually passive indifference to ones' duties, job functions or task in detriment to the interest of the benefit of the organisation or the displaying of more active counterproductive and or anti-organisational behaviours.



There is much research in literature concerning the relationship between psychological contract breach and commitment (including outcomes of commitment such as loyalty, employee identification with the organisation). Moreover, their link to intention to quit within organisations (Hemdi and Nasuridin, 2008; Allen, Shore, and Griffeth, 2003; Narteh and Odoom, 2015; Lee, Park, and Koo, 2015; Ashforth et al., 2008; Ashforth and Mael, 1989). The results from the study of Suazo, William, and Mai-Dalton (2005) show that psychological contract breach is positively related to intention to quit. If an organisation can harness the benefits of non-breach of the psychological contract, then it can enjoy the outcomes of commitment (such as loyalty, identification with the organisation and reduced level of intention to quit) and enormous benefits. Thus, this research would discuss commitment and other outcomes of commitment such as loyalty, identification with the organisation and intention to quit below.

#### *2.4 Employee Commitment*

Most scholars support the view of Meyer and Allen (1991) that emphasised organisational commitment reflect the psychological status of staff and organisations. Hence, organisational commitment is employees' sense of identification, involvement, loyalty, and preparedness within organisations based on their affection to organisations, individual benefits and sense of responsibility (Yamaguchi, 2013). In this research, Mutual Alliance Mortgage Bank employee's organisational commitment has three dimensions: affective commitment, continuance commitment, and normative commitment.

To define organisational commitment, we may need to look at the study of Mowday, Steers, and Porter (1979) which stated that organisational commitment is the relative strength of an individual's or employee's relationship or identification with and participation in a particular organisation. Porter et al. (1974), stated that organisational commitment is a belief and acceptance of the goals, mission, and values of the organisation. Also, the readiness to apply towards the attainment of organisational goals and a strong will to remain in the organisation and commitment is influenced by both personal predispositions and organisational interventions (Wiener, 1982 pp.418).

Organizational commitment is a three-component model that characterises the relationship or association between an employer and an employee. These can be an affective commitment, which is an employee's positive emotional attachment to an organisation. Alternatively, continuance commitment, which is an employee's commitment to an organisation because of perceived or anticipated high cost of losing membership of the organisation. Moreover, normative commitment looks at an employee's commitment to remain with the organisation because of his perceived feeling of an obligation to the organisation (Meyer and Allen, 1991). Gonzalez and Guillén (2008) stated that normative commitment can be characterized by mind set of obligation,

affective commitment by mindset of desire and continuance commitment by mindset of cost-avoidance. Mowday et al. (1979) explained that organizational commitment can be identified by at least three key factors that are related, the first being that it is swayed by strong belief in and the acceptance of the goals and values of the organization; the second being that it is contingent on a willingness to apply substantial effort on the organization's behalf and thirdly that it can be motivated by an individual's strong ambition to be part of the organization also when analysing at a sales person's depth of involvement and dedication to an organization (Porter et al., 1974) refers to the zeal shown by a salesperson as organizational commitment.

Commitment has two distinct approaches. The first is the psychological approach, which is an attitude, or orientation towards an organisation that attracted the individual to the organisation. While the second approach being the exchange approach is the influences (or side bets) that cause a willingness to stay attached to an organisation or the subject of commitment (Buchanan, 1974; Sheldon, 1971; Baker, 1960). The definition of organisational commitment as defined above by Mowday, Steers, and Porter (1979) is reflective of an affective commitment of an individual. In the performance of employees, commitment plays a very vital and pivotal role because employees that are committed tend to be more able to handle stress and are more productive at work as well as become positive influence at work. According to Porter et al. (1974), commitment is the relative strength of an individual's identification, attachment, and participation in an organisation.

From the review of literature above, it is clear that psychological contract contentment is what gives the feeling of care and concern towards the well-being and development of employees. Such feeling can stimulate a reciprocal attitude or behaviour from employees by enhancing their display of affective commitment and willingness to stay longer and remain with the organisation. This situation is in line with the research by Agarwal (2011) who asserts that, intent to stay and value of commitment positively correlated to psychological contract and the social exchange theory (Blau, 1964) and norm of reciprocity (Gouldner, 1960). Also, culture plays an important part in how psychological contract violations are interpreted and handled by employees (Maycock 2009; Maycock & Salawudeen 2014).

There are three types of commitment namely (a) affective commitment, (b) normative commitment and (c) continuance commitment (Meyer and Allen, 1991). Below is a discussion of these three different types of commitment.

Commitment is presumed to consist of three dimensions. This conceptualisation stands on the three themes identified by Meyer & Allen, (1991, pp. 67). These themes are affective commitment, continuance commitment, and normative commitment. Affective commitment is concerned with the extent to which the individual identifies with the organisation.

Continuance commitment, on the other hand, is more calculative. It concerns the person's need to continue working for the organisation. Normative commitment is, in some respects, like affective commitment. Societal norms influence commitment about the extent to which people ought to be committed to the organisation. Meyer and Allen (1991), suggest that the levels of all three types of commitment are related to the relationship between individuals and their organisation.

Guest (1998) constructed a model in which organisational commitment is one outcome of the particular state of the psychological contract. As a deal that comprises perceptions of trust, fairness and its 'delivery,' and caused by factors such as an organisational culture of 'high involvement,' 'progressive' HRM policy and practice, past experiences, future expectations, and choices (pp. 661). Watson, on the other hand, has constructed a sociological interpretation (Watson, 2000; 2002) re-naming the calculative process an 'implicit contract.' Watson (2000; 2002) brought a more socio-political understanding of relations between members of an organisation in which, although 'unequal as the two parties typically are in terms of power and resources, is essentially one of exchange within the negotiated order that is the work organization' (Watson 2003, pp. 18). He linked the implicit contract to a range of factors in the employee-employer relationship. To include not only trust, commitment, and discretion but also type of effort (mental/physical), the contribution of tasks done (conception/execution), type of control experienced (responsible autonomy/ direct), and relationship to technology (distant/close) (Watson, 2000 pp. 142).

Fox (1974 pp. 14), the psychological contract can be defined anywhere along an expectation-obligation and social-economic spectrum. Changes in the psychological contract that move it away from an expectation and towards a more rule-bound obligation place the individual within lower trust power relations. Those in low-discretion and low trust positions (generally situated at the bottom of an organisational hierarchy) operate within a psychological contract of minimal mutual expectations beyond the economic exchange of labour: their work is highly directed, and there is little prospect of progression through a career. On the other hand, those in high-trust positions at higher levels of the organisational hierarchy engage in a psychological contract that entails a more strongly 'social' contract of exchange. They enjoy less direct controls over their work and more rewards (pay, status, career prospects) and give a greater commitment to the organisation's goals and values (Fox, 1974 pp. 76-77).

In conclusion, commitment is affected by how an implicit contract comprises an economy of exchange under conditions defined by calculative participants (Employees), their subjectivity (trust, commitment, expectations and obligations), subjection to various types of control (discretionary and prescribed, responsible autonomy and direct) and other mutually exclusive investments offered by the individual (amount and type of effort, skills, knowledge, experience, and career capital) or the organization (Mutual

Alliance Mortgage Bank) (money as income; material recognition of length of service; corporate capital for technology, workspaces, training programs, etc; power and status; career advancement; job security and satisfaction)

The significance of the above discussions to our understanding of the organisational problem is that it sheds light on the impact the bank's policies and practices have on the employee's commitment and could lead to a lack of balance in the employment relationship might result in negative consequences.

#### *2.4.1. Affective commitment*

Affective commitment is a robust predictor of desirable organisational outcomes such as employee retention (Alcover et al., 2012), leave intention, labour absenteeism, justice, organisational culture (Allen, N.J. and Meyer, J.P. 1996). Researches indicate that both the affective organisational commitment and psychological contract are positively related to intention to leave (Anvari 2014). This is essential to this research as it highlights areas in which HR managers can implement interventions to enhance the affective commitment of employees.

Affective commitment is the employees' emotional attachment to, his identification with and his involvement in the organisation (Allen and Meyer, 1990 pp. 1). It means the yearning and willingness to remain or stay with the organisation (Kleine and Weißenberger, 2014). Affective commitment entails a person's feeling of belonging or being part of an organisation as well as the individual's attachment or bonding to the organisation; it also involves giving a sense of direction, purpose, self-esteem, and confidence (Panaccio and Vandenberghe, 2009). All definitions or explanations describing affective commitment highlights the individual's or employees' bond or attachment with the organisation captured by characteristics such as acceptance of the goals, values, and vision of the organisation and capping this up with a strong desire and craving to remain with the organisation (Perry, 2004). Affective commitment in nature is more energising and thus reduces and lowers burnouts thereby allowing employees to develop stronger bonds among co-workers and this leads to a reduction in stress levels (Lapointe et al., 2012). It also reduces stress levels and leads to near eradication of work-family conflicts (Meyer et al., 2002). Affective commitment when compared with other dimensions of organisational commitment implies little indispensability, and affective commitment connected to personal characteristics, leadership behaviours as well as organisational structures (Hartmann, 2000).

Affective commitment has been found to relate to various job outcomes such as turnover, intention to stay and also being the most significant predictor of actual turnover (Hemdi and Nasurdin, 2008; Allen, Shore, and Griffeth, 2003). Looking at the employee levels of identification with corporate goals and mission, those employees with high affective commitment are more

committed and identify mostly as well as they more than others crave to be part of the organisation, they have better work attitudes and higher job satisfaction levels (Budihardjo, 2013). Affective commitment is associated with quite some very beneficial workplace outcomes such as strong engagement at the workplace (Rhodes et al., 2001), organisational goals achievements and organisational bonding (Meyer and Hercovitch, 2001). Also, better citizenship behaviours (Kleine and Weißenberger, 2014) and increased work attendance and reduction in absenteeism (Meyer et al., 2002). Some values present in the organisation predicts affective commitment. Such values include job security, interesting work environment, opportunities for growth and advancement, training and development, organizational support, supervisory support and encouragement, satisfactory financial compensation package and employees' work experience (Takeuchi et al., 2009; Lee and Corbett, 2006; Van Emerik and Sanders, 2005, Rhodes et al., 2001; Yew, 2005). While other dimensions of organisational commitment may be easily affected or disturbed from negative or unfavourable conditions existing within the organisation, affective commitment since being rooted in perception may keep an employee in the organisation to struggle or tag along with the poor or unfavourable conditions within the organisation.

Meyer and Allen (1991) argued that affective commitment should positively predict performance, but the study by Khan (2015) on Bangladesh banking industry concluded that affective commitment does not necessarily positively predict employee performance.

In linking psychological contract and employee intention to quit to affective commitment, studies have shown that non-breach of psychological contract positively relates to affective commitment (Agarwal, 2011) and this reduces levels of intention to quit and turnover (Hemdi and Nasurdin, 2008; Allen, Shore, and Griffeth, 2003).

#### *2.4.2. Normative commitment*

When looking at normative commitment, it is important to note that of the three constructs of commitment, normative commitment is the one that is least researched (Bansal et al., 2004). Normative commitment though dismissed as a redundant construct bears similarities to affective commitment and one that hardly explains work behaviours beyond other constructs of commitment. However, according to the research by Meyer and Parfyonova (2010), the normative commitment has a dual nature and manifests itself differently contingent on the strength of other components of an employee's commitment profile. Normative commitment can be experienced either as a moral duty or sense of indebtedness with each bringing about different implications for workplace behaviour.

Normative commitment is rooted in the perceived obligation that an individual feels to another party when in a relationship. Normative commitment unlike other constructs of commitment is a complex construct and is not well

understood when compared with other dimensions of commitment (Meyer and Parfyonova, 2010; Bergman, 2006, Meyer and Allen, 1997). Normative commitment can also be viewed as an employees' feeling of obligation to stay employed with the organisation (Allen and Meyer, 1990). It can also be the sense of having a moral obligation to remain within an organisation or a customer feeling morally obligated to stay in business with a particular organisation (Blomer and Odekerken-Schroder, 2007; Fullerton, 2011 & 2014; Meyer and Allen, 1991). Similarly, a normative commitment which signifies the feeling of duty responsibilities or obligation to remain in the organisation (Allen and Meyer, 1990 and Meyer et al., 1993) may result from employees' socialisation experiences (Wiener, 1982) and networking experiences (McCallum, Forrest, and Wolff, 2014).

Normative commitment grows because of moral obligation to repay the organisation for all the benefits derived such as skills training (Scholl, 1981). Employees with strong normative commitment will remain with the organisation due to their belief that it is the right and moral thing to do (Meyer and Herscovitch, 2001, pp.67). To illustrate this, normative commitment is believed to develop when an employer enters a psychological contract with an employee (Meyer and Allen, 1997). More interestingly, in most organisations, top management team members view commitment as a moral duty or as indebtedness or obligation owed the organisation based on their evaluation of relative individual versus organisational investments in them (Meyer et al., 2006; Meyer, 2005). Because, here the employee feels a sense of loyalty and duty to the organisation, and this translates to make the employee feel obligated to remain with the organisation (Clugston, 2000). The development of obligation based normative commitment allows for organisations to successfully compete against other firms in this our ever-changing and very competitive business environment (Fullerton, 2014). In most organisations reciprocity serves as the basis for normative commitment, an example being in the case of top management of companies where most organisations usually dedicate and make huge investments in their top management team regarding training and development, compensation and benefits thus triggering reciprocity (Meyer and Allen, 1997).

Research by Watsi (2003) concluded that in individualistic cultures, normative commitment is less important for employees. Whereas Clereg and Rius (2007) stated that organisational commitment relates positively to collectivism, an opinion further strengthened by Hofstede (1980) and Pasa et al. (2001). Hofstede (1980) and Pasa et al. (2001) conclude that where collectivistic cultures exist normative commitment foretells turnover intentions more strongly than affective commitment. Hofstede (2001) confirms that normative commitment is greater in collectivist cultures than in individualistic cultures.

In linking psychological contract and employee intention to quit to normative commitment, studies have shown that organisational commitment to the psychological contract of employees is an especially heavy organisational investment (training and development). Eliciting a moral burden or

indebtedness or obligation (normative commitment) on the employees thus employees tend to show reciprocity via reduces levels of intention to quit (Meyer et al., 2006; Meyer, 2005).

The individual commits to and remains with an organisation because of the feelings of obligation. These feelings may derive from a strain on a person before and after joining an organisation. For example, it may also reflect an internalised norm, developed before the person joins the organisation (Mutual Alliance Mortgage Bank) through family or other socialisation processes, that one should be loyal to one's organisation. The employee stays with the organisation because he/she "ought to." However, if an individual invests a great deal they will receive "advanced rewards."

### *2.4.3. Continuance commitment*

Continuance commitment refers or reflects the perceived cost associated with leaving or exiting an organisation (Meyer and Allen, 1991; Allen and Meyer, 1990; Tang and Baldwin, 1996). Continuance commitment is a structural phenomenon that happens "as a result of individual-organisational transactions and alternations in side-bets or investments over time" (Herebiniak and Aluto, 1972, pp.556).

Employees' exhibiting continuance commitment tend to concentrate on long-term economic benefits as an inspiration for remaining with the organisation thereby enabling them to be much more positive in job attitudes, and this thus leads to much lower burnouts and higher rates of job satisfaction (Tang et al., 2012).

Continuance commitment can be looked at as a psychological state where an employee or customer feels dependent on an employer or partner and perceives that they are trapped (maybe somewhat trapped) in the relationship or association (Jones et al., 2007; Bloemer and Odekerken-Schroder, 2007; Fullerton, 2005 & 2014). It also reflects the degree to which an employee remains within the organisation due to the high cost of leaving the organisation. Additionally, it involves calculation and evaluation by the employee, and the cost and benefits (such as time spent in the organisation, financial rewards accruing, organisational specific skills acquired) of exiting the organisation (Allen and Meyer, 1990; Jaros et al., 1993).

Continuance commitment has mixed effects on customer-organisation relationships or associations, but more frequently it hurts customer retention (Fullerton, 2005). However, the removal of conditions that create dependence creates no incentive to remain (Gundlach et al., 1995). Continuance commitment has been found to be unconnected or negatively related to job satisfaction and citizen behaviours (Meyer et al., 2012) and employee well-being (Meyer and Maltin, 2010)

In linking psychological contract and employee intention to quit to continuance commitment, Allen and Meyer (1990) showed that if employees are committed to key areas of psychological contracts such as training, such employees in organisation-specific skills receive financial benefits that are at par with industry standards. Additionally, these employees tend to feel dependent on the employer (continuance commitment) especially when they weigh the cost and benefits of exiting the organisation, and this thus reduces levels of intention to quit.

In conclusion, Continuance commitment development can be explained through attempts to reach balance in the exchange. Investments by the employee and the availability of employment alternatives play a central role in the development of continuance commitment (Becker, 1960; Swailes, 2002). For example, an employee may consider the costs of relocating a family to another city or spending time in acquiring organisation-specific skills as investments in exchange for which he/she is seeking payback. These considerations are centred upon economic reasons and therefore embody the idea of costs related to leaving the organisation (Becker, 1960). Psychological contract fulfilment by the employer presents a payback and provides value for the employee investments by bringing the exchange into a balanced state. In other words, perceived employee fulfilment and balance in the exchange associated with lower levels of continuance commitment. Further, continuance commitment suggests feelings of 'having to stay' or 'being stuck' rather than 'wanting to stay' in the relationship (Swailes, 2002; Meyer and Allen, 1997); it does not seem likely that employer fulfilment of its psychological contract obligations would contribute to such feelings.

## *2.5 Loyalty*

According to the philosopher John Ladd, loyalty in its broadest sense is the "wholehearted devotion to an object," the object being a person, an organisation, cause or a country (Schrag, 2001, pp. 43). It is important to note that although there have been lots of discussions about employee loyalty by a business ethicist who has consistently looked at the virtues and vices of employee loyalty, the concept of loyalty remains a loosely defined concept (Aityan and Gupta, 2012). The concept of loyalty is common in organisational commitment literature and is closely linked or connected to loyalty (Meyer, Porter and Steers, 1982; Meyer and Allen, 1991). Loyalty has also been looked at as one of the key reactions to dissatisfaction with others being exit, voice, neglect, and cynicism (Naus et al., 2007; Withey and Cooper, 1989).

In literature numerous studies looking at loyalty in management, economics, and psychology are based on Hirschman (1970) analytical framework, most interpretations look at loyalty from two perspectives; (a) the attitudinal approach and (b) the behavioural approach. In the behavioural approach, this can be in the form of behaviour to both exit and voice (Farrell, 1983) or as an attitude that inspires expression (voice) and discourages exit (Luchak, 2003). Also, many have utilised working late as another tool to evaluate loyalty on



the behavioural level (Sweetman, 2001). In the attitudinal perspective, loyalty is a feeling which may represent an identification with something (Boroff and Lewin, 1997), commitment (Allen and Meyer, 1990; Yee et al., 2009) or affection to something (Leck and Saunders, 1992). Also, Hajdin (2005) concluded in his study that loyalty fundamentally entails having a form of emotional attachment or attitude.

The behavioural perspective of loyalty in contrast to the attitudinal perspective is an observable occurrence that is quite obvious when looking at the relationship between parties. For illustration purposes, we may consider the case of an employee that remains with the organisation and continues to carry out good citizenship behaviours within the organisation despite various sources of dissatisfaction with the organisation. The behavioural perspective of loyalty has been modelled by many types of research based on the "EVLN" framework (Rusbult et al., 1988) as well as usage of working late mode (Sweetman, 2001). The shortcomings of measuring and evaluating behavioural loyalty lie in its interpretation which remains fragile because different individuals can give different interpretations or meaning to the same behaviour.

The attitudinal perspective needs considering the psychological inclination of loyalty which can become emotional (Hajdin, 2005) as well as moral (Coughlan, 2005). These predispositions are quite difficult to observe openly or directly. Studies such as McFarlane-Shore et al. (1990) associated attitudinal loyalty with such indices as intended absenteeism. However, the fundamental problem that occurs with the attitudinal perspective is that this approach is purely empirical and very tricky to evaluate. Because it has to do with "feelings" evaluating to be mostly self-reporting. Thus giving rise to the pivotal shortcomings of this approach that is it being subjectivism in interpretations as further exemplified in the quantum types of commitment measuring questionnaires available (Mowday et al., 1982).

Based on the shortcomings of both the attitudinal and behavioural approaches most researchers combine both approaches thus using a mixed approach that captures the multifunctional construct of loyalty.

