

INFLUENCE OF PSYCHOLOGICAL CONTRACT AND ORGANIZATIONAL
JUSTICE ON EMPLOYEE TURNOVER INTENTION IN THE NIGERIAN
DEPOSIT MONEY BANKS

BY

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JANUARY, 2016.

DECLARATION

I declare that the work in this thesis entitled Influence of psychological contract and organizational justice on employees' turnover intention in the Nigerian deposit money banks has been performed by me in the Department of Business Administration. The information derived from the literature has been dully acknowledged in the text and a list of references provided. No part of this thesis was previously presented for another degree or diploma at this or any other institution.

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Signature

Date

CERTIFICATION

This thesis entitled INFLUENCE OF PSYCHOLOGICAL CONTRACT AND ORGANIZATIONAL JUSTICE ON EMPLOYEES' TURNOVER INTENTION IN THE NIGERIAN DEPOSIT MONEY BANKS by Salisu UMAR meets the regulations governing the award of the degree of Doctor of Philosophy (PhD) in Business Administration of the Ahmadu Bello University Zaria, and is approved for its' contribution to knowledge and literary presentation.

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DEDICATION

This work is dedicated to my entire family.

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My profound gratitude is due to Almighty Allah for His bounteous mercy and wisdom; he has been showering on me. All praise be to Allah for giving me the opportunity, courage, and mental ability to complete this work. No work of this nature can be done exclusively by a single individual without assistance from others. Many people have contributed toward the accomplishment of this work. Gratitude goes to my supervisory team: Dr O. Y. D. Malachy, Dr. Aisha I. Mohammed and Professor Bello Sabo for their patience, valuable contributions and guidance. The success of this work is certainly due to their intellectual input, commitment and useful suggestions. May Almighty Allah reward, protect and guide them along and their families. Amin. My sincere regard goes to the Head of Department, Professor Bello Sabo for support and encouragement throughout this important academic exercise. May Allah reward him abundantly.

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ABSTRACT

Psychological contract and organizational justice are important areas of study to human resource researchers and practitioners. Increasing recognition of the importance of human resources in enhancing organizational performance, coupled with wider concerns about reputation and competitions have made the issues of psychological contract and organizational justice of relevance to researchers and those managing organizations. This study is a response to the call for more research in the developing countries and non-western culturally based societies. Employees' turnover is now a cardinal issue in Nigerian banking industry. Employee turnover intention is greater than normal in banks and therefore serves as a key threat to the existence of most banks. It is posited that psychological contract and organizational justice influence employee intention to leave an organization. The main objective of the study is to investigate the direct influence of psychological contract and organizational justice on turnover intention in the Nigerian deposit money banks. Cross sectional survey method was used in collecting data from 530 respondents. Regression and correlation analysis were conducted to test the hypotheses (based on confirmatory factor analysis). The findings revealed that balanced psychological contract and procedural justice have more negative significant influence on employee turnover intention in the Nigerian deposit money banks than other (transactional and relational) dimensions of psychological contract and (distributive, interpersonal and informational) organizational justice that have no significant influence on turnover intention. Therefore, it is recommended that managers should align the perceptions of employees toward making them to perceive the banking environment as a good platform for career progression and also to improve employee involvement in decision process through empowerment and good communication in order to enhance their perception of fair process of arriving at outcomes.

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CHAPTER ONE: INTRODUCTION

1.1 Background to the Study

Employees are a very important resource in any organisation because they are the foundation upon which organisations are built. Understanding the nature of workplace relationship is very important to both employers and employees, because their behaviours are central to providing quality products or services to customers. In a service industry (like the banking sector), the interaction between employees and customers is central to positioning or perception of customers on the level of service quality delivery and satisfaction. Therefore, the human resource is a key source of gaining competitive advantage. Rastgar and Pourebrahimi (2013) have stated that the major challenge of most organisations today is how to recruit, retain, manage and satisfy their employees who can help the organisations to realise higher level of competitive advantage. Thus, managing and retaining competent employees is a serious challenge. The workplace environment or setting is a key mechanism for providing many factors that usually influence the way employees behave when discharging their tasks. Employees' perception about the kind of treatment they receive from their organisation is a key factor in influencing their decisions. The feeling and perception of employees about their organisation influence the decisions they make. These decisions centre on such issues as the kind of contribution they make and/or whether to continue to remain in the organisation or not.

As a result of globalisation, organisations are now faced with the challenges of global competition, economic instability and technological changes, among others. These problems demand organisations to change their strategies (in respect to human resource management), to enable them remain active and competitive (Omoruyi, Chipunza & Samuel, 2011). This led to increasing interests shown by both the academics and practitioners on how best to manage

employment relationship (Rousseau & Schepherling, 2003). For these reasons, research in psychological contract and organisational justice becomes very imperative.

Psychological contract offers a framework for monitoring employee attitudes and