Due to the changing landscape of business regarding competition, changing types of psychological contracts at play in the working environment as well as employee relationships and much more discussions on loyalty has occurred (Grosman, 1989, Pfeiffer, 1992). Therefore making it pertinent for the need to redefine loyalty in the present day and age. The study by Kumar and Shekar (2012) redefined loyalty as giving one's best when employed in an organisation. Similarly, Bloemer and Odekerken-Schroder (2006) look at employee loyalty as an affective commitment, Wu and Norman (2006) define loyalty to be the absolute strength of an employees' identification with and connection, participation, or involvement in an organisation. Also, Buchanan (1974) viewed loyalty as a feeling of attachment to an organisation by an employee, and Turkyilmaz et al. (2011) viewed loyalty as a strong desire to continue membership with an organisation. While Narteh and Odoom (2015)

concluded that employee loyalty significantly associates with internal communications, reward systems, and empowerment (all components of psychological contracts). When looking at employee loyalty, emotional attachment to an organisation can be said to be the central principle motivating the concept of employee loyalty (Mehta et al., 2010). Also, it is important to note that for organisations to survive and do well, maintaining high levels of employee loyalty is crucial and one of the ways to achieve this is via psychological contracts.

Hart and Thompson (2007) in looking at loyalty from the psychological contract perspective allowed for analysis of loyalty's cognitive dimension. Also, loyalty is acknowledged as an individual-level interpretation of perceived obligations. Based on this perspective the researchers formulated a three-tier framework that allows for a psychologically induced definition of the concept of loyalty that lays down the many traits of obligation that loyalty can mean or infer thereby being able to anticipate the potential asymmetrical loyalty patterns or configurations between employee and employers. Using the tripartite framework of psychological contract currencies or patterns by Hart and Thompson (2007), we have three variants of loyalty namely transactional loyalty, relational loyalty, and ideological loyalty. The researcher went forward to explain these three variants as (a) transactional loyalty being the faithfulness in exchange for financial obligation between employee and employer (organisation). Where the maxim is 'I will stay loyal as long as it is good for me or I am being rewarded with my satisfaction' or put in the words of Fletcher (1993, pp.8) "... The minimal demand of loyalty is the maintenance of the relationship which requires the rejection of alternatives that undermine the principal bond". Secondly, relational loyalty being loyalty entrenched in personal relationships entails exchange of socio-emotional currency based on an employee's expectations that are looked at as reciprocity based on mutual understanding and commitment to maintain harmony where the employee rises above selfish or personal interest and rather looks out for organizational benefits by exercising citizenship behaviors (Organ, 1988; Robinson and Morrison, 1995). Lastly, ideological loyalty is explained from the angle of when loyalty is not necessarily a relationship exchange but rather something that is enmeshed in a cause or principle, an example of this being when for instance an employee is bound to an employer due to their both being mutually committed to a cause such as 'poverty eradication'.

From the preceding, while transaction and relational loyalties are about relationship, the ideological loyalty is not relationship driven therefore further supporting and highlighting the complexity of the concept of loyalty.

In linking psychological contract and employee intention to quit to employee loyalty, Mehta et al. (2010) highlighted that non-breach of psychological contracts invokes in employees' emotional attachment to the organisation thus reducing levels of intention to quit.

In linking psychological contract and employee intention to quit to employee loyalty, Mehta et al. (2010) highlighted that non-breach of psychological contracts invokes in employees' emotional attachment to the organisation thus reducing their levels of intention to quit which could lead to increased loyalty and work satisfaction. Mutual Alliance Mortgage Bank has come to understand that the violation of the psychological contract is likely to be disastrous for employment relations and organisational success (DelCampo, 2007); as well as decreased employee loyalty. In linking Mehta et al. (2010) statement to Mutual Alliance Mortgage bank's breach of psychological contract and its employees' level of loyalty and work satisfaction. In MA Bank, the psychological contract is considered an important instrument in maintaining structure and stability essential for a cordial relationship between the bank and its employees. However, two issues concerning this well-adjusted psychological contract are core to Mutual Alliance Mortgage Bank and its employees'; the first one is evaluating unprinted agreement and adjusting employees' expectations with the banks' expectations to create mutual understanding & expectations. The second is the negotiable agreement between the bank and its employees.

In summary, the research aims to contribute to existing knowledge by integrating employee loyalty with the psychological contract literature thereby stimulating discussions and actions towards enabling that Mutual Alliance Mortgage Bank to understand the effects that the violation of the psychological contract has on its employees' loyalty. It will also assist in the designing of HR policies that will enable HR managers in the Bank design and implement measures and interventions that will help manage employees and their expectations, which are crucial for an effective psychological contract that helps retain talented employees to increase the competencies of the organisation (Armstrong, 1999). These objectives although are unique to the bank (Mutual Alliance Mortgage Bank) can also be generalised and transferable for utilisation by other mortgage banks.

## *2.6 Identification with organisation by employees*

In life, every entity requires a fundamental sense of identity to suitably and evocatively relate to others and surrounding social context (Jekins, 2008; Giona, 1998). The concept of organisational identification was derived from both the social identity theory (Tajfel, 1978) and the social exchange theory (Eisenberger et al., 1986). Early research in social identity theory looked at social identification as a one-dimensional construct (Dimmock et al., 2005) but most research in the field of organisational psychology like the study by Meyer and Allen (1997) which viewed employee identification as being a multi-dimensional construct. This view is also supported by Ellemers et al. (1999) and Miller et al. (2000).

The social exchange theory brings to light another perspective by emphasising obligation and employee perception of the value in the social

exchange relationship between the organisation and the worker. Thus putting a lot of emphasises on benefits (Coyle-Shapiro, Kessler, and Parcell, 2004; Cropanzano and Mitchel, 2015; Wayne, Shore and Liden, 1977; Emerson, 1976). According to Ellemers et al. (1999), social identification has three dimensions namely the cognitive dimension which is about understanding the group, the evaluative dimension, which is about the value of the group membership, and the affective dimension, which is about the emotional significance of the group membership.

The concept of organisational identification also includes organisational integration by employees of the organisational vision and mission. Organizational identification roots the individual in the organisation and thus blurs the identity boundary between the employee and the organisation. It is also a major index in the employee-organisation relationship as well as a key antecedent to other organisational job-related attributes, attitudes and outcomes (Ashforth et al., 2008; Carmeli, Gilut and Waldman, 2007). According to Mael and Ashforth (1992), organisational identity can also be related to social identity owing to the belief of membership through either actual (being employed by the organisation) or symbolic (being an admirer of the organisation or group).

Organizational identification plays a pivotal role in an employee defining the relationship between the employee and the employer. Where the organisational identification is positive in employees, leads to positive outcomes for both the organisation and the workers because organisational identification factors act as mediators between organisational outcomes and employee traits regarding attitude, character, and behaviour (Dutton et al., 1994). Thus some of the outcomes of positive organizational identification includes organizational citizenship behaviors and trust (van Dick et al., 2006; Demir, 2011; Shamir and Kark, 2004), satisfaction among employees as well as organizational success (Walumbwa et al., 2011; Knight and Halam, 2010; Shamir and Kark, 2004; Demir, 2011; Millward and Postmas, 2010) and increased employee retention (Da Silva et al., 2010; van Dick et al., 2004; Mael and Ashforth, 1992; Mael and Ashforth, 1992). The study of Lee, Park, and Koo (2015) concluded that organisational identification significantly associated with employee key attitudes such as job involvement, job satisfaction, affective commitment, and in-role as well as the extra-role performance of employees.

Organizational identification can generally be explained as the subjective depiction level of employees with organisational characteristics (Dutton et al., 1994). It reflects a sense of identity by taking hold of the psychological dimension by which an individual defines one's self by the same attributes that that individual belief defines his/her organisation (Pratt, 1988; Dutton et al., 1994). Therefore, an organizationally identified employee when looked at as a miniature copy of the organization would have attributes that allows the employee to put the organizational interest first and foremost and also above

his/her selfish interest (Ashforth et al., 2008; Ashforth and Mael, 1989; Pratt, 1998, van Dick et al., 2006).

Identification within organisations can be a subject to control. Where organisations may try to manage employee identification (Alverson and Wilmott, 2002) or a subject of contestation. Also, the usage of rhetorical strategies including agency and subjectivity by employees (Symon, 2005) or challenge; the disidentification from the organisation may occur due to the usage of organisation structures to suppress (Elsbach and Bhattacharya, 2001). Also, organisational identification as defined by Ashforth and Mael (1989) is considered from the context of the extent to which a member of an organisation defines himself/herself concerning the organisation to which he/she is a member.

Organizational identity has a pivotal influence in elevating employees intention to remain with the organisation and creates a bond that is although salient but allows for unison in action and works within the organisation. Also, the study of Lee, Park, and Koo (2015) concludes culture moderates the effects of organisational identification (effects are stronger in collective cultures than individualistic cultures)

In linking psychological contract and employee intention to quit to employee identification with the organisation, the research of Restubog et al. (2008) showed that when there is a perception of psychological contract violation, employees lose trust in the organisation. They tend to disidentify with the organisation resulting in an unwillingness to partake in citizenship behaviours thus resulting in higher levels of intention to quit.

As with any organisation, Mutual Alliance Mortgage Bank puts much hard work towards attracting qualified employees and retaining them in the bank. Despite this effort, the bank understands that employees may leave (quit) due to unfavourable working conditions, job dissatisfaction, non-existent loyalty, and breach of psychological contract. The intention to leave (quit) is the strongest and most direct predecessor of actual turnover (Jaros, 1997; Lee & Mowday, 1987; Michaels & Spector, 1982). In linking psychological contract to employee intention to quit, it is vital to note that understanding the signals of intention to quit may alert management to psychological contract violations and consequently assist management in evaluating the appropriateness of Human Resources Management strategies and psychological contracts of employees (Bernthal & Wellins, 2011). Based on experience in Mutual Alliance Mortgage bank, when an employee suffers significant loss of economic resources and emotional resource because of breach of psychological contract, the employee's intention to quit increases and develops a behaviour of withdrawal. This is in line with the research of Tumley and Feldman (2000), which found there was a positive relationship between the breach of psychological contract and the employee's intention to quit and disregard of duty. To this end, as a scholar-practitioner in Mutual Alliance Mortgage bank, there is the understanding that breach of

psychological contract can directly affect employees' retention and intention to quit.

In summary, the research aims to contribute to existing knowledge by stimulating discussions and actions towards enabling the Mutual Alliance Mortgage Bank to understand the effects that the violation of the psychological contract has on its employees' intention to stay or quit. It will also assist in the designing of HR policies that will enable HR managers in the Bank design and implement measures and interventions that will help manage key and talented employee turnover within the bank. These objectives although are unique to the bank (Mutual Alliance Mortgage Bank) can also be generalised and transferable for utilisation by other mortgage banks.

### *2.7 Intention to quit*

The social exchange theory (Blau, 1964) offers an explanatory framework or basis to clarify how employees' perceptions of psychological contracts and their violations link to employee intention to quit (turnover) and this has also been used to explain workplace behaviours (Cropanzano and Mitchell, 2015). According to Blau (1964) once employees receive economic or socioeconomic benefits (psychological contracts) from their organisations, the employees reciprocate with the feeling of an obligation to remain with the organisation.

Intention to quit (stay) can be defined, as the extent to which an employee plans to exit (remain) the relationship with his/her employer (Kim et al., 1996). It is also the intention to quit (stay) is an indicator of actual employee turnover (Griffin and Moorhead, 2011, 2007). In literature, most of the outcomes of intention to quit have been actual turnover, but studies like Bowen (1982) has shed more light on other unintended consequences of intention to quit such as absenteeism. Also, Mowday, Porter, and Steers (1982) in their study concluded that outcomes of intention to quit especially in employees who remain with the organisation despite their ill feeling towards the organisation would include alcoholism, sabotage, absenteeism, and work slowdowns.

Griffin and Moorhead (2011) in their research concluded that work-related attitudes mainly determine employee intention to quit. Thus, some of the signals of intention to quit include taking more leave than necessary, high-level occurrences of late work arrival, incessant complaining about the organisation and co-workers, showing less interest in work, misusing of internet facilities and less participation in work-related discussions (Krishnan and Singh, 2010).

In linking psychological contract to employee intention to quit, it is vital to note that understanding the signals of intention to quit may alert management to psychological contract violations and thus assist management in evaluating the appropriateness of Human Resources Management and

psychological contracts of the employee (Bernthal and Wellins, 2001). There exist a significantly positive the orientation of the psychological contract and intention to quit (Alcover, Martínez-íñigo & Chambel, 2012).

National culture is akin to a window by which one view and then interprets the view and includes shared values, norms that may impact on social expectations and behaviours (Hofstede et al., 2010), we would be discussing the impact of culture on employee intention to quit below.

## *2.8 Culture*

This research would also discuss the impact of culture on employee intention to quit below. Dabos and Rousseau (2004a) found empirical evidence that social interaction patterns among employees have a role in shaping their psychological contract beliefs. Raja, Johns, and Ntalianis (2004) found that personality characteristics were related to reported contract type. Thomas, Au, and Ravlin (2003) draw attention to the systematic variation in the cultural orientation of individual influences on the formation of the psychological contract.

Other studies provide the basis for the argument that culture influences psychological contracts. Likewise to the creation of psychological contracts, an organisation's culture develops in the interaction between an individual employee and the organisation (De Witte & Van Muijen, 1999). As both psychological contracts and organisational culture develop around common influences, there has been researching investigating how different cultures influence psychological contracts.

Previous research on the effect of culture on the psychological contract has focused on cross-cultural differences. For example, Thomas et al. (2003) studied the influence of a societal culture on the characteristics of a psychological contract; specifically, the formation of a psychological contract across individualistic and collectivistic societies. Likewise, Rousseau and Schalk (2000) acknowledged that societal cultures place limits on the psychological contract through the regulations that govern acceptable behaviour by employees and employers. To date, very little research has expanded beyond societal influences to include organisational culture as an influence on an employee's psychological contract. As both societal culture and organisational culture are defined by relatively stable values, attitudes, and behavioural assumptions. It may be inferred that as societal culture influences an employee's psychological contract, it also influences employee beliefs about what is acceptable in the workplace and consequentially, what is allowed in their employment relationship. The study by Rousseau and Tijoriwala (1998) acknowledged the influence of organisation culture discussed how factors arising out of an organisation's culture could contribute unique and setting-specific content to the psychological contract of organisational members. As such, adherence to organisational norms is often part of the employee's performance obligation. Additionally, Makin et al.

(1996) discussed how psychological contracts, had found that the organisation's culture defines or at least provides the framework for, the type of contract that will exist. This emerging stream of research suggests that external influences at the societal level as well as internal influences at the organisational level both have an impact on the psychological contract that an individual employee may hold. Thus, this is an area worthy of additional exploration, since studying culture may provide new information as to how it influences psychological contracts in Mutual Alliance Mortgage Bank and issues around employee commitment and intention to quit. It may also serve the basis for the argument that it influences organisational citizenship behaviour and intention to quit.

Describing culture is a difficult task, and several interpretations have been put forward (Hofstede, 1980; Kroeber and Parson, 1958). Culture may be " ... A set of common (or shared) attributes (assumptions, values, beliefs, meanings, social identities and motives) among members of collectives that permit meaningful interaction among members of the collective and differentiate one collective from another (House, Hanges, and Ruiz-Quintanilla, 1997, pp. 21).

Williams et al., (1993) in his study posited that culture is a commonly held and relatively firm belief, attitude or value that occurs within an organisation. In defining culture Hofstede (1997) stated that culture is 'the software of the mind,' and he turned our reflection to the fact that cultures impact on how 'collective mental programming' distinguishes a category of people from another. In trying to differentiate among cultures several frameworks have been developed to help in this differentiation, Hofstede (1980) and Schwartz (2006) taxonomies concentrated on values, House et al. (2004) focused on global organizational effectiveness (GLOBE) project and House and Javidan (2004) focused on isomorphic sets of practice dimensions that included behaviors, institutional practices, proscriptions, and prescriptions.

Culture is 'the collective programming of the mind which distinguishes the members of one human group from another' (Hofstede, 1980 pp.125). It is explained by examining it through the lens of Hofstede's Model of National Culture in which Geert Hofstede created a cross-cultural model (Hofstede, 1983; 2011) that looked at culture from five dimensions. These dimensions are individualism-collectivism (examines whether national cultures tend to value individual as opposed to collective concerns); uncertainty avoidance index (examines a society's tolerance or acceptance for ambiguity); power distance index (examines strength of social hierarchy); masculinity-femininity (examines whether national cultures tend to put more emphasis on being performance driven or nurturing or task orientation against person-orientation) and long-term orientation versus short-term orientation (examines how national cultures tend to unite or associate the linking of the past with the current and future actions, challenges, struggles or outcomes).

The individualism-collectivism dimension of Hofstede Model compares individualistic and collective cultures. In individualistic cultures, employees



prefer to be singled out for their contributions and prefer personal rewards while in collective cultures employees prefer harmony, belonging and consensus. The masculinity-femininity dimension of Hofstede Model differentiates between masculine cultures in which the focus is on material success (high earnings) and feminine cultures where the focus is on relationships and quality of life benefits (Gelade, Dobson, and Auer, 2008). The power distance index describes the degree or extent to which the less powerful members of society (for example in the family), organisations and institutions accept and expect that power is distributed or allocated unequally. The uncertainty avoidance index describes societies in which people embrace, accept or avert an incident or event of something unexpected, unknown, or away from the status quo. While long-term orientation versus short-term orientation looks at whether societies consider pragmatic problem-solving as a necessity or whether they value steadfastness as well as honouring and keeping traditions (Hofstede, 2011).

### *2.9 The Nigerian Culture and its link with the Psychological Contract*

The Nigerian culture is highly mystical (Nduka, 1961). The culture extends to accept and practice of Christianity and Islam which have become powerful motivating factors for Nigerian behaviour (Magill and Delgado, 2000). In the Nigerian culture, moral rectitude, control and social order elicited from individuals form the base for more on religion than reason and impersonal laws as is mainly in Western culture which is prevalent in formal organisations. The fear of punishment from the supernatural is an effective check on immoral conduct (Nduka, 1961). The tremendous growth and success of religion in Nigeria, especially Christianity, is an indication of how religion is influential in the lives of the people. Religion has become a melting pot for Nigerians with the result that allegiance and cooperation are elevated above tribal affiliations in these organisations. Followers often comply with religious requirements as obligations. While some religious groups highly emphasise some behaviours, others are either neglected or ignored by their norms and values. Given the above, the influence of religion on Africans can be exploited to improve organisational culture and hence performance. For instance, the argument is that group membership influence behaviour and that the group's individuals decide to join or are members of convey information about their characteristics. For instance, the trustworthiness of prospective employees is determined by religious group membership (Frank, 1994). Similarly, trustworthiness assures the invoking religious faith. For instance, the requirement for recommendations and guarantees from known and respected priests, pastors or imams at recruitments are likely to make workers more dependable, honest, faithful and trustworthy at their workplaces. Bello (1985) found that Nigerian employees view their promotion at work and job successes as a function of managerial favours and fate rather than hard work. The inclination towards the supernatural to the explanation of events is a cultural attribute of Africans. Ahiazu (1999) tries to explain the

issues around these cultural factors and how they influence the psychological contract and employee intention to quit.

The cultural context for the present research project is Nigerian. Therefore, this section aims to help shed more light on how this cultural context impacts upon the organisational problem that is at the heart of this research. This implies putting the Nigerian culture into a context that allows for more understanding of Nigeria's prevalent cultural dimensions in comparison to other cultures, by focusing on five dimensions of Hofstede's Model of National Culture namely: individualism-collectivism, masculinity-femininity, power distance index, uncertainty avoidance index and long-term orientation versus short-term orientation. Utilizing Hofstede's Model, the prevalent culture in Nigeria is a masculine culture that tends to focus heavily on material success. An individualistic culture that tends to value individual as opposed to collective concerns, a society that has a higher degree of the power distance index which signifies hierarchy is recognised, established and executed in society, organisations and institutions. An uncertainty avoidance index that does not show a clear preference and regarding long-term orientation versus short-term orientation, a culture that is normative instead of pragmatic with a large respect for tradition but focused on quick results.

Nigeria has no welfare system in place hence whatever employees can earn during their working years is what they will live on after their work life. Therefore, commitment is to self and family members rather than to the system or the government. Also, being able to acquire (or loot) as much money for oneself and family is uppermost in the mind of individuals due to the insecurity of jobs, political instability, corruption, poverty, and social demands of extended family. In Nigeria, nobody cares about the system; people do everything to provide security for themselves and family because there are no existing security and welfare systems in place by the Nigeria government (Maycock 2009; Maycock & Salawudeen 2014).

With increasing globalisation of business and the diversity within the workplace, there has been growing interest in cultural differences in employee commitment and the effects of culture on how employees react to breaches in psychological contracts as well as how culture affects employee intention to leave when is violated.

A major strength in examining at the cultural perspective lies in recognising the major fact that cultural values and attitudes are very different when compared from one society and country to another. This view supposes that there are extreme elements of convergence among and within members of an or similar cultural group or members of the same collectives and different cultural groups. This also implies that they are more likely to behave differently under similar circumstances because of the differences or variations in their underlying values and attitudes. The controlling values of a culture aid several purposes in society, for example, they provide a way of looking at and exploring the world and its people. Culture also furnishes those

who hold them with a set of beliefs, then explained as it were via various functions and structures of what is perceived to be it (Zeffane and Rugimbana, 1995). Examining cultural perspectives also allows for the understanding of certain behaviour patterns exhibited by employees. As most times these employees are influenced by cultural patterns or beliefs based on their origin or ancestral roots since according to Gelade, Doboson and Auer (2008) and Sidle (2009) Individualistic, collectivist, masculine and feminist cultures all different exhibit attitudes, reactions or outcomes as it concerns organisational commitment.

From various literature, there is a positive correlation between psychological contract breach and intention to quit (Suazo, William, and Mai-Dalton, 2005; Kickul, 2001; Vos and Meganck, 2007). However, the research by Maycock and Amasi (2015) highlighted a negative correlation between psychological contract breach and intention to quit. Maycock (2009) and Maycock and Salawudeen (2014) highlighted the plague culture (in particular, the Nigerian culture) which include high level of job insecurity, poverty, social demands by extended family, none existence of safety nets for employees could have played a role in the negative correlation between psychological contract breach and intention to quit.

Lastly, to further understand the link between features of the Nigerian culture and psychological contract, an examination of the study by Maycock (2008) which investigated the impact of PRP on employee commitment in two financial institutions in Nigeria is essential. The study showed that employees were only committed to the organisation so long as there was a reward attached to it. This study also revealed that even though employees were not committed to the organisation, the employees still had no intention to quit the organisation, this the researcher called 'brought commitment.' This research further strengthens the categorisation of the Nigeria culture utilising Hofstede's Model. Thus, showing that the prevalent culture in Nigeria is a masculine culture that tends to focus heavily on material success and therefore indicates that there is a link between the Nigerian culture and employees behaviour regarding how they react to psychological contract breaches.

### *2.10 Questionnaire Design, Coding Framework, Conceptual Framework, and Rationale for research*

A review of the literature by Chang et al. (2009) on the methodological choices in the psychological contract field of research demonstrated that, despite the increase in research interest, most studies tend to use qualitative methods (largely defining the research world as a singular phenomenon). Thus eliciting in-depth information of a particular situation from which generalisations may be difficult, while a few have marked the beginning of more quantitative studies (following positivist assumptions) that are inclined to disregard social contexts (e.g., Greenhaus et al. 2003; Greenhaus and Powel 2006). Despite Poelman et al. (2013) indicating that most researchers

train in more than one type of research methodology, Chang et al. (2009) found a deficiency in the use of mixed methods (MM). Which according to Creswell (2014) is one of the solutions to the paradox problem of competing methodologies. The research design, underpinned by the pragmatism is a potential settlement to these methodological dilemmas as it offers a philosophical critique of how knowledge is produced, perceived, analysed and interpreted (Archer 1995, 2003). The researcher will be obligated to abandon viewing reality from surface appearances, and instead, have a structured and stratified perspective. This philosophy offers a renewed way of addressing methodological dilemmas in the study of organisations in general by combining both qualitative and quantitative approaches (e.g., Edwards et al. 2014; Fleedwood and Ackroyd 2004). Hence knowledge of psychological contract quit in MASL together with employees' subjective perceptions (including decisions and actions), will be understood by a study of factors including existing social and cultural norms, as well as employees' intention to quit and the impact on commitment. When consolidated with experiential accounts of the social actors, it will be possible to generate extensive recommendations that will inform policy together within Mutual Alliance Mortgage Bank, Nigeria. The essence is to institute some change from the findings of the thesis (Archer 2003).

Previous studies have demonstrated the importance of examining and understanding commitment, the psychological contract, the moderating effect of culture (local culture) on psychological contract violations and the behavioural implications for employees within the workplace. Employees who display higher levels of commitment, display more positive workplace outcomes, behaviours, and attitudes and are more productive, and they have an increased urge to remain with the organisation (Kraft, 2008; Robinson and Morrison, 1995).

Organizational commitment is a fundamental concept within the workplace. Further understanding of its relationship with psychological contracts will help in increasing employee urge to remain with the organisation. Several studies, reviewed earlier in this chapter, have examined the link between psychological contract violations and organizational commitment (Rousseau, 1989; 1994; 1995; Kickul, 2001; Agarwal, 2011; Chiang et al., 2012; Conway and Briner, 2005; Coyle-Shapiro and Kessler, 2000; Robinson and Morrison, 1995; Bal et al., 2013), and the moderating effects of culture on commitment outcomes (Maycock, 2009; 2014; Maycock & Salawudeen 2014; Conway and Briner, 2005).

### *2.10.1 Questionnaire design*

This research utilised the mixed method in nature. It started with action research component where focus groups were used (Chapter 3 section 3.7). Within the action research component of the research, the researcher introduced the quantitative research component where a questionnaire was used to evaluate loyalty and identification with the organisation (Chapter 3

section 3.6). The questionnaire used was the Organizational Commitment Instrument (OCI) that had validated scales that were developed by the Cook and Wall (1980). This questionnaire was used to evaluate loyalty and identification with the organisation. The scales used are as stated below. The participants were asked to indicate the extent to which they agreed or disagreed with each statement in sequence:

- 1) I am quite proud to be able to tell people who it is that I work for.
- 2) I am willing to put myself out just to help Mutual Alliance Mortgage Bank.
- 3) The offer of a bit more money with another employer would not seriously make me think of changing my job.
- 4) I would recommend a close friend to join Mutual Alliance Mortgage Bank.

The questionnaire used in this research had scales showing good reliabilities and internal consistency with a Cronbach's alpha coefficients above 0.70. A reliability coefficient (Cronbach's alpha coefficient) above 0.70 is considered "acceptable" in most social science research (Bryman and Bell 2015; Pallant, 2010).

Cook and Wall (1980) developed three scales, for measuring the organisational variables - trust, commitment, and fulfilment of personal needs. They generated the items for the scales by two interview studies with blue-collar workers, all-male, from a wide variety of industries in England, Scotland, and Wales. Cook and Wall (1980) generated the items after guided by the interviews and conceptual orientation taken by them. At the end of the study, four factors stood out, one for commitment, one for fulfilment of personal needs, and two for trust. The authors named trust between peers and management. The scales reduced in length after analysis of their respective first studies, those items with the lowest Cronbach were dropped to retain the best scaling three or four items per subscale. The researcher chose Cook and Wall (1980) scale because it measured the key variables within this research.

It was, however, difficult to develop a new scale for this DBA research as this would have required a very extended period to develop and analyse items, validity, and reliability testing. Also, this thesis was a ground-breaking research on the commitment outcomes of psychological contract violations within the Nigerian Mortgage Banking sector in Nigeria.

### *2.10.2 Coding of qualitative data*

In this DBA thesis, the requirement from the University of Liverpool was for data to be generated using action research. Thus, the researcher generated action research data analysis through focus groups. Because from literature it's been confirmed that focus groups are a microsome of the entire

organisation, it is time and cost-effective (Krueger and Casey, 2000) and an effective means of assessing attitudes, experiences and opinions with respect to a specific problem or context (Myers, 1998), the quantitative data through the questionnaire. Thematic analysis and Coding was employed in analysing the qualitative data from the focus groups. At the end of each focus group meeting, participants recorded their data, key themes arising from the discussions, reflections, and actions to be taken in their respective response sheets that were anonymised. In analysing data from each participant's response sheet, the researcher focused on the main themes, reflections, and information that addressed the aims of the focus group meeting, the thematic concerns agreed and related them to knowledge from literature.

Based on Braun and Clark's (2006) six-phase approach to Thematic Analysis and coding, themes/codes were developed from the response sheets of the focus group participants. By utilising a recurrent analysis approach that entailed thoroughly reading through each participants response sheet to familiarise myself with the data, while identifying the sections or parts of the data that were relevant to the research aims, objectives, and learnings from the literature review. The focus group response sheets were read and re-read while noting and looking for initial ideas, meanings, and patterns while relating these to the literature. Themes/codes allocation was undertaken through writing notes on the texts, emphasising and highlighting potential patterns, and underlining the text and or phrases to draw attention to significant sections. Tables were created to simplify the summarising of what each participant said in in their response sheet using the respondents' language where possible. This approach allowed for comparisons between participants' perceptions and characteristics.

Major themes that developed about the research aims and objectives included –Intention to quit, Loyalty, Commitment, Identification with the bank, Social net, Promotions, Local culture Money/cash in their pockets (financial gains), indebtedness to organisation and Job security/unemployment rate. These themes were reviewed and re-modified, identifying relevant links and disparities and eliminating themes with weak evidence bases or little relevance to the research aims, objectives, and literature. Themes that lacked enough data but had similarities were merged. The resulting themes from this exercise were categorised and organised to allow a clear and consistent reflection of the participants' experiences thus allowing for a comparison of the differences in shared perspectives of different participants and focus groups.

This process allowed for rigour and consistency in line with Kelliher and Anderson (2010) assertion that rigour is a fundamental constituent of any qualitative research. Extensive direct quotes were used in the presentation and discussion of the results of this thesis to show and illustrate that they originated from actual data and that they directly linked to the words of the participants (Wesley 2010).

The discussion above has provided insights into how the researcher's readings from literature on the commitment outcomes of psychological contract violations informed his thinking about the organisation problem and enabled an informed decision to be made on the questionnaire used and the coding framework for this qualitative analysis in this study.

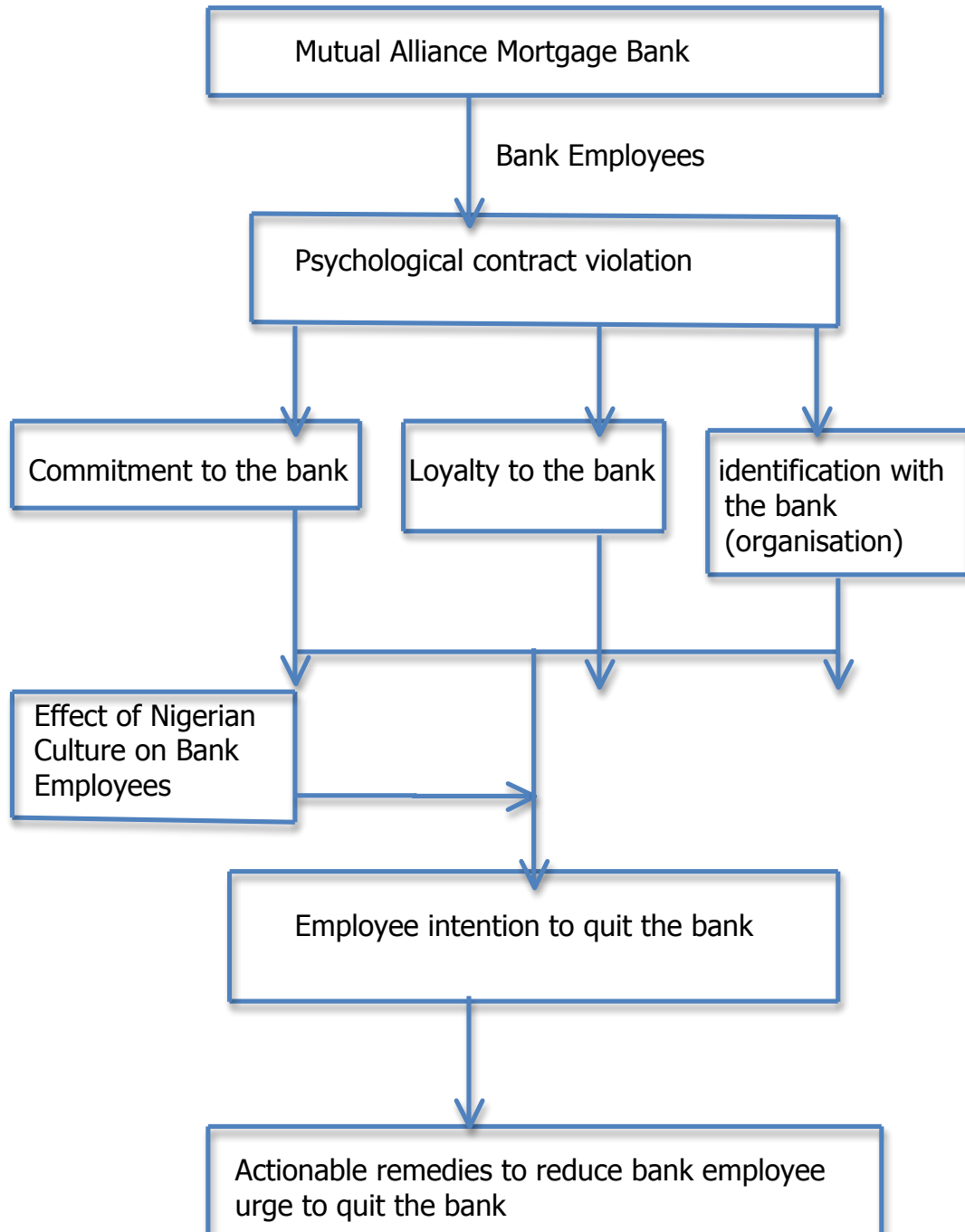
### *2.10.3 Rationale for Research*

The researcher's pilot study showed a negative correlation between psychological contract violation and intention to quit. Thus, indicating that employees will necessarily not quit although there was a violation of their psychological contract by the Mutual Alliance Mortgage Bank, this raised more questions regarding the culture, context, and environment in which this research was conducted as this results was contrary to the evidence presented in literature on the violation of the psychological contract (Rousseau, 1994 & 1995; Roehling, 1997; Robinson, 1996; Robinson et al., 1994) that showed a positive correlation between psychological contract violation and intention to quit. The only other research that appears to support these results is Maycock (2008) which considered the impact PRP had on employee commitment. The results of that research highlighted that employees within two financial institutions in Nigeria were only committed to the organisation if there was a reward attached to it but had no intention to leave. The researcher called it 'bought commitment'.

The different result from the researcher's pilot study has led to investigate further and evaluate the effects of Nigeria culture on the result since this study was carried out in a Nigerian cultural setting where employees may have different needs from those working in Western and Asian settings. Aspects of loyalty and identification with the organisation will be measured to enable the researcher to fill the gap and try and answer the questions raised by the pilot study.

This study will be action research carried out in Mutual Alliance Mortgage Bank within the Nigerian cultural environment, examining the impact that the violation of the psychological contract has on employee intention to quit the bank. The aspects of the psychological contract that will be a focus will be a commitment, loyalty, and identification with the organisation (the Bank). The impact of culture (Nigerian culture) on employee intention to quit is a moderating variable; thus, the design of a conceptual framework.

## Conceptual framework



### 2.11 Chapter Summary

Most psychological contract studies were conducted in Western and Eastern European countries, and the United States and among workers labelled as 'white and blue-collar workers' thus resulting in a dearth of comparative



empirical studies from developing economies (Mordi and Ojo, 2011) and especially African societies. There is a compelling need for more studies to be carried out in developing countries as well as African societies that have close-fitted, interwoven, multilevel theoretical frameworks that show the influence of structural and cultural constructs of national contexts in psychological contract research (Gregory and Milner, 2009; Özbilgin et al., 2011). This chapter reviewed literature and research relevant to this study which included a conceptual background of the psychological contract. The theory underpinning this study and the relationship between psychological contract violations, outcomes of commitment (loyalty, employee identification with organisation) on employee intention to quit as well as the impact of culture on employee intention to quit.

## Chapter 3 Methodology

### 3.0 Chapter Overview

This chapter discusses the philosophical and methodological foundations of this research. The sections covered in this chapter include:

- A discussion on the importance of research paradigms; presenting further distinction among the most utilised paradigms, the justification of why this study adopted the pragmatic approach.
- A discussion on the concept of Scholar-Practitioner.
- A discussion on Action Research.
- Information on the research approach.
- A discussion on the relationship between Action Research and the primary research approach.
- A description of the sample and sampling techniques.
- An explanation of the sources of both pilot study and research data and how action research was adapted.
- A discussion on aspects of ethical consideration of action research approach.
- A discussion on reliability, validity, and generalizability issues.
- The limitation of the research.

### 3.1 Research Paradigms

Researchers are increasingly required to show a reflexive understanding of the specific position adopted in researching management and organisations (Johnson and Duberley, 2000). Key to comprehending different research approaches on organisations is noting that approaches to social science are based on interrelated sets of fundamental assumptions regarding ontology, human nature, and epistemology (Morgan and Smircich, 1980). Therefore, grounded on these assumptions, the classification of research approaches has become popular (Easterby-Smith et al., 2000; Hardy and Clegg, 1997; Johnson and Duberley, 2000).

Classifications or research traditions are sometimes referred to as "paradigms." These classifications explain the entire constellation of beliefs, values techniques among others, and are shared by members of a given community (Kuhn, 1970, pp. 175). As well as being grounded in a tradition built on a shared way of thinking, it also works within an agreed network of ideas, theories and methodology (Johnson and Duberley, 2000). A framework that identified these four research approaches: (a) normative (b) Interpretive (c) critical and (d) postmodern was adopted by Alvesson and Deetz (1996). Below is a detailed description of these four approaches.

#### 3.1.1. Normative Approach

The Normative approach involves maintenance of a consensual association with the existing social order while seeking to create law-like associations between objects based on nomothetic science thereby addressing the issues of efficiency, order, and control (Alvesson and Deetz, 1996). The normative approach is also associated with the use of scientific knowledge methodology of positivism and the assumption of normal science (Hardy and Clegg, 1997).

According to Johnson and Duberley (2000, pp. 39; 78) central to the tenets of positivism in management research include the research aim being the production of causal laws, the research approach being the unity of natural and social science methodology and the association of the researcher with the researched being the independence theory (where the observer is independent of the observed). Also included is the neutrality of observational language, value freedom and the correspondence theory of truth (where theory tested against irreducible statements of observation) and the ontology of positivism is realism, here, in essence, social and organisational reality exists independently of human consciousness and cognition.

### *3.1.2 Interpretivist Approach*

The interpretivist approach tends to put the focus on social rather than economic aspects of the organisational activities thus showing how particular realities are produced socially and maintained (Hardy and Clegg, 1997; Alvesson and Deetz, 1996). In addition, the interpretive approach considers 'reality' as being determined by people rather than by objective and external factors (Easterby-Smith et al., 2012, pp. 23).

Evolving from the interpretivist paradigm is the social constructionist paradigm (Schwandt, 1994, 2000). The social constructionist paradigm affirms that knowledge and truth are created and not discovered by mind while re-emphasising pluralistic character of reality shown in a variety of symbols and languages. When looking at organisations from a social constructionist standpoint, organisations are culturally and historically exclusive sites in which its members collectively participate in the construction of social reality (Berger and Luckman, 1996). Additionally, social constructionist paradigm highlights on the way people make sense of the world particularly through sharing of new experiences with others while utilising mediums like language (Easterby-Smith et al., 2012, pp. 23).

The ontology of constructionism is relativism, and the central tenets of constructionism are that the observer is part of the observed. Also, human interest is the key drivers of science. Explanations aim to increase general understanding of a situation or condition, the research progresses through gathering data from ideas induced, the unit of analysis may include the complexity of "whole" situations, sampling requires small numbers of cases chosen for specific reasons and generalization is usually through theoretical abstraction (Easterby-Smith et al., 2012, pp. 24).

### *3.1.3 Critical Theory Approach*

Critical theory looks at organisations as social, historical creations achieved in situations or conditions of struggle and domination. Where domination often hides and suppresses significant or meaningful conflict (Deetz, 1996, pp. 202).

Several defining features are usually related or connected with critical theory. Some of these include non-positivist epistemology, a non-realist ontology, and explicit attention to reflexivity. These can be reasoned to mean that critical theory tends not to accept the status quo, but rather promotes emancipation. Here it designates individual and collective emancipation, this is in a relatively classical sense of rational enlightenment but also expressed more in a radical and political sense (Stahl et al., 2014; Deranty, 2014).

Critical theory is not just limited to the assertions of Max and his successors at Frankfurt school but also covers such positions or paradigms like neo-pragmatism, post-structuralism, post-colonialism, queer theory (Stahl et al., 2014).

### *3.1.4 Postmodernism Approach*

Postmodernism approach looks beyond the idea of domination and provokes the study or investigation of aspects of organisational life that was previously deemed inappropriate for scientific consideration or study. This includes issues of asymmetrical power relations, employee subjectivity, reflectivity as well as the ontological status of organisations (Copper and Burrell, 1988; Hanck and Tyler, 2001).

Postmodernist epistemology proposes that the world is constituted by our shared language through which we can only understand the world by utilising specific forms of discourse created by our language (Hassard, 1993). It also emphasises that our language is in flux. Therefore, it does not capture or represent reality. When considering the role of language and discourse in studying organisational settings, the postmodernist perspective emphasises on the deconstruction of self and others (Karataş-Özkan and Murphy, 2010). The basis of the ontological foundation of postmodernism is on becoming rather than being (Willmott, 1995). Therefore, when looking at the ontological status of organisations in the postmodernist perspective, it is the 'emergent relational interactions and patterning that are recursively intimated in the fluxing and transforming of our life world' (Chia, 1996 pp.176-177).

When looking at organisational learning, the postmodernist perspective involves taking a closer look at how to facilitate learning by organisational discourse, text, and artefacts as well as the effects of relationships with individual members on learning and how these relationships impact on organisational politics (Karataş-Özkan and Murphy, 2010).

### 3.1.5 Overview of other philosophies – Pragmatism

Several other discrete philosophical positions have arisen that represent coherent ways of thinking or coherent schools of thoughts. Some of these other philosophical positions include feminism, hermeneutics, structuration theory, and pragmatism. Pragmatism will be discussed in more details below.

Pragmatism has its roots in the writings by William James (1907; 1979) and John Dewey (1916) as cited by Easterby-Smith et al. (2012, pp. 29). Dewey's philosophical position is strongly relevant for social research and organisational research. It tries to break down the dualism between realism and idealism by putting emphasis on experience as well as asserting that ontological arguments around the nature of the outside world or the world of our conceptions or ideas are just debates about two sides of the same coin (Morgan, 2013).

Pragmatism as a paradigm enables us to distinguish between post-positivism (i.e., critical of our ability to know reality with certainty) and constructivism without relying on metaphysical traditions or positions about ontology and epistemology. Also allowing for the replacement of the notion of the nature of reality as a fundamental criterion for distinguishing research paradigms by recognising the value of the different paradigms as philosophical positions that guide choices about how research should be conducted (Morgan, 2013).

Pragmatism as a new paradigm establishes a new school of thought that clarifies the differences or arguments between the various research paradigms by treating the differences or dissimilarities on the philosophical positions towards research as a social context for inquiry and as a form of social action instead of looking at it as philosophical positions (Morgan, 2013).

### 3.1.6 Justification of Pragmatism for this study

Pragmatism most often is a compromise between internal realism and relativism based on both realist and idealist metaphysics (Tahakkori and Teddie, 1998). Additionally, it is a paradigm that attempts to "sidestep the contentious issues of truth and reality" (Feilzer, 2010, pp. 8). According to Rescher (1997) cited in Johnson and Duberley (2000, pp. 157), pragmatist thought can be traced back to Plato's distinction between "*episteme*" (genuine knowledge) and "*doxa*" (knowledge only suitable for conduct of everyday affairs) and one of the originators of pragmatism was John Dewey (1916) who talked about the necessity to balance concrete and abstract with reflection and observation.

Pragmatism paradigm refuses to accept the assertion that some pre-determined theories or frameworks shape knowledge and truth (Easterby-Smith et al., 2000). Rather, it concentrates on "what works" as truth regarding the questions raised in the research or study under investigation (Tahakkori and Teddie, 2003, pp. 713). The fundamental standpoint of this

paradigm is that any meaning structure must arise from the lived experience of individuals (Easterby-Smith et al., 2000). It also places the research problem at the centre thereby allowing for the application of all approaches towards enabling the understanding of the problem (Creswell, 2009).

Pragmatic epistemology promotes the use of mixed methods in research as well as allows for learning to take place as a continual movement from concrete experience to reflective observation to abstract conceptualisation to active experimentation and back to concrete experience (Easterby-Smith et al., 2000, pp. 32) by this means promoting action learning. Pragmatism has its shortcomings also such as the difficulty in defining what it means when it says that a belief "work" that it is "useful to believe" (Russell, 1945 cited in Tahakkori and Teddie, 1998).

The justification for the utilisation of pragmatism for this research lies in the fact that pragmatism aligns with our concept and understanding of action research since the paradigm follows a subjectivist epistemology and an objectivist ontology. Key to this approach is its concentration on epistemic reflexivity which enables emancipation through self-reflexivity (Coghlan and Brannick, 2010). Furthermore, according to Greenwood and Levin (2007), it allows participants of the change process in which democratic rules influence decision making. Thereby enabling the researcher and other actors to bring to the table their different skills, capacities, knowledge, and experiences to bear on the research problem and research outcome; this the researcher refer to as 'Pragmatic action research' (pp. 10). This paradigm promotes the utilisation of mixed methods (Coghlan and Brannick, 2010; Easterby-Smith et al., 2000; Gevers and Demerouti, 2013).

### *3.2 Concept of Scholar-Practitioner*

In looking at the concept of the scholar-practitioner, it is important to start by explaining the building blocks of the concept which are the "practitioner" and "scholar." The practitioner is someone who lends himself/herself to investigating and understanding through observation, critique, development, and implementation of solutions to workplace problems or as someone who observes, investigates, develops, critiques, and implements models that are influential to a discipline, career, or vocation. The scholar is someone embedded in the academic world and committed to the advancement of knowledge; the goal is to bridge research, theory, and practice (Suss, 2015; Bailey, 2014).

With these building blocks of the concept of scholar-practitioner explained, one can then look at the scholar-practitioner as a combination of both the skills and attributes of a practitioner and a scholar where the connection to scholarship is implied to be the linkage between studies and career (Sewell and Di-Stefano, 2012). The implication is that the scholar-practitioner has both scholar skills which includes being embedded in the academic world and is committed to the advancement of knowledge as well as the practitioner

skills which includes being able to observe, develop, critique, and implement solutions. The scholar-practitioner operates reflexively in the boundaries between practice and theory (Bailey, 2014) and thus the foundational values of practice and scholarship is what makes a scholar-practitioner. The scholar-practitioner can also be described as someone who 'turns theory mediators to practice mediator' (Tenkasi and Hay, 2004, pp. 197) and engages in research to improve effectiveness. The scholar-practitioner is a manager-researcher conducting action research in his/her organisation that he/her already has a pre-understanding from being an actor in the process under study (Coghlan, 2001). Consequently, the scholar-practitioner is "being part of the problem and the problem being part of him/her."

The scholar-practitioner because of being immersed in the organisation in which he/she carries out the research (problem-solving) will be faced with various ethical dilemmas. The ethical dilemmas include role duality which results in them caught between loyalty tugs, behavioural claims and identification dilemmas (Ramirez and Bartunek, 1989 cited in Coghlan, 2001, pp. 52) as well as relationship problems with coworkers (Alder, 1987 cited in Coghlan, 2001, pp. 52).

We have seen from above that the scholar-practitioner is someone engaged in action research within his/her organisation (Coghlan, 2001). The concept of action research is discussed in details below.

### *3.3 Concept of Action Research*

The origins and roots of action research are numerous, but the work of Kurt Levin as cited in Coghlan and Brannick (2010, pp. 37) is used severally to illustrate one of the earliest studies that used. The concept, Kurt and his associates utilised is a collaborative cyclical process for constructing a change situation. The process used involved planning, gathering data, action taking and fact-finding of the results obtained from the study to plan and take further action.

According to Greenwood and Levin (2007), Action research is a research process that puts together or mixes collaboration and repeated cycles of thought and action. Action research can also be looked at as a participatory democratic research process with the aim of developing practical knowledge in the pursuit of worthwhile human purpose or simply as having a participatory worldview (Reason and Bradbury, 2008). It allows for meaning-making that brings to light the thoughts and ideas that already exist within the organisation thereby enhancing organisational ability to act and observe at the same time (Raelin, 2003). According to Coghlan and Brannick (2010, pp. 4), there are four distinct characteristics that define action research, and these are;

- Research in action, rather than research about action.
- A collaborative, democratic partnership.

- Research concurrent with action.
- A sequence of events and an approach to problem-solving.

Action research promotes broad participation in the research process and allows for action leading to more just, sustainable or satisfying situation for all stakeholders. Additionally, action research can be said to involve collaborative problem analysis and problem-solving thereby making it a research practice with a social agenda (Greenwood and Levin, 2007, pp. 3). Action research also involves carrying out a cyclical process of constructing, action planning, action taking and evaluating action (Coghlan and Brannick, 2010; Susan and Evered, 1978). From the diagrammatic analysis (fig. 1.0) given by Coghlan and Brannick (2010) of the action research cycle below, it can be deduced that action research refers to a combination of three key elements namely action, research, and participation.

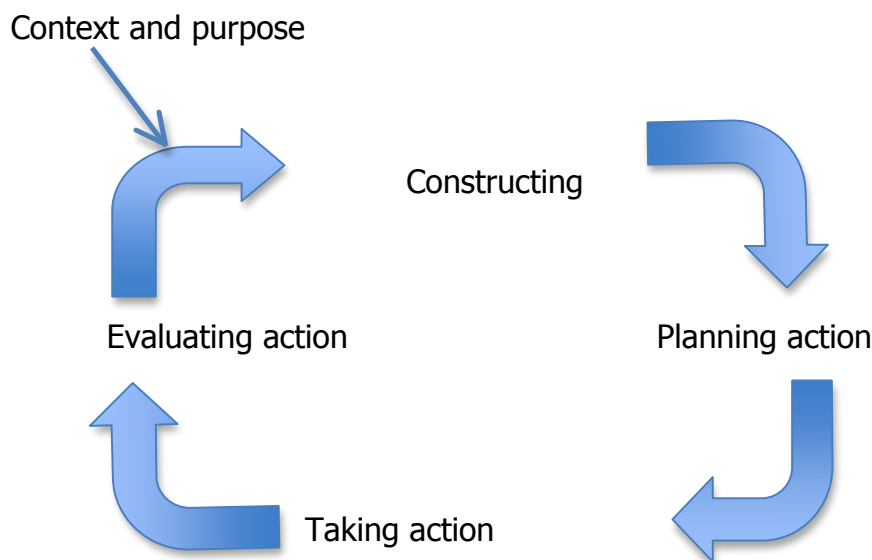


Fig. 3.0 Action research cycle (Coghlan and Brannick, 2010, pp. 8)

According to Gummesson cited in Coghlan and Brannick (2010, pp. 39-40), action research involves two goals problem solving and contribution to science. It is also interactive, involves taking action (proving solution) and fundamentally about change. It includes all types of data gathering methods from traditional research, requires an understanding of the ethical framework, values, and norms within which it is utilised in a particular context. It also requires pre-understanding of the project and recognising all complexity involved, and requires its quality criteria and should not be judged by the criteria of positivist culture but rather judged on its criteria. Action research also includes the utilisation of thought-action cycles that enables the improvement of social inquiry and democratic social transformations (Greenwood and Levin, 2007).

Action research philosophical foundation has an objectivist ontology, subjectivist epistemology, where the reflexivity is epistemic, the theory is, and



the role of the researcher is close to data (Johnson and Duberley, 2000; Coghlan and Brannick, 2010). Action research like other traditional scientific research methodologies according to Coghlan and Brannick (2010) is scientific. Because like positivist science it involves the utilisation of the same philosophical grounds of inquiry, the use of empirical methods of 'being attentive to data, intelligent in understanding, reasonable in judging and being responsible in taking action' (pp. 43). It also involves repeated cycles of action-reflection-action that allows for the linkage of thought and action with the production of visible, valid, and meaningful outcomes that are although specific but can be transferable (Greenwood and Levin, 2007). A fundamental difference between action research and other scientific research methodologies is that action research is a social inquiry that involves democratic social transformation that integrates action, research, and participation. The key aim of action research is not primarily to contribute to new knowledge but to forge a more direct linkage between intellectual knowledge/theory and action and in so doing solve a problem within an organisation or community. Therefore, action research categorically rejects the separation between thought and action.

Within action research, there are several approaches. These approaches according to Coghlan and Brannick (2010, pp. 44-49) include (a) classical action research, (b) participatory action research, (c) action learning, (d) action science, (e) developmental action inquiry, (f) cooperative inquiry, (g) clinical inquiry/research, (h) appreciative inquiry, (i) collaborative action research, (j) reflective practice (k) learning history, (l) evaluative inquiry, and (m) collaborative management research. It is important to note that at the centre of all these various methods with the action research concept the focus is concurrent action and research in a collaborative manner.

In linking action research methodology with the research question, as an insider researcher (scholar-practitioner) within Mutual Alliance Mortgage Bank, action research approach will allow for the driving of the change process as a democratic social transformation as well as allow for visible, valid, and meaningful outcomes that are unique to the organisation. Also, noting that these findings can be transferable thereby contributing to the body of knowledge. The specific action research method to be adapted to this research and information on the research approach for this study are discussed below.

### *3.4 Research approach*

This study utilised repeated cycles of thought and action involve planning, gathering data, taking action (utilising actionable remedies/new improvements on my research problem) and the fact-finding of the results obtained from the study. With the aim of examining the relationship between psychological contract violations, outcomes of commitment (loyalty, employee identification with the organisation) on employee intention to quit the bank as well as the impact of culture on employee intention to quit the bank, to plan

and retake further action. Collaborative action research best captures the purpose of the research because it has been shown to be transformative because it engages participants in a systematic inquiry with the goal of improving the workplace problem (Waterstone, 2009 cited in Pullerin and Paukner, 2015). Also allowing for direct participation thereby impacting on the participant's attitudes, beliefs, skills, and knowledge thus allowing for reflective practice (Nolen and Vander Putten, 2007) or reflection in and on practice (Ferraro, 2000; Riel, 2010). Below is a detailed discussion of the collaborative action research.

### *3.4.1 Collaborative Action Research (CAR)*

Collaborative action research is defined as the bringing together of a variety of stakeholders that cooperate to investigate questions or problem that are of mutual interest via cycles of action, experience and reflection with the aim of developing insights into a particular challenge or phenomenon thus creating frameworks for and interpreting as well as suggest actions and outcomes which will improve practice or the problem (Butt et al., 1995).

Collaborative action research opens communication space that results in a collaborative dialogue among participants in the group thus bringing about reflective and pedagogical practice, utilising 'public sphere' (Habermus, 1989). Utilizing 'public sphere' is the hallmark of collaborative action research as participants engage in deeper reflection about issues, allowing groups to inquire and reflect on social, organisational, and political issues that affect their organisation (Pellerin, 2011). As well as encourage a significant degree of talks, interactions and exchanges between participants operating as equal partners in the decision-making process that affects both the means and the ends of the research and not imposed on participants in a top-down manner but very horizontal.

There are five sequential stages in the process of collaborative action research. These are problem formulation, data collection, data analysis, reporting of results and action planning. According to Kemmis and McTaggart (1988), collaborative action research is a process with four 'moments' or stages that spiral to deliver a continuous structure of professional development. The four moments being (a) planning (b) acting (c) observing and (d) reflecting. Techniques that facilitate effective problem formulation include reflective interviewing, analytic discourse, and graphic representation. Data sources available for collaborative action research includes student work, archival evidence, while tools for capturing everyday life include journals, logs, videos, observation checklists, amongst others. The tools for questioning includes interviews, written surveys, tests, questionnaires. During the collaborative action, research conflicts may arise with the group, but there will always arise a positive interpersonal support as well as a mutual affirmation as the group pursues common goals (Huberman, 1988). Voluntary and self-initiated nature of collaborative action research allows for the development of

collective commitment, mutual interest, mutual trust, and support within the group.

#### *3.4.1.1 Advantages and Disadvantages of Collaborative Action Research*

The advantages of collaborative action research include both the researcher and the participants growing personally and professionally and permitting more flexibility in thinking, greater openness to ideas and enhancement of problem-solving abilities (Pine, 1981; Smulyan, 1987; Coghlan & Shani, 2014). Other advantages include the ability of turning the organization into a learning organization, enhancing self-esteem and creating rewarding relationship among all participants, influencing and enhancing thinking skills, interpersonal skills, sense of efficacy, willingness to communicate more openly and freely and lastly breaking organizational silence among participants as well as enhancing professional career development, improvement and enhancement of the change process and ultimately leading to very practical outcomes with the goal of improving the situation or problem (Coghlan & Shani, 2014; Calhoun, 1993, Shalaway, 1990; Simmons, 1985).

The disadvantages of collaborative action research include its critique of being much contextualised, therefore leading to it being ahistorical. Another disadvantage is the danger arising from the process of negotiating a single description from many interpretations given by group members since this process of negotiation may lead to one or two group members assuming or hijacking leadership roles leading to outcomes that are contrary to the principles of collaborative action research (Coghlan & Shani, 2014).

Although from literature most collaborative action research has been utilised in the education sector, the teaching, and classrooms situations (Carson et al., 1989a; Pullerin and Paukner, 2015). This study will adapt some aspects of the collaborative action research methodology developed by Pellerin (2011) and adapt it to fit the financial services sector rather than the educational sector (its original design). Below is a diagrammatic description of Pellerin (2011) methodology.

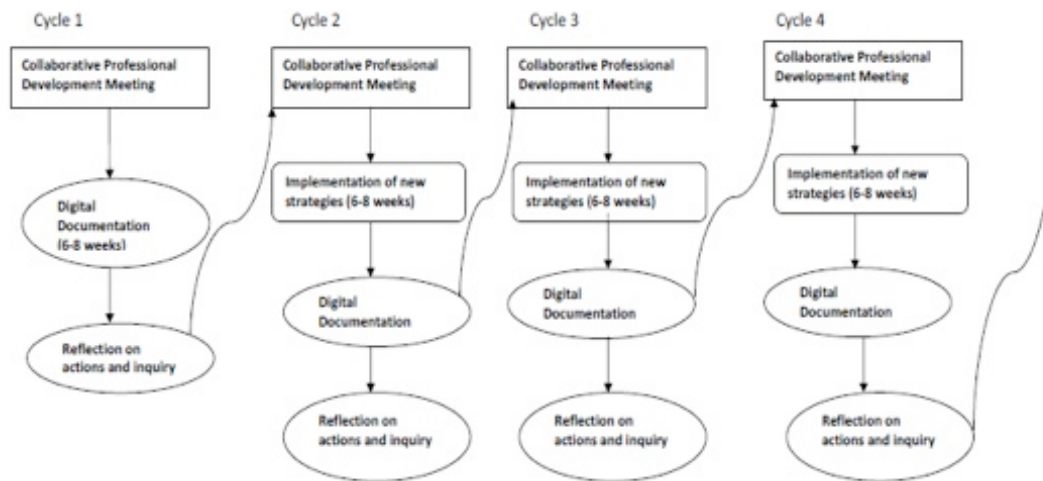


Fig. 4: Cycles of collaborative professional development (from Pellerine, 2011)

### 3.5 Pilot Study

The pilot study for this research was from the researcher's conference paper research carried out in 2014/2015 in which the researcher examined the link or significant relationship that exist between psychological contract violation and intention to quit (one of the outcomes of employee commitment) within our organisation (Mutual Alliance Mortgage Bank).

#### 3.5.1 Pilot Study Methodology

The research followed a quantitative methodology utilising questionnaires. The sample population was made up of full-time employees of a Mortgage Bank in Nigeria. A total of One hundred and fifty (150) questionnaires were distributed to employees of the mortgage bank. A total of one hundred and forty (140) questionnaires were completed and returned. Participation was voluntary, and the confidentiality of responses was formally guaranteed by the researcher and the organisation. All questionnaires were distributed in the office together with a letter that provided clarification about the research.

A validated questionnaire from Rousseau (1990) was used to measure psychological contract while the dependable variable employee commitment will be measured using a 5-item scale derived from Meyer and Allen's (1997). Responses to all items will be on a 5-point Likert scale (1=strongly disagree to 5=strongly agree). The wording in the questionnaire may be slightly modified because of the context in which we operate in Nigeria. In Nigeria, the interpretation of some English words or sentences may mean something different. For instance, "Are you alright?" means "How are you?" to an Englishman but to a Nigerian, it means "Are you mad?". Also, Nigeria has numerous languages. The English language is only taught in school, based on this premise, using reverse questions in the questionnaire will bring about unclear answers and responses as well as inconsistencies. Because it would confuse the respondents, this, therefore, is the rationale for the non-usage of

reverse questions in the questionnaire for this study. Pearson correlation coefficient analysis was utilised to determine the relationship between psychological contract violation and intention to quit (i.e., commitment).

*Measures. These are:*

1. Psychological contract:

The study adopted measurement of the psychological contract from the previous research work conducted by Rousseau (1990; 2008). The researcher used a scale for the items (i.e., employer obligations) reported in studies carried out by Rousseau (1990; 2008) and Joshy and Srilatha (2011). Due to time constraints, a limitation in this study; the researcher measured only three items in a psychological contract namely - job security, career development, and promotions. These items are being measured to help gauge employees' perceptions about psychological contract violations.

In section 'A' of the questionnaire, psychological contract violations are measured by adopting studies by Rousseau (1990; 2008) and Joshy and Srilatha (2011). Employees were asked to indicate the importance level they placed on the three (3) specific items of psychological contract: job security, career development, and promotions. The degree of importance was measured on a five-point Likert scale ranging from (1) "strongly disagree" to (5) "strongly agree." Reliability for the scale, Cronbach's alpha = 0.399, this low Cronbach alpha value is because of the small number of items (i.e., three items) utilised in the test of this study as the other items adopted questionnaire were not relevant to ours. Studies by Cortina (1993) also confirm that low Cronbach alpha values may result from reduced items in the test.

In section B of the questionnaire, the employees were requested to indicate their psychological contract fulfilment level by signifying how much their employer has actually met each of the three psychological contract items namely job security, career development and promotions. The degree of fulfilment or perceived violation adopted from the study of Joshy and Srilatha (2011) was measured on a five-point Likert scale ranging from (1) "strongly disagree" to (5) "strongly agree." Reliability for the scale, Cronbach's alpha = 0.666.

2. Employee commitment:

In the Pilot study, the researcher only measured intention to quit (affective commitment) due to the time constraints limitation of the study. Additionally, the affective commitment was found to correlate with various job outcomes, such as turnover and intention to stay as well as being the most significant predictor of actual turnover (Hemdi and Nasurdin, 2008; Allen, Shore, and Griffeth, 2003). Also, work

experiences may correlate more positively with affective commitment than the other two forms of commitment (Meyer and Allen, 1997). Thus, for organisational commitment measurement, the researcher concentrated on intention to quit (i.e., affective commitment) and the design and measurement questionnaire for intention to quit (i.e., affective commitment) focused on three items as adapted from Meyer et al. (1993). In the questionnaire, the researcher questioned the employees on how frequently they thought about leaving their current employer or quitting their current employment, how likely it was that they would actually quit their current organization at some point in the future and how likely it was that they would actually quit their current organization within the next year. All responses were recorded and measured using a five-point Likert scale from one (strongly disagree) to five (strongly agree). Reliability for the scale, Cronbach's alpha = 0.629.

In the employee commitment (i.e., intention to quit) section, the respondents were asked to indicate the extent to which they agreed or disagreed to:

- a. I frequently think about leaving my current employer/employment.
- b. I likely would actually leave this current employer/employment at some point in future.
- c. I likely would actually leave this current employer/employment within the next one year.

The questionnaires used in the Pilot study are labelled Appendix 8 (Questionnaire to measure psychological contract and employee commitment).

The results from the study showed a negative correlation between psychological contract violation and intention to quit indicating that employees will necessarily not quit although there was a violation of their psychological contract by the organisation. This result was in contrast with most studies in literature that confirmed a positive correlation (Agarwa, 2011; Joshy & Srilatha, 2011). This adverse finding from the research was surprising and thus needed further studies to ascertain if culture played a part in affecting the results as well as to investigate the effect on other outcomes of commitment such as loyalty and employee identification with the organisation.

Another interesting result from the pilot study was in looking at items from employee contract; the study showed that employees attached the highest importance to promotion from the list of three items studied namely job satisfaction, career development, and promotions.

### *3.6 Participants*

This study was carried out in the researcher's organisation – Mutual Alliance Mortgage Bank in Nigeria. The Board of Directors gave the researcher their consent for this research. The participants for this study are employees of a Mutual Alliance Bank in Nigeria (i.e., seventy employees). The sample population was chosen to help the organization understand all the hidden emotions and break the organizational silence that may exist within the organization with regards to employee opinions on employment contract (i.e., psychological contracts) violations and how it affects their continuous stay with the bank in this period of recapitalization and consolidation in the industry.

Participation was voluntary, and participants were free to withdraw at any time without giving any explanations. No adverse or punitive actions will be metted on any participant that opts to withdraw. The researcher formally guaranteed the confidentiality of all participants, as all questionnaires used in this study would be anonymised.

The research utilised focus groups. Consent forms were distributed to all employees to indicate their acceptance to partake in focus groups meetings while re-emphasising to the employees their rights and that participation were voluntary, and participants were free to withdraw at any time without giving any explanations. No adverse or punitive actions would be taken against any participant that opts to withdraw. From the pool of employees that have consented to participate in the focus groups, the researcher utilised probability sampling that ensured that the participants selected for the focus groups were representative of the sample population to form two focus groups comprising of seven (7) employees in each group.

In carrying out this study, the population consisted of all full-time employees of Mutual Alliance Mortgage Bank. The Human Resources unit of the bank prepared and forwarded mails to all full-time employees informing them about the study and the merits that an accurate and sincere study will bring to and for staff and the organisation.

Three documents were issued to the sample population. The first is a covering mail from Human Resources unit explaining the study, its importance to the organisation (i.e., need in our bank to retain and motivate employees) and staff welfare. As well as stressing that participation is voluntary and participants are free to withdraw at any time without giving any explanations with no adverse or punitive actions to be taken against any participant that opts to withdraw. The mail also assured employees of the confidentiality of their responses (stating that the return of the questionnaires shall be through a centrally located locked box and the box will be only opened after the expiration of the timeframe given for the return of questionnaires to help protect the privacy of participants). Thus reinforcing that confidentiality will be ensured and maintained. The second document is Participant information sheet and the third, a Participant consent form (this form will also request

that those willing to partake in the focus groups indicate their acceptance by signing their signatures).

Upon receipt of the voluntary acceptance/consent of each participant, the Human Resources unit proceeded with the issuance of anonymised questionnaires to participants (employees) whose consent was obtained. The researcher constituted the focus groups from only those participants that had indicated their acceptance to participate in focus groups.

### *3.6.1 Research Design*

This study was a mixed method in nature, utilising the methodology of Collaborative Action Research and questionnaires. Due to the nature of Collaborative Action Research, it is risky to become too rigid and precise in outlining how events will unfold or the sequence of events. However, the following outline below offers a broad overview of how the study was carried out.

### *3.6.2. Data Collection Techniques*

For this study, the data collection techniques will include the following:

1. The researcher keeping personal journals for reflection on both the thematic concern and the whole process (Coghlan and Brannick, 2010).
2. Inputs, feedbacks, perception checks and reflections of participants in the focus group will be obtained via questionnaires/surveys (Gevers and Demerouti, 2013)
3. Questionnaires developed by Cook and Wall, 1980 will be administered to all participants.

### *3.6.3. Sequence of events for Research Design*

This research adapted collaborative action research methodology developed by Pellerin (2011) but adapted it to fit the financial services industry, even though it was originally developed for the education sector. The focus groups will act as the Collaborative Professional Development Meetings (CPDM). The key role of the CPDM in line with Pellerin (2011) will be to engage in collaborative dialogue and engage in the critical reflective process. To develop a commitment to co-construction of knowledge, searching and understanding of deeper meanings of themes and issues that arise from the findings of the pilot study and questionnaires that will be administered to participants, and (c) developing out actionable outcomes. The meetings of the focus group (CPDM) are scheduled to hold at the beginning of each cycle.

Section 3.7 below outlines the sequences of events that the research design will follow. This study will adapt some aspects of the collaborative action



research methodology developed by Pellerin (2011) and adapt this to fit the financial services sector rather than the educational sector.

#### *3.6.4. Importance of usage of Focus Groups*

In this research, focus groups were utilized to act as the Collaborative Professional Development Meetings (CPDM) because the focus groups are a microsome of the entire organisation, it is time and cost effective (Krueger and Casey, 2000) and an effective means of assessing attitudes, experiences and opinions with respect to a specific problem or context (Myers, 1998). The focus groups used in this research will enable the researcher to generate data for this research from participants through their collaborative and reflective dialogue and feedbacks of their thoughts, reflections, and insights into the organisational problem being investigated by this research.

The focus groups also enable the researcher conduct high face validity, generate rapid results (Krueger, 1988) and improvements to the organisational problem as well as test the effectiveness of such improvements within the organisation as the focus group members are a microcosm of the entire organisation.

#### *3.7 Action Research Component (How we proceed?)*

The researcher wrote to the Board of Directors (BOD) of the bank requesting for permission to conduct this research in the bank (letter requesting for permission – Appendix 1). The BOD granted the permission for the research to be conducted in the bank (letter granting approval – Appendix 2).

The research started with the Human Resources unit-sending out (i.e., on November 3, 2015) a covering mail to all employees of the bank (i.e., 70 people) explaining the study, its importance to the organisation (i.e., need in our bank to retain and motivate employees) and employee welfare. Attached to the mail were (i) Participant information sheet [Appendix 3] and (ii) Participant consent form [Appendix 4], this form will also request that those willing to partake in the focus groups indicate their acceptance.

##### 3.7.1 Cycle one - step one: Formation of focus groups/collaborative professional development meeting (CPDM)

Sixty-two (62) employees returned their consent forms to the Human Resources unit out of the seventy (70) consent forms distributed to all full-time employees of the bank. The returned consent forms were sorted out to confirm the number of employees that had indicated their acceptance to partake in focus groups meetings. Twenty (20) employees opted to participate in the focus group meetings.

The researcher selected two focus groups comprising of seven (7) employees in each group for this study and the researcher utilised probability sampling that ensured that the participants chosen for the focus groups were representative of the sample population. The selected employees were informed by Human Resources unit via letters and invited for the first meeting in the head office of the bank.

### 3.7.2 Cycle one - step two: Initial meeting of the focus group (CPDM) – Planning stage

The initial meeting for all participants in the focus groups took place at the banks' head office in Uyo, Akwa Ibom State on November 21, 2015, at 10.00hrs Nigerian time. The meeting had in attendance the fourteen employees (participants) selected by the researcher. After the opening, the meeting followed the following format:

1. Ice-breaking – participants were asked to stand up and mingle together, introduce themselves and talk about their jobs and challenges at work, branches/locations, their hobbies and what they do when not working or when relaxing. The participants embraced this moment of interaction as they began to connect informally and personally on a social level.
2. Introduction of the concept of collaborative action research to the participants. – The concept of collaborative action research was introduced to participants by explaining that it is a process with four 'moments' or stages that spiral to deliver a continuous structure of professional development and these four moments being (a) planning (b) acting (c) observing and (d) reflecting by which participants cooperate to investigate questions or problems that are of mutual interest. While also emphasizing that it is a forum to share findings and frustrations, an opportunity to educate ourselves and not to indoctrinate, an opportunity to observe and help articulate the problem and postulate changes or solutions as well as a time to re-think, re-examine, reflect, and relive the principles that guide our activities at work.
3. Developing the thematic concern – this process commenced with the introduction of the research topic and purpose – "A critical examination of the impact that the violation of the psychological contract has on employee intention to quit: A study of Mutual Alliance Mortgage Bank, Nigeria." The scholar-practitioner began by explaining the benefits of this research to employees, emphasizing that the results obtained from this research will help the HR unit develop remedies that will enhance positive workplace outcomes for employees in the bank. The participants were also advised to see and view this research as an opportunity for change and a problem-solving opportunity rather than as a problem.

The researcher then discussed the findings of the pilot study earlier carried out in the bank in which the findings were (a) A negative

correlation existed between psychological contract violation and intention to quit, indicating that employees of the bank will necessarily not quit although there was a violation of their psychological contract by the organisation. This finding was in contrast with most studies in literature that confirmed a positive correlation (Agarwa, 2011; Joshy & Srilatha, 2011), thus needed more investigation to ascertain if culture played a part in affecting the results as well as to check the effect on other outcomes of commitment to loyalty and employee identification with organization, (b) The second finding showed that in looking at items from employee contracts with the bank, the banks' employees attached highest importance to promotions from the list of three items studied namely job satisfaction, career development, and promotions, does culture play a role? How do we proffer workplace solutions that will improve the status quo?

4. The researcher announced establishment of the two (2) focus group and the agreement on the venue for focus group meetings as well as meeting times – two focus groups with seven participants each and the venue for focus group meetings was chosen as a hotel conference room in Uyo. The researcher announced that the focus groups were to meet bi-weekly; on Saturdays beginning from December 5, 2015, until the end of February 2016. The first focus group will meet from 8 am to 1 pm and the second focus group meets from 2 pm to 6 pm. It was agreed that the bank would be responsible for transportation, accommodation, and feeding for all participants.
5. Establishment of monitoring techniques – the researcher informed participants that they would be required to engage in presentations where necessary, questioning, analysing and reflection as well as filling out and submitting a focus group response sheet (Appendix 5) at the end of each meeting. The researcher and participants agreed on a format for the focus group response sheet. The focus group response sheet highlights key issues like themes arising from discussions, reflections, and actions to be taken.

In line with Kemmis and McTaggart (1988), this planning stage was carried out in such a way that it empowered participants to act more effectively over a range of circumstances, it also recognised the risk of social change as well as the constraints of situations.

### 3.7.3 Cycle two-step one (b): Distribution of questionnaires (a new action research cycle begins within old cycle with the planning stage for looking at organisational loyalty and organisational identification)

On the 2<sup>nd</sup> of December 2015, the bank's HR unit distributed questionnaires (Appendix 6) to the sixty-two (62) full-time employees that had earlier consented to partake in the research. The questionnaires used for the study and distributed by the bank's HR unit was a validated questionnaire developed by Cook and Wall (1980) to measure overall organisational

commitment. The researcher utilised items from the scales developed by Cook and Wall (1980) that formed subscales for measuring organisational identification and organisational loyalty. The responses will be measured using a 7-point Likert scale (1=strongly disagree to 7=strongly agree).

The questionnaire measures four items and these items can be grouped to form subscales for organisational identification and organisational loyalty. Each subscale contains two items where the first and second items are for organisational identification, and the third and fourth items are for organisational loyalty. The items looked at how employees perceived their membership of an organisation whether they identify with it or just feel themselves to be just employees. The respondents were asked to indicate the extent to which they agree or disagree with each statement in turn:

- 5) I am quite proud to be able to tell people who it is that I work for.
- 6) I am willing to put myself out just to help Mutual Alliance Mortgage Bank.
- 7) The offer of a bit more money with another employer would not seriously make me think of changing my job.
- 8) I would recommend a close friend to join Mutual Alliance Mortgage Bank.

All questionnaires distributed to the sixty-two participants were completed, and on December 11, 2015, and all responses were recorded and measured using a seven-point Likert scale from one (strongly disagree) to five (strongly agree). To test the scale for reliability and internal consistency, the Cronbach's alpha test was carried out and the Cronbach's alpha = 0.620 (this is discussed in chapter 5 – Discussion).

The following analysis was carried out with the data collected from the questionnaires:

- 1) Statistical mean and standard deviation analysis were calculated for the organisational identification and organisational loyalty items. The data from this analysis is shown in chapter 4 (Data Analysis), and the results are discussed in detail in chapter 5 (Discussion).
- 2) Pearson correlation coefficient analysis was used to establish the link between psychological contract violation (utilising "Promotions" which was the highest item of psychological contract violation identified by Mutual Alliance Mortgage Bank employees as shown in the pilot study of Maycock and Amasi (2015) and employee loyalty (i.e., intention to quit). The data from this analysis is shown in chapter 4 (Findings), and these results are discussed in detail in chapter 5 (Discussion).

Pearson correlation coefficient analysis was used to establish the link between psychological contract violation (utilizing "Promotions" which was the highest item of psychological contract violation identified by Mutual Alliance Mortgage Bank employees as shown in the pilot study of Maycock and Amasi, 2015)

and employee identification with the bank (i.e., intention to quit). The data from this analysis is shown in chapter 4 (Findings), and these results are discussed in detail in chapter 5 (Discussion).

### 3.7.4 Cycle one -step three: focus group (CPDM) meeting (1) – Critical reflective process and Action stage

- a) Focus group A - The meeting for the first focus group (focus group A) started at 8.10am on Saturday, December 5, 2015, at hotel conference room in Uyo. The researcher welcomed all the seven members of this group and briefly reminded the participants of the concept and tenets of the collaborative action research. The researcher also informed the participants that Collaborative Action Research is an ongoing process or methodology in which the initial research problem or issue may be further refined and clarified. Moreover, this will entail possibly more planning, acting, observing, and reflecting continuously to 'peel more layers of the onion as we drill and search deeper' for hidden meanings.

The focus group response sheet was discussed earlier and agreed at the first meeting (Planning stage) on how to complete the focus group response sheet. The following steps were agreed on (a) under the key subject column, participants are expected to write down the key subject they are discussing for example – "employees not quitting even though there is violation of psychological contract" (b) under key themes column, participants are expected to write down key themes that arose from the key subject for example – "fear" (c) under the reflections column, participants are expected to write down reflections that arose from the key themes (d) under the actions column, participants are expected to write down actions, changes, improvements or suggestions if any that arose from their reflections.

The participants were reminded of the results of the pilot study earlier discussed in first focus group meeting (planning stage). They were encouraged to share their views and engage in reflection on the action with other participants by analysing, questioning and reflecting on the findings as well as inquiring into ways to bring about changes or improvements to the situation.

To help start up the process, the researcher listed out the following questions on the screen before the group and requested that these questions guide their discussions. However, the researcher emphasised that the discussions should not be limited to these questions. The questions were:

- Why are employees not necessarily quitting despite the violation of their psychological contracts?
- What actions are employees taking to vent out their frustrations over violations of their psychological contracts?
- What are the key themes arising from the discussions?

- Why is promotion most important to employees?
- What actions can be taken to improve or change the situation both for employees and the employer?

The participants engaged in discussions and questioning for two (2) hours and at about 11 am the researcher requested the participants to use the next thirty minutes (30mins) to complete their focus group response sheet. After which, presentations by each participant of his/her survey questionnaire proceeded after the expiration of the timeline given for filling out survey questionnaires. Each participant was given ten minutes (10mins) to make a presentation. At the end of the discussions, the participants submitted their focus group response sheet to the researcher. The focus group meeting ended at 1.05pm.

- b) Focus group B - The meeting for the second focus group (focus group B) started at 2 pm on Saturday, December 5, 2015, at a hotel conference room in Uyo and followed the same process explained above for focus group A. The focus group meeting ended at 6.15pm.

From the focus groups, response sheets collected by the researcher, key themes, reflections and actions of each participant was highlighted by the researcher. Moreover, coded utilising inductive content analysis procedures with the coding categories derived directly and inductively from the raw data thereby allowing the categories and names for the categories to 'flow from the data.' The advantage of using inductive content analysis procedures is that direct information gained from the participants without some preconceived theoretical perspectives are imposed (Moretti et al., 2011; Brod, Tesler & Christensen, 2009).

The content analysis followed the rules outlined in the five steps stated below in line with (Moretti et al., 2011):

1. Repeated reading through of the focus group response sheet submitted by participants at the end of each focus group meeting. Notes taken by the researcher during focus group meetings to gain a sense of whole and highlighting phrases/statements/reflections that appear to capture the theme connected with the results of the pilot study "Why are employees not necessarily quitting despite violation of their psychological contracts?" and "Why promotion was the most violated item among the three psychological contract items studies (job security, promotions and career development) to employees?"
2. Marking and taking notes of the content area to which the highlighted phrases/statements/reflections referred.
3. Grouping of content areas expressing similar concepts into mutually exclusive categories and giving a first label, such as for (a) "Why are employees' not necessarily quitting despite the violation of their

psychological contracts?" - 'My friends say I should stay on with the organisation,' I am looking unto God for direction' and for (b) "Why promotion was the most violated item among the three psychological contract items studies (job security, promotions and career development) to employees?" - 'I will make more money', Promotions mean more cash.'

4. Reviewing the categories and subsuming previous and or formulating new categories and where necessary identifying linked categories achieved by the same procedure.
5. Arranging linked categories into a hierarchical structure of areas, categories and subcategories and final checking of category overlap to merge or to divide into subcategories such as for (a) "Why are employees not necessarily quitting despite the violation of their psychological contracts?" - 'Culture,' 'High unemployment,' 'Indebtedness to the bank,' 'No safety nets' and for (b) "Why promotion was the most violated item among the three psychological contract items studies (job security, promotions and career development) to employees?" - 'equating promotions to immediate cash.'

The findings are shown in chapter 4 (Data Analysis), and the results discussed in detail in chapter 5 (Discussion).

### 3.7.5 Cycle one - step four: focus group (CPDM) meeting (2) – Critical reflective process and Action stage contd

- a) Focus group A - The second meeting of the first focus group (focus group A) started at 8.05am on Saturday, December 19, 2015, at hotel conference room in Uyo. The researcher welcomed all the seven members of this group and briefly reminded the participants of the concept and tenets of collaborative action research.

The researcher summarised key themes that emanated from the last focus group meeting by both groups. Stating that three key themes surfaced as being responsible for employees not quitting even when their psychological contract is violated. These themes are local culture, social net, and unemployment with culture being the single most important reason followed by the social net and then unemployment. Also, employees put more emphasis on "Promotions" as the most violated item of their psychological contract because they equated promotions to money/cash in their pockets (financial gains) consequently, promotions were not being looked at as career advancement pathway but rather it was being considered as "instant cash in my pocket".

The researcher also informed the participants that, the day's meeting would be carrying out critical reflections based on the key themes that arose from the last meeting as discussed by the researcher. The objective was to see what improvements and or changes that could be implemented to alleviate employee psychological contract violations as well as increase the urge to stay with the bank.

To help start up the process, the researcher listed out the following questions on the screen before the participants and requested that these questions guide the discussions. However, the researcher emphasised that the discussions should not be limited to these questions. The questions were:

- Do we need improvements or changes? Why?
- What are the barriers to changes?
- How can we improve the situation?
- What have we learnt?
- Is change or improvements to the situation possible?
- What changes/improvements can we bring in?

The participants engaged in discussions and questioning for two (2) hours and at about 11.10am the researcher requested the participants to use the next thirty minutes (30mins) to complete their focus group response sheets. After which, presentations by each participant of his/her survey questionnaire proceeded after the expiration of the timeline given for filling out survey questionnaires. Each participant was given ten minutes (10mins) to make presentations on improvements and or changes that could be implemented to alleviate employee psychological contract violations as well as increase the urge to stay with the bank. At the end of the discussions, the participants submitted their focus group response sheet to the researcher. The focus group meeting ended at 1.05pm.

- b) Focus group B - The second meeting of the second focus group (focus group B) started at 2.10pm on Saturday, December 19, 2015, at hotel conference room in Uyo and followed the same process explained above for focus group A. The focus group meeting ended at 6.05pm.

From the focus group response sheet collected by the researcher key themes, reflections and actions of each participant were highlighted by the researcher and coded as per frequency of repetition and these findings are shown in chapter 4 (Data Analysis), and the results discussed in detail in chapter 5 (Discussion).

### 3.7.6 Cycle one - step five: Meeting with HR unit – Action stage

In last focus group meetings, participants enumerated several key improvements/changes that could be implemented to alleviate employee psychological contract violations and increase the urge to stay with the bank.



Both focus groups utilised Approach-oriented coping responses (Tomprou et al., 2015) of problem-solving and taking action to address voiced out discrepancies directly by trying to repair and actively renegotiate the observed discrepancies.

The researcher met with the HR unit on December 21, 2015, to evaluate which quick wins' measures can be implemented immediately from the list of suggested improvements/changes so that its effect on employees be recorded/measured within this research period or timeframe. The researcher and the HR unit after discussions and reflection on all the improvements/changes suggested by the focus group participants decided on the following quick win measures (improvements/changes) that addressed the three most important types of contract breaches (Bal et al., 2013) namely;

- a. Socio-emotional breaches that relate to breach of long-term exchanges and are less specific in nature such as participation in decision making (Zhao et al., 2007).
- b. Developmental breach which relates to employee training and developmental opportunities (Maurer et al., 2003)
- c. Economic breach that relates to employer obligations that entail short-term monetary inducements that are materialistic in nature (Raja et al., 2004)

From both focus group meetings, it was apparent that culture played a role in employees not quitting even when there was a violation of their employee psychological contracts. The decision was that the bank enhances this safety net by tapping into the collective culture framework and make sure that the bank connects with those who matter most to our employees, these being their spouses, family, and community. The following quick win changes were implemented immediately to tackle the two main types of contract breaches (Economic breach and Socio-economic breach) that were identified by the focus group meetings as prevalent in the Bank.

1. To tackle Economic breach, the researcher recommended the implementation of the;
  - i) Introduction of a performance management system to enable a fair and consistent way to promote and increase the salary of employees via the introduction of bi-monthly appraisal that results in salary increment for performing staff. Arising from this improvement the HR unit and the researcher immediately redesigned the payroll to include different salary scales within a salary grade to accommodate pay increases.
2. To tackle Socio-emotional breach, the researcher recommended the implementation of;
  - i) Christmas gifts given in the form of foodstuffs (a bag of rice, two tins of cooking oil, and two chickens) to all employees for their spouses during every Christmas celebrations.

- ii) Christmas party was fixed for December 23, 2015, at 5 pm at all our branches and head office for the employees and their families.
- iii) All spouses of employees were to get birthday emails, SMS and a small gift from the bank on their birthdays to recognise employee spouses and enhance engagement.
- iv) The bank would henceforth celebrate the Easter celebrations and the Muslim Eid celebrations with a family picnic for all employees and their families.
- v) The bank established a loss of breadwinner insurance scheme to pay for tuition fees for a child from primary school to secondary school in the event of the death of an employee on the job.
- vi) Introduction of monthly podcast and mails from the managing director to employees detailing the bank's achievements, priorities, challenges, and other soft issues affecting the bank to help improve communication practices within the Bank.

The HR unit immediately implemented all these new improvements/changes and all employees informed after due consultations with heads of departments, team leaders, and the HR team.

### *3.8 Ethical consideration of action research approach*

Upon receipt of the approval of the DBA Research Ethics Committee, participants were selected based on the specified criteria in the researcher's DBA Research Ethics forms. Several ethical dilemmas arose as the researcher conducted this insider action research. According to Cogland and Brannick (2010), insider action research raises three key dilemmas namely (i) role duality, which is managing organisational and research roles, (ii) preunderstanding, which is managing tensions between closeness and distance, and (iii) managing organisational politics.

Several issues that may arise from these dilemmas outlined by Cogland and Brannick (2010) include (a) feasibility of free, informed consent from participants to their involvement in the research because of the power relationship between the researcher as CEO and the participants as employees; (b) trustworthiness of data gathered and whether employees will be free to express their views, frustrations, reservations and suggestions to someone who may determine their professional advancement and, (c) issues associated with choices about the opinions and views expressed in the research, expected impact and outcomes on the researcher, participants, organization and stakeholders (Locke, Alcorn & O'Neill, 2013).

As an insider action researcher, a fundamental dilemma was how to maximise my strengths which are my closeness and knowledge of the organisation and my weakness which is the need for as a researcher to distance self from the organisation without falling into the pit of subjectivity (Moore, 2007). To address these specific measures and mitigate against these dilemmas the employees were informed that participation is voluntary and that participants

are free to withdraw at any time without giving any explanations, and no adverse or punitive actions would be taken against any participant that opts to withdraw. Also, the confidentiality of responses was assured. Usage of anonymised questionnaires and identification codes instead of participants' names, usage of participant identification codes and not mentioning participant names in written study results as suggested in a study by Searle and Hanrahan (2011). The researcher did not use individual names of participants in the written presentation of the research, the research data and the results to protect the privacy of participants in the focus groups. Secondly, the researcher presented the research not as a problem but as an 'opportunity for change.' Thereby enabling participants see "what is in it for them" by presenting it as a chance for collaborative interaction between all stakeholders with the aim of carrying out a democratic social change that will help to make the organization more responsive to employee needs as well as reduce breach in psychological contracts thus combine both advocacy with inquiry (Coghlan and Brannick, 2010). Thirdly, in line with recommendations from studies by Locke, Alcorn and O'Neill (2013); Holian and Coghlan (2012) each participant was sent and received a recruitment letter that provided a short explanation of the study, a letter of invitation to participate (participation sheet) with the contact (via emails, telephone) of both the researcher and the doctoral tutor, consent forms (to be executed prior to participation). Potential participants were also given the opportunity to reflect on participation as well as ask questions to assist with their decision to participate.

### *3.9 Reliability, validity, and generalizability*

The root to establishing credibility, validity in action research (AR) can be better understood and appreciated by first looking at how the conventional social research community interprets reliability in contrast to how action research (AR) community interprets reliability. The conventional social research community considers credibility as established through generalising and universalising propositions of universal hypothetical, universal disjunctive, and generic types. Also, the conventional social research community believes that only a group or community of comparably trained professionals are those competent to decide issues of credibility. While action research (AR) considers credibility as established when knowledge generated is tested in practice and believe that stakeholders willingness to accept and act on collectively agreed on results as the defining characteristics of credibility (Greenwood and Levin, 2007, pp.67-68).

To illustrate and emphasise the AR view, much of the effort to achieve research credibility appear to rest on having a solution to the action research (AR) problem under examination; simply put – "the workability test." In the context of this study, the workability test is emphasised to ensure a proffered solution to the action research (AR) problem that is under examination in this study.

4.0 Chapter Overview

This chapter outlines the results of (a) the primary data analysis (pilot study), (b) the secondary data analysis (data analysis during the internal learning sets/focus group meetings) and (c) data analysis post-internal learning sets/focus group meetings.

4.1 Pilot Study

1. Importance attached psychological contract items

Table 1 below shows the level of importance attached by employees to psychological contract items studied namely job security, career development and promotions provided in their psychological contract. The maximum value is for "Promotions," and the minimum value is for "Career development."

TABLE 1: RESULTS OF ANALYSIS OF LEVEL OF IMPORTANCE ATTACHED BY EMPLOYEES TO PSYCHOLOGICAL CONTRACT ITEMS STUDIED (JOB SECURITY, CAREER DEVELOPMENT, AND PROMOTIONS)

S/N	ITEMS TESTED	MEAN SCORE	NUMBER OF PARTICIPANTS
1	Job security is very important to me	4.8643	140
2	Career development is very important to me	4.2714	140
3	Promotion is very important to me	4.9643	140

2. Perceived violation of psychological contract items

Table 2 below shows the level of perceived violation of psychological contract items studied. The items are job satisfaction, career development, and promotions and are in their psychological contract by their employer. The maximum value is for "Promotions, " and the minimum value is for "Career development."

TABLE 2: RESULTS OF ANALYSIS OF LEVEL OF PERCEIVED VIOLATION

ATTACHED BY EMPLOYEES TO PSYCHOLOGICAL CONTRACT  
ITEMS STUDIED (JOB SECURITY, CAREER DEVELOPMENT, AND  
PROMOTIONS)

S/N	ITEMS TESTED	MEAN SCORE	NUMBER OF PARTICIPANTS
1	Perceived violation on job security	3.9429	140
2	Perceived violation on career development	2.4286	140
3	Perceived violation on promotion	4.3000	140

*3. Intent to quit behaviour*

Table 3 below shows the intent to quit behaviour by the employees that responded to the level of perceived violation of psychological contract items studied namely job satisfaction, career development, and promotions. The maximum value is for "Frequently thinking of quitting," and the minimum value is for "Would actually quit within the year."

TABLE 3: RESULTS OF ANALYSIS OF INTENT TO QUIT BEHAVIOUR BY EMPLOYEES TO PERCEIVED VIOLATION PSYCHOLOGICAL CONTRACT

S/N	ITEMS TESTED	MEAN SCORE	NUMBER OF PARTICIPANTS
1	Frequently thinking of quitting within a year	2.3000	140
2	Would actually quit at some point in future	2.6643	140
3	Would actually quit at some point within the next five years	1.7357	140

*4. Pearson correlation coefficient analysis*

Table 4a below shows the direction of the relationship between the highest item of psychological contract violation (i.e., 'Promotions') and intent to quit behaviour (i.e., would actually leave within the year). The Pearson correlation coefficient (r) was - 0.241.

TABLE 4a: PEARSON CORRELATION COEFFICIENT ANALYSIS TESTING

THE RELATIONSHIP BETWEEN PROMOTION (HIGHEST PC ITEM VIOLATED) AND WOULD ACTUALLY QUIT WITHIN A YEAR (INTENT TO QUIT)

S/N	ITEMS TESTED	PEARSON CORRELATION	NUMBER OF PARTICIPANTS
1	Perceived violation on promotions	1	140
2	Would actually quit within the year	-0.241	140

Table 4b below shows the direction of the relationship between the highest item of psychological contract violation (i.e., 'Promotions') and intent to quit behaviour (i.e., would actually quit at some point within the next five years). The Pearson correlation coefficient (r) was - 0.261.

TABLE 4b: PEARSON CORRELATION COEFFICIENT ANALYSIS TESTING THE RELATIONSHIP BETWEEN PROMOTION (HIGHEST PC ITEM VIOLATED) AND WOULD ACTUALLY QUIT WITHIN THE NEXT FIVE YEARS (INTENT TO QUIT)

S/N	ITEMS TESTED	PEARSON CORRELATION	NUMBER OF PARTICIPANTS
1	Perceived violation on promotions	1	140
2	Would actually quit at some point within the next five years	-0.261	140

5. Reliability Statistics

**Reliability Statistics**

S/n		
1	Number of items	3
2	Cronbach's Alpha	0.452

Table 5a: degree of fulfilment or perceived violation of psychological contract

**Reliability Statistics**

S/n		
1	Number of items	3
2	Cronbach's Alpha	0.399

Table 5b: the importance attached to psychological contract items studied

### Reliability Statistics

S/n		
1	Number of items	3
2	Cronbach's Alpha	0.629

Table 5c: intention to quit behaviour (turnover intentions)

#### 1. *Distribution of respondents*

TABLE 6: DISTRIBUTION OF RESPONDENTS

S/N	SEX	COUNT	PERCENT
1	Female	56	40%
2	Male	84	60%

#### 4.1.1 *Discussion on findings and results of the Pilot Study*

The key objective of the pilot study was to examine if any link or significant relationship exists between employee's commitment (using intention to quit as the indices for employee commitment in this study) and employee's beliefs about reciprocal and promissory obligations between them and their employer (i.e., psychological contract violations). In this study, the hypothesis is that there are significant relationship and link between psychological contract violation and employee commitment (i.e., intention to quit behaviour).

To test the relationship that exists between psychological contract violation and employee intention to quit in the bank, the researcher utilised data as shown in Table 2 above that tested levels of a perceived violation of psychological contract among the three items studied (Job security, Promotions, and Career Development). The result in Table 2 showed that "Promotions" was the most violated item with the highest mean score of 4.3000. The researcher also measured two items of the 'intention to quit' behaviours namely (i) would quit at some point in the future (within 1 year) and (ii) would quit at some time in the future (within 5 years). The results showed that the item "would quit at some point in the future (within 1 year)" had the highest mean score of 2.6643 (as shown in Tables 4a & 4b).

Using the Pearson correlation coefficient, the researcher did an analysis (as shown in Tables). The analysis utilized the most violated item "Promotion" (i.e., the item with the highest mean score of 4.3000) against each of the two items of the 'intention to quit' behaviours (would quitting at some point in the future - within 1 year and would quitting at some time in the future - within 5 years). The results show a negative Pearson correlation coefficient of (i) - 0.241 and (ii) -0.261 respectively for each item. These results indicated that a

relationship exists between psychological contract violation and employee commitment (i.e., intention to quit). The results also showed a negative correlation indicating that employees will not necessarily quit (i.e., commitment) although they experience psychological contract violations. Therefore, Hypothesis (H1) was rejected as the empirical result, indicating that psychological contract violations do not necessarily have a negative impact on employee's commitment (i.e., intention to quit). Intention to quit can serve as a barometer to check one's psychological attachment to the organisation. Moreover, it also accurately reflects one's attitude towards an organisation as well as it being the most noticeable response to negative events in the workplace (Lum et al., 1998 cited in Joshy & Srilatha, 2011, pp. 284).

The result of this study is in contrast with most studies in the literature that confirm psychological contract violations have a negative impact on employees' organisational behaviours (Agarwal, 2011; Joshy & Srilatha, 2011). The conflicting findings of this research are rather amazing as it indicates that employees (both male and females) are dissatisfied with the violation of their most important psychological contract item – "Promotions." However, they are still committed to the organisation; this appears very contradictory. The contradiction in the results from this study may have arisen from the fact that there are no employment opportunities due to the high unemployment rate in Nigeria. The level of unemployment in Nigeria stands at 23.9 percent as at 2011 (ThisDayLive, 2013). Also, several reports put Nigeria's unemployment rate at about 24 percent. About 60 percent of the country's population are youths, translating to about 80 million Nigeria youths. To think that Nigeria has sixty-four million able-bodied human beings without a means of any livelihood is mind-boggling for a nation without any social programs – welfare or unemployment stipend (Businessdayonline, 2014). Additionally, difficulty in securing other jobs as evidenced by instances such as financial institutions demanding money from prospective employees before employment (NairalandForum, 2013). Additionally, there are no welfare safe-nets in Nigeria as is the case in most Western countries with welfare systems and welfare benefits (WelfareInformation, 2013). Hence, the reason why Nigerian employees are willing to continue in their employment even when they believe that there is a violation of their psychological explains the contradictory findings in this study.

An additional explanation could be that some of the employees from this organisation are aware that they lack employability skills needed by other organisations because of their qualifications, work experiences or skills levels. The issues highlighted above as probable or likely reasons may have accounted for the contradictory results gotten from this study. As such, this study will require further investigations to ascertain an acceptable reason for the outcome that this study has generated. Another interesting result from this study was the fact that the highest level of importance attached by employees to the psychological contract items (namely job satisfaction, career development, and promotions) provided in their psychological contract



"Promotions." 'Promotion' had a mean score of 4.9643, while the lowest level of importance was attached to "Career development" with a mean score of 4.2714. It contrasts with similar studies conducted in Western, Asian, and Indian cultural settings which indicate that employees attached the highest importance to "Career development" (Agarwal, 2011; Joshy & Srilatha, 2011).

The contrast in the findings of this research highlights the fact that although the Nigerian culture as in most African countries is collectivist in nature is consistent with the principles of the traditional system of organisation that we find in Africa (Ahiazu, 1986). The workplace orientation in this particular Nigerian Mortgage Bank as evidenced by this study was the highest mean score of 4.9643. The score was the most important item in employees psychological contract "Promotions," thus, supports an individualistic culture that exhibits higher commitment levels to jobs when satisfied with opportunities for personal advancement such as promotions (Gelade, 2008; Sidle, 2009). Whereas a collective orientation would have exhibited higher commitment levels to their jobs when satisfied with the availability of career development opportunities (Gelade, 2008; Sidle, 2009). It could be explained by the 'money culture' which is deep-rooted in the Nigerian context (Maycock, 2009; 2014). As promotions mean more money which enables employees to cater to the needs of their immediate family hence enhancing their sense of security within the organisation. According to Omoiya (2005) and Maycock (2014), there is now a survivalist tendency which is firmly rooted in our world-acclaimed devotion to and the worship of money (the 'ezego' and 'igbuzu' mentality). Police call it "a kola nut." Journalists call it "the brown envelope." Moreover, politicians call it "a welfare package." Whatever the name, the 'almighty bribe or money' culture has long lubricated Nigerian society (Maycock, 2009; 2014). Hence, the preference for promotions when compared to career development by employees within this organisation could be explained by the culture within Nigeria.

Based on the conflicting result from the pilot study, there was a need to investigate further via action research the effects the Nigerian culture may have had on the pilot study results since this study was conducted in a Nigerian cultural setting where employees may have different needs from those working in Western and Asian settings. Aspects of employee loyalty and employee identification with the organisation were also investigated to enable the researcher to fill the gap and try and answer the questions raised by the pilot study.

#### 4.2 *Focus Groups (Findings during the internal learning sets/focus group meetings)*

The data from the cycles of action research are discussed in detail in this subsection, as well as the structure of the analysis of data from each stage of the cycle as per each stage below.

4.2.1.1 *Findings from cycle one - step three: focus group (CPDM) meeting (1) – Critical reflective process and Action stage*

From the focus groups presentations and the reflections recorded on their focus group response forms, the reflections from key themes discussed include (a) why employees were not quitting even though their psychological contracts were being violated, and (b) why employees choose Promotions as most violated item of psychological contracts were coding and the findings presented below:

a) Table 7 below shows the coding by the researcher of the remarks from the discussions and reflections recorded on the focus group response sheets at the focus group meeting on the theme discussed – “Why employees were not quitting even though their psychological contracts were being violated”:

S/N	REFLECTIONS/THOUGHTS OF PARTICIPANTS	KEY THEME	USAGE FREQUENCY BY PARTICIPANTS
1.	<ul style="list-style-type: none"> <li>• “I am looking onto God for direction/intervention” - Employees are praying to God for intervention and direction (Religious belief of Nigerians to leave it to God will).</li> <li>• “My wife says I shouldn’t quit” - Influence of spouses/family members on employees (Nigerian culture places emphasis on listening to elders and spouses for direction)</li> <li>• “My friends say I should stay on” - Influence of friends/community on employees (Nigerian culture places emphasis on listening to community/friends for direction)</li> <li>• “My status in society” - Employees are mindful of their status in society because of their bank job (Nigerian culture values/respect/honour people in Good jobs only because they believe they are well-off/rich)</li> <li>• “What will people say if I quit and I am jobless” – Employees are mindful of what people around them will say (Nigerian culture places so much value on what other people say about issues affecting others)</li> <li>• “I respect and don’t want to hurt the person who referred me for this job” – Employees don’t want to hurt the feelings of those who referred them for the job (In</li> </ul>	Culture	13 participants

	<p>Nigerian culture most people are referred for jobs by influential members of the family or society)</p> <ul style="list-style-type: none"> <li>• “My status in society will fall, and people won’t respect me if I lose this job” – Employees are afraid that their status in society will fall and they can’t show-off (In Nigeria we have a culture of showing-off)</li> <li>• “I come from the same tribe or state with the owners” – Employees seem to be bounded to tribal and sectional affiliations (In Nigerian culture most people are affiliated to tribal and sectional interest even when they are not happy)</li> </ul>		
2	<ul style="list-style-type: none"> <li>• “I fear the unknown if I quit” – Employees are generally afraid of how they will fair, feed and take care of themselves if they lose their jobs (No social security/No social safety nets)</li> <li>• “I have nobody to fall back on if I quit” – Employees have no option but to stay because there are no fall backs (No social security/No social safety nets)</li> <li>• “How do I feed my family” – Employees are afraid (No social security/No social safety nets)</li> </ul>	No safety nets (No social security)	5 participants
3	<ul style="list-style-type: none"> <li>• “There is high rate of unemployment in banking sector” – Employees are conscious of the high rate of unemployment in Nigeria (High unemployment rate)</li> <li>• “I am very lucky to have this job” – Employees are apprehensive of losing their jobs due to high rate of unemployment in Nigeria (High unemployment rate)</li> <li>• “The Nigerian economy is in bad shape I can’t afford to lose my job” (High unemployment rate)</li> </ul>	Unemployment	4 participants
4	<ul style="list-style-type: none"> <li>• “I am indebted to the bank because of my loans to the bank if I quit I can’t pay back” – Employees have no other means of repaying their loans to the bank</li> </ul>	Indebtedness to the bank	2 participants

Table 7: Coding of responses from discussions and reflections from focus group response sheets at focus group meeting

From the result shown in Table 7 above, the Nigerian culture (i.e., “the ideas, customs, and social behavior of a particular people or society” such as “expecting God to help”, “respect for views close family members and elders”,

“tribal affiliations”) is the single most important influencer of employee behaviour of not quitting the bank even though their psychological contracts were violated.

b) Table 8 below shows the coding by the researcher of the remarks from the discussions and reflections recorded on the focus group response sheets at the focus group meeting on the theme discussed – “Why employees choose Promotions as most violated item of psychological contracts”:

S/N	REFLECTIONS/THOUGHTS OF PARTICIPANTS	KEY THEME	USAGE FREQUENCY BY PARTICIPANTS
1	<ul style="list-style-type: none"> <li>• “I will make more money” – <i>(employees are equating promotions to cash/pay only)</i></li> <li>• “Promotion will increase my pay” – <i>(employees are equating promotions to cash/pay only)</i></li> <li>• “Promotions mean more cash in my pocket” - <i>(employees are equating promotions to cash/pay only)</i></li> <li>• “With promotions, I can meet my obligations to my family” - <i>(employees are equating promotions to cash/pay only)</i></li> <li>• “Promotion will enable me not look for staff loans” - <i>(employees are equating promotions to cash/pay only)</i></li> </ul>		<p>5 participants</p> <p>8 participants</p> <p>5 participants</p> <p>6 participants</p> <p>3 participants</p>

Table 8: Coding of responses from discussions and reflections from focus group response sheets at focus group meeting

From the result shown in Table 8 above, employees of the bank chose “Promotions” as the most violated item of psychological contracts because they equated “Promotions” to immediate cash (pay) and not necessarily career advancement.

#### 4.2.1.2 *Findings from focus groups cycle one - step four*

From the discussions and reflections recorded in the focus group response sheets during the focus group cycle (cycle one step 4), all the participants in this reflective/action stage focused on outlining improvements and or changes that could be implemented. To alleviate employee psychological contract violations as well as increase their urge to stay with the bank. The results from coding discussions and reflections recorded in the focus group response sheets of participants are presented in Table 9 below:

S/N	IMPROVEMENTS/CHANGES PUT FORWARD BY PARTICIPANTS	KEY THEME BEING ADDRESSED
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1	<ul style="list-style-type: none"> <li>i) Christmas foodstuffs (a bag of rice, two tins of cooking oil, and two chickens) were given to all employees for their spouses/family for the Christmas celebrations.</li> <li>ii) Christmas party should be held yearly for the employees and their families.</li> <li>iii) All spouses of employees should be sent birthday emails and SMS from the bank on their birthdays.</li> <li>iv) The bank should henceforth celebrate the Easter celebrations and the Muslim Eid celebrations with a family picnic for all employees and their families.</li> <li>v) Loss of breadwinner insurance scheme for children of each employee should be put in place.</li> <li>vi) Retirement saving plan should be put in place.</li> <li>vii) Employee Equity/share purchase scheme should be put in place.</li> </ul>	Culture
2	<ul style="list-style-type: none"> <li>i) Introduction of bi-monthly appraisal of employees that result in salary increment within the same grade for performing staff.</li> <li>ii) Flexible work and pay conditions.</li> </ul>	Promotions ("Pay")
3	<ul style="list-style-type: none"> <li>i) Create an opportunity for the employee to express their views, frustrations, and suggestions without fear of reprimand using such avenues as focus group sessions.</li> <li>ii) Top to ground communications by managing director on the bank's achievements, priorities, challenges and other soft issues affecting the bank.</li> <li>iii) Let employees have input in job rotations before implementation.</li> <li>iv) Frequent training on job skills</li> </ul>	Communication and training
4	<ul style="list-style-type: none"> <li>i) Increase corporate social responsibility efforts in the communities we operate</li> </ul>	CSR

Table 9: Coding of responses from discussions and reflections from focus group response sheets at focus group meeting

From the results shown in Table 9 above from focus, groups meetings have been able to outline several improvements/changes for implementation to mitigate psychological contract violations and employee urge to quit in the bank.

#### 4.2.1.3 *Findings from focus groups cycle one - step five*

From the improvements suggested from focus group meetings in cycle one, step four, the HR unit after discussions and consultations with the various stakeholders implemented the under listed policies swiftly without requiring regulatory approval from the Central Bank of Nigeria and other regulators.

The new policies implemented by the bank arising from data obtained from the action research (focus group meetings) are presented in Table 10 below:

S/n	New policies introduced by HR unit
1	Christmas foodstuffs (a bag of rice, two tins of cooking oil, and two chickens) were given to all employees for their spouses yearly at Christmas. This was on December

	23, 2015, for the year 2015.
2	Christmas party to be held yearly at all our branches and head office for the employees and their families. This was implemented for the year 2015, and the Christmas party held on December 23, 2015, at 5 pm at all our branches and head office.
3	All spouses of employees were to get birthday emails, SMS and a small gift from the bank on their birthdays.
4	The bank would henceforth celebrate the Easter celebrations and the Muslim Eid celebrations with a family picnic for all employees and their families.
5	The bank established a loss of breadwinner insurance scheme for a least one child of each employee for tuition fees from primary school to secondary school.
6	Introduction of bi-monthly appraisal of employees that result in salary increment for performing staff. Arising from this improvement the HR unit and the researcher immediately redesigned our payroll to include different salary scales within a salary grade to accommodate pay increases. This exercise was carried out on January 7, 2016.
7	Introduction of monthly podcast and mails from the managing director to employees detailing the bank's achievements, priorities, challenges and other soft issues affecting the bank. This exercise was carried out on December 31, 2015.

Table 10: new policies implemented by the bank

From the results shown in Table 10 above, arising from focus group meetings the bank could make several improvements/changes that have helped to mitigate psychological contract violations and employee urge to quit in the bank.

#### 4.3 Findings from questionnaire testing organisational loyalty and identification with organisation (cycle two-step one)

The researcher distributed the questionnaire testing organisational loyalty and organisational identification to all employees of the bank even as focus groups meeting was in progress and findings from the reliability statistics are presented below:

1. Table 11 reliability statistics shows the results for the reliability for the scale (Cronbach's Alpha value)

#### Reliability Statistics

S/n		
1	Number of items	4
2	Cronbach's Alpha	0.620

Table 11: Cronbach's Alpha value

The Cronbach's Alpha value of 0.620 shown in Table 11 used to test employee identification with the organisation and employee loyalty (commitment outcomes) is quite low and not up to the accepted Cronbach's Alpha value of 0.7 and above. It, however, suggest a good internal consistency. The reason for this low Cronbach's Alpha value is the small number of items (i.e., four items) utilised in the test of this study. The studies

by Cortina (1993) and Pallant (2010) confirm this assertion that low Cronbach's Alpha values may result from reduced items in the test.

2. Findings from the statistical mean and standard deviation analysis measuring commitment outcomes (identification with the organisation and loyalty) are presented in Table 12 below;

TABLE 12: RESULTS OF ANALYSIS OF COMMITMENT OUTCOMES (IDENTIFICATION WITH ORGANISATION AND EMPLOYEE LOYALTY)

S/N	ITEMS TESTED	MEAN SCORE	NUMBER OF PARTICIPANTS
1	I am proud to be able to tell people whom I work for (identification with organisation)	6.4516	62
2	I am willing to put myself out just to help my bank (identification with the organisation).	6.6290	62
3	An offer of a bit more money by another employer would make me seriously consider exiting my job (employee loyalty).	3.2258	62
4	I would recommend a close friend to join my bank (employee loyalty).	3.8065	62

From the results shown in Table 12 above, the high mean scores of 6.4516 and 6.6290 for the questions testing employee identification with the organisation show that the bank employees identify very well with the bank. While the questions testing employee loyalty had low mean scores of 3.2258 and 3.8065 indicating that the bank's employees are not loyal to the bank.

The high mean score in Table 12 above which signifies that the employees identify with the bank can be further explained by focus group meetings discussions and reflections and remarks from the focus group response sheet as shown in Tables 7 & 8 such as:

- "My status in society will fall, and people won't respect me if I lose this job" – Employees are afraid that their status in society will fall and they can't show-off (In Nigeria we have a culture of showing-off).
- "I will make more money" – (employees are equating promotion to cash/pay only).

The results from Table 12 above further highlights the fact that bank employees are only identifying with the bank if there was a reward attached ("Pay") to it and because of the local culture that allows for "showing off." The employees were not loyal to the bank; this further supports what Maycock (2008) called "bought commitment."



### 5.0 Chapter Overview

This chapter discusses the findings highlighting: (a) implications for the researcher's practice as a CEO and a scholar-practitioner (b) implications for the researcher's organisation (c) 'now what?' (reflections on suggested improvements not implemented), and (d) a discussion of findings with regards to the gap in the literature.

#### 5.1 *Implications for the researcher's practice as a CEO and a scholar practitioner*

Arising from this study, the researcher had to reflect on the implications for his practice as CEO and a scholar-practitioner with regards to (a) my style of leadership, whether the researcher's leadership style or approach is aiding in employees' feelings of violation of their psychological contracts? (b) Abilities at managing the interactions between task behaviours, relationship behaviours and the performance readiness of the bank employees as well as ways of improving performance readiness of employees in line with situational theory (Hersey, Blanchard & Johnson, 2008) (c) what kind of leadership practices apply to the organisation? Can a change in leadership practices act as a catalyst to enhance employee loyalty, commitment, identification with the organisation and urge to stay with the organisation?

Learning's from the researcher's interactions, discussions and reflections at focus group meetings resulted in all the improvements suggested and implemented as discussed in chapter 3 and 4 of this study. It is pertinent that the researcher modifies or changes his way of thinking and interacting with employees within the organisation as CEO. There is also need to change the bank's leadership model from the conventional leadership model of top to bottom to a model of leaderful practice (Raelin, 2003) that involves collective, concurrent, collaborative, and compassionate leadership. Therefore, going forward, the researcher as CEO has to change his style and practices with the aim of promoting the devolvement of power and authority with the aim to enhance the empowerment of employees. In that way enhancing participation of all stakeholders and consequently leading to a more open, friendly, collaborative and participative organisation that creates opportunities for employees to voice their perceived frustrations with the violations of their psychological contracts. The focus group meetings exposed the researcher (the CEO) to the importance of employee right of participation (Brenkert, 1992) so enabling him to understand that leadership in exercising its legitimate internal power must be accountable to the employees.

The findings from the pilot study highlighted that employees attached the highest importance to "Promotions" among the three psychological contract items studied (career development, job satisfaction, and promotions) and

"Promotions" was the most violated item of their psychological contract among the three items studied. The findings from the action research (focus group meetings) further explained the reasons employees attached importance to "Promotions." They equated "Promotions" to immediate cash (pay) and not necessarily career advancement as a result of the Nigerian money culture. This kind of behaviour deeply rooted in the Nigerian context (Maycock, 2014) and could be the explanation of why employees attach so much value to promotions which translate within their minds as an increase in the money they receive. Learning's from these will enable the researcher (the CEO) understand that a critical part of his leadership approach has to be his ability to investigate and evaluate the impact culture has on employee's views and understanding of the organisation (Ely and Thomas, 2001, Dass and Parker, 1999, Page et al., 2003, Hernandez and Kose, 2012). Thus, going forward, the researcher (the CEO) would have to adjust his leadership approach and style to that which understands that employee needs are culture-specific and when implementing policies, the local culture must be considered.

The outcomes of this research enabled the researcher as the CEO to understand that though he had access to information and data from the pilot study and the research undertaken; he had no knowledge nor included in the informal, gossip and grapevine networks essential for feeling the pulse of the organisation. Going forward the researcher (the CEO) will change his leadership style to a participatory leadership style that encourages two-way communications and supportive behaviours such as collaboration, discussions, and participation. The researcher (the CEO) will be setting up weekly feedback meetings among management and senior staff using the format of focus groups to carry out action research style discussions and reflection sessions where everyone discusses as equals on thematic themes and organisation-led problems utilising cycles of planning, acting, observing, and reflecting. The researcher will become a learning CEO who does not only rely on what his management team throws at him. To do this, the CEO will be setting up a structure where employees can without identifying themselves forward to him via intranet or suggestion boxes issues or policies affecting them and on a bi-monthly basis. Such matters will be selected and handled using focus group format as the researcher did this research while utilising action research principle to tackle the problems and suggest improvements or changes to HR unit of the bank.

The researcher/CEO believes this will help in building and developing a sincere and mutually beneficial relationship between him and the employees of the bank as well as mitigate against organisational silence. Organizational silence is a situation where employees withhold information about their concerns and opinions on how to enhance happiness and job satisfaction within the organisation and pretend that they like the practices within the organisation which have always been the dominant reaction in the past. Through this approach, the researcher believes it can start a bank-wide conversation on the issues like enhancing job satisfaction, reducing

psychological contract violations, thus positively impacting on the happiness levels within the bank. Lastly, increasing the participation levels of employees that can help the bank in reducing levels in violations of psychological contracts and employee turnover.

## *5.2 Implications for the researchers' organisation*

For our organisation (Mutual Alliance Mortgage Bank), apart from the quick win changes were implemented immediately from the improvements suggested at the focus group meetings to tackle the two main types of contract breaches (Economic breach and Socioeconomic breach) that were identified by the focus group meetings as prevalent in the Bank.

3. To tackle Economic breach, the researcher recommended the implementation of the;
  - ii) Introduction of a performance management system to enable a fair and consistent way to promote and increase the salary of employees via the introduction of bi-monthly appraisal that results in salary increment for performing staff. Arising from this improvement the HR unit and the researcher immediately redesigned the payroll to include different salary scales within a salary grade to accommodate pay increases.
  
4. To tackle Socio-emotional breach, the researcher recommended the implementation of;
  - vii) Christmas gifts are given in the form of foodstuffs (a bag of rice, two tins of cooking oil, and two chickens) to all employees for their spouses during every Christmas celebrations.
  - viii) Christmas party was scheduled for December 23, 2015, at 5 pm at all our branches and head office for the employees and their families.
  - ix) All spouses of employees were to get birthday emails, SMS and a small gift from the bank on their birthdays to recognise employee spouses and enhance engagement.
  - x) The bank would henceforth celebrate the Easter celebrations and the Muslim Eid celebrations with a family picnic for all employees and their families.
  - xi) The bank established a loss of breadwinner insurance scheme to pay for tuition fees for a child from primary school to secondary school in the event of the death of an employee on the job.
  - xii) Introduction of monthly podcast and mails from the managing director to employees detailing the bank's achievements, priorities, challenges, and other soft issues affecting the bank to help improve communication practices within the Bank.

This study has also created an opportunity for deep reflections within our organisation and has impacted positively on the way we run, operate, and manage the bank as discussed below:

The outcomes of this research have taught our organisation that it cannot continue to operate a hierarchical structure with the conventional over centralised communication system where information flows only from the top to the bottom because this structure does not allow for an effective two-way communication structure. Some of the improvements suggested by employees at the focus group meetings include "creating opportunities for employees to express their views, frustrations, and suggestions without fear of reprimand" and "top ground communications" as shown in chapter 4 (table 9) clearly that employees preferred a more horizontal interpersonal communication system. Thus, going forward, the bank will strive to change its communications systems to a horizontal interpersonal communication system that allows teams and individuals have more authority, flexibility, and power. To achieve this, management personnel are going to examine the banks IT infrastructure to introduce new ways to support a new horizontal communication system. Teams would be set up to re-organise our IT infrastructure (i.e., shared services) to ensure it enhances the socialisation process, employee-to-employee communications as well as tackle issues of privacy that will allow our employees to use the intranet with fear freely. We will be creating an intranet site that addresses all the issues of privacy which our staff complained about, and this should allow employees to freely use the intranet as well as protect those who did not want to disclose their identities when airing their views on organisational issues.

These actions the bank believes should immediately break down personal barriers, organisational silence and enhance our employee-to-employee communications as well as create a social buzz that should help build trust and engagement among employees, increase happiness and commitment levels and positively impact employees work attitudes in line with the assertion by Abugre (2013) '... That an effective interpersonal communication among employees positively affects employees work attitudes', we believe this will help increase employees urge to remain with the organisation. Thus, further confirming Erlich and Ravens (1964 cited in Benbya & McKelvey, 2006, pp.287) '...Arguments that coevolution is the root of self-organising behaviour, constant change in systems, production of novel macro structures and non-linearities.'

The outcomes from the action research part of this study for our bank can be likened to "peeling off layers of onions" within the bank. These outcomes have helped in breaking the organisational silence and opening new perspectives to some root problems affecting the bank that hitherto may not have been understood fully as well as created the potential for problem-solving within the bank. For us as a bank, this has been an eye-opener. Thus we are going to implement within the bank a "culture of learning or a learning organisation." Subsequently, in the bank, we will implement a learning culture using the action research techniques that entails '... Look, think and act' (Stinger, 2007 cited in Coghlan & Brannick, 2010, pp.7). To randomly create selected teams of employees that act as teams of equals, that share power, authority and knowledge to drive discussions, reflections and suggestions on

improvements/changes to policies, issues and frustrations aired by our employees via the intranet and suggestion boxes that we will put in place. Thus, we believe that by creating a learning environment within the organisation that allows for open and frank discussions on issues and frustrations of employees will lead to reducing the perceived violations in psychological contracts and increase employees urge to remain in the organisation. By changing the culture and values at our bank to that of a "culture of learning or learning organisation," the values of employees would also be modified as culture influences values through its effect on personality (Cropanzano et al., 1992 cited in Sosik, Jung and Dinger, 2009, pp.405). Also, according to Pauchant and Mitroff (1988, pp.54) '... Culture is to an organisation what personality is to an individual'.

The outcome of the action research has also enabled us to understand the influence and importance that local culture (the Nigerian culture) has on employee behaviour, needs and beliefs. The findings from the focus group meetings further highlighted that local culture (Nigerian culture – e.g. "hoping on God/expecting God help," "respect for the views/opinions elders and spouses," "love for money") is the single most important reason for this behaviour pattern. This behaviour pattern was highlighted and expressed in the comments from the action research focus groups meetings. Below are some of the direct quotes presented:

- "My status in society" - Employees are mindful of their status in society because of their bank job (Nigerian culture values/respect/honour people in good jobs only because they believe they are well-off/rich).
- "What will people say if I quit and I am jobless" – Employees are mindful of what people around them will say (Nigerian culture places so much value on what other people say about issues affecting others).
- "My status in society will fall, and people won't respect me if I lost this job" – Employees are afraid that their status in society will fall and they can't show-off (In Nigeria we have a culture of showing-off).
- "I will make more money when promoted" – Employees is equating promotions to cash/pay only.
- "Promotions means more cash in my pocket" – Employees is equating promotions to cash/pay only.

These findings for the bank indicates that in designing job roles, policies, psychological contracts, and employment contracts in the future, it must understand that local culture plays a vital role as an influencer. Therefore, the bank must take into consideration the impact of local culture (Nigerian culture) in all its future employee negotiations, payroll structure, policy implementations, designing of job roles, employment, and psychological contracts. The findings support literature on the moderating effects of national cultures on how individuals interpret and react to their work experiences (Beehr & Glazer, 2001 cited in Sims, Ruppel & Zeidler, 2015).

### 5.3 *'Now What?' (Reflections on suggested improvements not implemented)*

Stepping back from this study to reflect on suggested improvements by the focus group meetings not implemented due to limitations concerning the regulatory consent (by Central Bank of Nigeria, labour laws) needed before implementation. A key improvement not implemented because of reasons stated above is "flexible working and flexible pay."

Nigeria practices the 7.30am – 5 pm work day and monthly remuneration cycle unlike in Europe and the USA where various contracts of employment operate, e.g., part-time, job share, flexible working, a 4-day week. Learning's from the focus group meetings showed that employees were clamouring for "flexible working and flexible pay." As CEO, this has raised key concerns, and tensions as the request by employees have led the researcher to reflect critically on the following: (a) can flexible working and flexible pay work in Nigeria? (b) what are the benefits of flexible working and flexible pay to an organisation like ours? (c) Will flexible working and flexible pay give my organisation a competitive edge in the industry? And (d) how can we implement flexible working and flexible pay in our bank?

Stepping back to reflect on these questions and discussions the focus groups deliberated on, the researcher believes that there are some merits in the "flexible working and flexible pay" suggested by employees because most job roles in the bank do need employees to work 7.30am – 5 pm. For instance, why does the bank need the accounts opening staff or the back office processing staff to work from 7.30am – 5 pm each day when that same staff can conclude all back-office processing or account opening transactions in four hours per day. This knowledge means that from our present work and pay schedule the bank is losing money paying that staff for six hours of no work. Also for employees with very young kids if the bank can operate "flexible working and flexible pay" this will surely be an attraction for them to combine work with taking care of their children.

As CEO, the researcher believes that if there is a way to implement "flexible working and flexible pay" as identified, it will surely give the bank a competitive advantage in the market. Advantages included cutting down staff cost for our organisation and enabling the HR unit monitor staff productivity, work efficiency, and work output. Based on this, going forward, the researcher/CEO will be working with the HR unit to see how job roles can redesign based on an hourly basis. Also on how temporary contracts could be part of the offering to new employees with "flexible working and flexible pay" conditions. The bank believes this will not be going against employment laws for now as it will still be working with the Board of the bank and our Regulators to advocate implementation of "flexible working and flexible pay" in our bank.

As a fallout of the researcher/CEO reflections on “flexible working and flexible pay,” the researcher/CEO will be working with the HR unit to immediately implement a flexible timing lunch break policy for our female employees with young children. Whose children schools end at about the same time (early afternoons) and are usually in most homes in Nigeria required doing the school runs for the family. The policy will consider scheduling their lunch breaks to match their children's school schedules, so they can combine their lunch break and picking their children from school. The researcher/CEO believes that this will enhance concentration and commitment levels as well as eliminate late resumption from lunch breaks. The policy if implemented supports the views of Raelin (2010, pp.115). Which posits that employees should have the ability to set their own working time including breaks, overtime, and time-off”. The researcher/CEO will also be working with the HR unit and Board to see how a crèche can be set-up. The Head Office will be the first startup location for employees that are nursing babies so their children can come to work with them.

#### *5.4 Discussion of findings with regards to gap in literature*

Most studies in literature have not been carried out in Western Africa; this study is one of the few studies that focus on the financial services industry in Nigeria. Although this research focused on the researcher’s workplace-based problem, it is relevant for other practitioners because it is a practice-led problem and applied research in which the outcomes achieved although are specific to Mutual Alliance Mortgage Bank can be transferable in aiding other practitioners and organisations mitigate against the employee psychological contract violations.

The findings discussed in sections 5.1 - 5.2 above, as well as reflections on section 5.3 of this chapter, although unique to Mutual Alliance Mortgage Bank, have helped fill gaps in literature.

For researchers, this study is relevant in that its resolution involves both empirical and theoretical components that make it both practice and theory sensitive with outcomes that result in the production of both Mode 1 and Mode 2 knowledge.

### 6.0 Chapter Overview

The goal of this chapter is to discuss limitations of the study, empirical or theoretical contribution, future research, and reflections and conclusion.

#### 6.1 Limitations of the study

Several limitations exist in this action research for this doctoral study. This study was carried out in the researcher's organisation (Mutual Alliance Mortgage Bank) and sits under pragmatism philosophy. This cross-sectional study followed a deductive research approach utilising action research strategy, focus groups and surveys for data collection (mixed methods approach).

A key limitation of this study is its focus on only one organisation (Mutual Alliance Mortgage Bank). The researcher will recommend either that the study is carried out or replicated in more than one bank and in different geographical locations in Nigeria to allow for a larger and more diverse sample population.

This study is a cross-sectional study that only captures a specific period as compared to a longitudinal study that would have given the researcher more time to evaluate the outcomes of the improvements implemented, but this DBA only allowed for a cross-sectional study.

#### 6.2 Empirical or theoretical contribution of the study

The Publication of this action research may provide information that scholars could incorporate in future studies concerning psychological contract violations and how it affects commitment outcomes such as intention to quit, employee loyalty and identification with the organisation in national cultures such as the Nigerian culture.

This study although unique to Mutual Alliance Mortgage Bank has shown that national culture (the Nigerian culture) played an important and influencing role in employee actions and behaviours with regards to how they respond to commitment outcomes. Such as intention to quit, employee loyalty and identification with the organisation when there is a violation of their psychological contracts. This study shows that employees interpreted and associated "Promotions" with 'immediate cash (pay) or financial gain' as against literature in most Western and Asian cultures/economies. These economies interpret 'promotion' from the angle of 'career advancement' (Terosky, O'Meara & Campbell 2014; Rath, Mohanty & Pradhan, 2015).

This study has also shown that when employees psychological contracts are not violated and if employees are properly engaged and their views sought



(as in my research focus group meetings), organisations can cause improvements/changes that will help reduce or mitigate against psychological contract violations. Thus, stressing the importance of employee right of participation (Brenkert, 1992), so organisations and leaders in exercising their legitimate internal power must be accountable to the employees.

The researcher will pursue opportunities to publish in journals such as Research Journal of Social Science and Management; as well as identify opportunities to present these findings at relevant conferences and business-related forums. Also, continue with a longitudinal study to evaluate the outcomes of the improvements implemented by this study in our organisation (Mutual Alliance Mortgage Bank).

### *6.3 Future research*

There are several opportunities for future research existing concerning psychological contract violations and its link to commitment outcomes such as intention to quit, employee loyalty and identification with the organisation in the Nigerian cultures. This piece of research utilised action research as the research methodology. The researcher carried out a cross-sectional study utilising focus groups for data collection to ensure collection of rich descriptive data and discussions from study participants collaboratively, and democratically that widens the communication space resulting in the collaborative dialogue among participants in the group thus bringing about reflective practice.

Further research work needs to be carried out utilising a longitudinal study to evaluate the outcomes of the improvements implemented by this study. This study is replicable in more than one bank in Nigeria to allow for a larger and more diverse sample population.

However, the use of an alternative research method such as quantitative methodology could extend the study findings, as this may also prove beneficial in bringing to light both descriptive experiences and statistical results that further expand the horizon.

Further research work needs to be carried out on the effects that age, qualifications, and designation have on employee commitment and psychological contract violations also further study needs to undertake on a variety of employees outside the mortgage banking industry to better understand the link employee commitment outcomes and employee psychological contract violations in diverse organisations.

### *6.4 Reflections and Conclusion*

This journey in the Doctor of Business Administration (DBA) programme and my doctoral study experience at the University of Liverpool has been

extremely rewarding. I have 'learnt by doing' (Day, 1993 cited in Creswell, 1998, pp. 142), and I have grown and developed my skills in critical thinking and writing, empathy, patience as well as developed excellent analytic skills. The new knowledge I have gathered on this journey has enabled me to improve my person, my practice, and my scholarship.

In concluding, the scholar-practitioner has no option but to agree with the views expressed by Bournes, Ruggeri-Stevens and Bareham (2000, pp. 483) that the DBA programme, unlike the traditional PhD addresses, live business problems from the student's organisation or practice. This assertion I have been able to achieve by bringing about new improvements/changes in my bank that will allow us as a bank mitigates against violations of employees' psychological contracts. Also, enable the bank to improve its leadership styles, turn our organisation into a "learning organisation," increase commitment and happiness levels among employees, increase profitability and prosperity for all stakeholders and ultimately increase employees urge to remain with the bank.

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APPENDIX 1: (LETTER REQUESTING PERMISSION FOR RESEARCH FROM  
BANK BOARD OF DIRECTORS

**October 12, 2015**

The Chairman  
Board of Directors  
Mutual Alliance Mortgage Bank Nigeria  
209 Oron Road  
Uyo, Akwa Ibom State, Nigeria

Sir/Madam,

**Re: Request for permission to conduct research in Mutual Alliance  
Mortgage Bank Limited**

I am a Doctor of Business Administration (DBA) student with the University of Liverpool in the United Kingdom. I am conducting a research titled: "A critical examination of the impact that the violation of the psychological contract has on employee intention to quit: A study of Mutual Alliance Mortgage Bank, Nigeria." I am required to conduct a survey and focus group meetings with employees of the bank for my dissertation. I would like to request permission from your to conduct this research in the bank.

This study will potentially benefit the bank as it will help break the organisational silence, enhance communication as well as help the HR unit develop remedies that will enhance positive workplace outcomes, reduce staff turnover, and encourage employee commitment and the urge to stay longer with the bank. The results of the study will be made available to the bank upon request.

Thank you in anticipation of your consideration.

Okon Amasi – DBA Student, University of Liverpool  
Managing Director, Mutual Alliance Mortgage Bank Nigeria  
[okon.amasi@mutualalliancebank.com](mailto:okon.amasi@mutualalliancebank.com)

APPENDIX 2:

LETTER GRANTING PERMISSION FOR RESEARCH FROM  
BANK BOARD OF DIRECTORS



**MUTUAL ALLIANCE**  
**MORTGAGE BANK LTD**  
RC. 203,376

HEAD OFFICE:  
209 Oron Road,  
P.M.B. 1235,  
Uyo, Akwa Ibom State, Nigeria  
Website: www.mutualalliancebank.com

**October 27, 2015**

Mr Okon Amasi  
Managing Director  
Mutual Alliance Mortgage Bank Ltd  
209 Oron Road, Uyo  
Akwa Ibom State, Nigeria

Dear Sir,

**RE: Request for permission to conduct research in Mutual Alliance  
Mortgage Bank Limited**

Further to your letter dated October 12, 2015 on the above subject, we write to convey to you the Board of Directors approval for you to conduct your DBA research within the bank and we look forward to working with you and learning from your research outcomes.

Yours truly,  
For: **Mutual Alliance Mortgage Bank Ltd**

  
**Elisha Yahaya**  
Chairman

## **PARTICIPANT INFORMATION SHEET**

### **Title of study:**

A critical examination of the impact that the violation of the psychological contract has on employee intention to quit: A study of Mutual Alliance Mortgage Bank, Nigeria.

### **Date of study:**

March 2014, Version 1.0

**We invite you to participate in this research study. As you decide whether to take part in this research study, it is important that you understand why the research is being carried out and what this research involves. Please take out time to read the information being provided carefully and feel free to ask any questions should you require more information or if there is anything you do not understand. Please also feel free to discuss this research study with your relatives, friends, and colleagues as well as seek legal advice. We would like to stress that it is not compulsory that you accept this invitation to participate and as such you should only agree to participate if you want to (i.e., Participation is voluntary, and there is no reprimand for non-participation). We would also like to inform you that should you decide to participate, all the questionnaires would be anonymous and employees are assured of the confidentiality of their responses and a timeframe of two weeks is given for you to return your questionnaire to the central collection box.**

**Thank you for reading this.**

### **Purpose of the study:**

There is a growing need in our bank to retain and motivate quality staff as well as enhance staff urge to stay/remain within the organisation. To achieve this, it is important to investigate and understand the relationships that employees develop with employers and how managing their expectations in their employment contracts affect this relationship. By understanding these relationships management and HR can develop remedies that will help enhance positive workplace outcomes, reduce staff turnover and encourage employee commitment and urge to stay longer with the organisation as well

as help mitigate against violations in employment contracts (i.e., psychological contracts) in the bank that may lead to negative workplace behaviours.

The research aims to critically examine the impact that the violation of the psychological contract (i.e., employment contract deliverables) by the employer (i.e., Mutual Alliance Mortgage Bank) has on employee intention to quit the bank.

### **Participation:**

We have chosen to do this study in the bank using all full-time employees of a Mutual Alliance Bank in Nigeria as the sample population. So that we can help the organisation understand all the hidden emotions as well as break the organisational silence within the organisation as regards employee opinions on employment contract (i.e., psychological contracts) violations and how it affects their continuous stay with the bank in this period of recapitalisation and consolidation in the industry.

Participation will be voluntary, and participants are free to withdraw at any time without giving any explanations, and no adverse or punitive actions will be taken against any participant that opts to withdraw. The researcher and the bank will formally guarantee the confidentiality of all responses and all questionnaires will be distributed in the office together with a letter that provides clarifications about the research.

The questionnaires, as well as results of the study, will be anonymised.

### **Research methodology:**

Participant consent forms would be distributed to all full-time staff, and in this form, employees would be asked to indicate their willingness to participate in focus group meetings for this study as this study is an action research. Based on acceptance to participate in the focus group meetings, two (2) focus groups consisting of seven participants each will be set up using probability sampling. These focus groups will carry out collaborative action research cycles of action, experience, and reflection.

Questionnaires will be distributed by the HR unit in the office to all full-time employees of the bank together with a letter that provides clarifications about the research. The questionnaires will contain questions that require the participants to rate in order of priority certain aspects of their employment contracts; participants will be asked to rate which of these aspects of their employment contracts have been violated by the bank as well as to rate how it will affect their intention to quit the bank.

The questionnaires will also contain questions on age of the employee, the gender of the employee, the level of qualifications of the employee and length of service of the employee in Mutual Alliance Bank. The questionnaires would be anonymous, as participants will not be asked to identify themselves

and participants will be given a timeframe of two weeks within which to return the questionnaires.

The sampling style will be Probability sampling as a full-time employee within the organisation will be sent a questionnaire, the probability sampling will be carried out in such a way as to ensure that there be representative of the population.

A validated questionnaire by Rousseau (1990) will be used to measure psychological contract. The dependable variable is employee commitment; it will be measured using a 5-item scale derived from Meyer and Allen's (1997). Responses to all items will be made on a 5-point Likert scale (1=strongly disagree to 7=strongly agree). The questionnaire wordings may be modified because of the context in which we operate in Nigeria. Where the interpretation of some English words or sentences may mean something different for instance "Are you alright?" means "How are you?" to an Englishman but to a Nigerian, it means "Are you mad?". The Cronbach alpha values will be computed to determine the reliability of the scales (Pallant and Julie, 2010). The Pearson correlation coefficient analysis will be utilised to determine the relationship between psychological contract violation and intention to quit as well as the relationships between intention to quit and the moderating variables (gender, age, length of service and qualifications).

### **Benefits of taking part in the study:**

There is no direct financial benefit in participating in this study but the indirect benefit is that participants through this study will help the management of the bank mitigate against dissatisfaction arising from violations of the reciprocal exchange agreement (i.e., employment contracts) between employees and the bank as well as design and implement measures and interventions that will enhance employee commitments, productivity and reducing employee turnover.

### **If unhappy with any issue concerning this study or if there is a problem:**

In case you are unhappy with any aspect of this study or there is a problem, please feel free to contact me (Mr Okon Amasi - +2348035858585), and we will try to help. If in any case you remain unhappy or have a complaint, which you feel you cannot come to us with, then please feel free to contact the Research Governance Officer at [ethics@liv.ac.uk](mailto:ethics@liv.ac.uk). When contacting the Research Governance Officer, please provide details of the title of the study, the researcher (i.e., Mr Okon Amasi) and the details of the complaint you wish to make.

### **Confidentiality of participation:**

The questionnaires would be anonymous, and employees are assured of the confidentiality of their responses.

The HR unit would distribute the questionnaires, and all completed questionnaires would be returned to a questionnaire box in the staff canteen, and the questionnaires would only be collected and collated at the end of the specified timeframe for data collection. This will mitigate against questionnaires to be traced to any particular employee.

The researcher only will have access to the data collected and the data will be stored securely (electronic data will be encrypted and stored in a secured hard drive, and paper data will be locked in a secured file cabinet) and the data will be destroyed once approved by the University of Liverpool.

**Usage of research result:**

The results of this research study will be made available to all participants via the bank's intranet. Also, to the management and HR unit of the bank to help stimulate discussions and actions towards guaranteeing none violation of employment contracts (psychological contract). As well as help in enhancing HR policies relating to employee recruitment, remuneration, and welfare, it will also aid in the designing of management and leadership strategies for the bank.

The results of this study will be used by the researcher for his Doctor of Business Administration programme and may be published by the University of Liverpool.

Participants will not be identifiable from the results of this study as both the questionnaires and results of the study will be anonymised.

**In case of further enquiries:**

In case you have further questions, comments, or suggestions, please feel free to contact the researcher with the details below:

Okon Amasi

CEO, Mutual Alliance Mortgage Bank

Mutual Alliance Mortgage Bank head office

209 Oron Road, Uyo, Akwa Ibom State, Nigeria

Tel.: +2348035858585

Email: [okon.amasi@mutualalliancebank.com](mailto:okon.amasi@mutualalliancebank.com)

## APPENDIX 4

### PARTICIPANT CONSENT FORM

#### **Title of Research Project:**

A critical examination of the impact that the violation of the psychological contract has on employee intention to quit: A study of Mutual Alliance Mortgage Bank, Nigeria.

**Researcher:** Okon Amasi

Please  
Initial  
Box

I confirm that I have read and have understood the information sheet dated December 2, 2015, for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily.

I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason, without my rights being affected. In addition, should I not wish to answer any particular question or questions, I am free to decline.

I understand that, under the Data Protection Act, I can at any time ask for access to the information I provide and I can also request the destruction of that information if I wish.

I agree to take part in the above study.

The information you have submitted will be published as a report; please indicate whether you would like to receive a copy.

I understand that confidentiality and anonymity will be maintained and it will not be possible to identify me in any publications, as all questionnaires used in this study will be anonymised.



I agree for the data collected from me to be used in future research and understand that any such use of identifiable data would be reviewed and approved by a research ethics committee.

I understand that I must not take part if I do not want to or if I am not in full time employment of Mutual Alliance Mortgage Bank.

I agree for the data collected from me to be used in relevant future research.

I understand that my responses will be kept strictly confidential [only if true]. I give permission for members of the research team to have access to my anonymised responses. I understand that my name will not be linked with the research materials, and I will not be identified or identifiable in the report or reports that result from the research.

I understand and agree that once I submit my data it will become anonymised and I will therefore no longer be able to withdraw my data.

I agree to take part in the focus group meetings with respect to this research.

_____	_____	_____
Participant Name	Date	Signature
_____	_____	_____
Name of Person taking consent	Date	Signature
_____	_____	_____
Researcher	Date	Signature

**Student Researcher:**

Okon Amasi  
CEO, Mutual Alliance Mortgage Bank  
Mutual Alliance Mortgage Bank head office  
209 Oron Road, Uyo, Akwa Ibom State, Nigeria  
Tel.: +2348035858585  
Email: [okon.amasi@mutualalliancebank.com](mailto:okon.amasi@mutualalliancebank.com)

**Principal Investigator:**

Dr. Dimitrios Diamantis  
Email: [dimitrios.diamantis@my.ohecampus.com](mailto:dimitrios.diamantis@my.ohecampus.com)  
March 2014

**APPENDIX 5 - AR FOCUS GROUP RESPONSE SHEET**

**PARTICIPANTS' NAME** .....

KEY SUBJECT	KEY THEMES ARISING	REFLECTIONS	ACTIONS TO BE TAKEN

APPENDIX 6: QUESTIONNAIRE TESTING EMPLOYEE LOYALTY & IDENTIFICATION WITH ORGANIZATION

**QUESTIONNAIRE**

**Name:** ..... (optional)

**Department/unit:** .....

Sex:  Male  Female

**1. Section A: (tick the appropriate box that accurately defines/explains your answer)**

**Description of Scales**

- 1 = Strongly disagree**
- 2 = Disagree**
- 3 = Disagree Somewhat**
- 4 = Undecided**
- 5 = Agree Somewhat**
- 6 = Agree**
- 7 = Strongly agree**

<b>s/n</b>		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
1.	I am quite proud to be able to tell people who it is that I work for.							
2.	I am willing to put myself out just to help Mutual Alliance Mortgage Bank.							
3.	The offer of a bit more money with another employer would not seriously make me think of changing my job.							
4.	I would recommend a close friend to join Mutual Alliance Mortgage Bank.							

# APPENDIX – 7 [Questionnaire used for pilot study]

## QUESTIONNAIRE

Name: ..... (optional)

Department/unit: .....

Sex:

Male

Female

### **2. Section A: (tick the appropriate box that accurately defines/explains your answer)**

#### Description of Scales

- 1 = Not at all important
- 2 = Slightly important
- 3 = Neutral
- 4 = Moderately important
- 5 = Very important

s/n		1	2	3	4	5	Not applicable
1.	How important is a secured employment to you (job security)?						
2.	How important is the opportunity for career development within the bank to you (career development)?						
3.	How important to you is promotions within the bank (promotions)?						

### **3. Section B: (tick the appropriate box that accurately defines/explains your answer)**

#### Description of Scales

- 1 = Received much more less than promised by my employer
- 2 = Received less than promised by my employer
- 3 = Neutral
- 4 = Received more than promised by my employer
- 5 = Received much more than promised by my employer

s/n		1	2	3	4	5	Not applicable
1.	How much has your employer delivered on the provision of a secured employment for you within this employment (job security)?						
2.	How much has your employer delivered on						

	the provision of an opportunity for your career development within this employment (career development)?						
3.	How much has your employer delivered on employees' promotions (promotions)?						

**1. Section C: (tick the appropriate box that accurately defines/explains your answer)**

Description of Scales

- 1 = Strongly disagree
- 2 = Disagree
- 3 = Neutral
- 4 = Agree
- 5 = Strongly agree

s/n		1	2	3	4	5	Not applicable
1.	I would be very happy to spend the rest of my career within this organization.						
2.	I really feel as if this organisation's problems are my own.						
3.	This organization has a great deal of personal meaning to me						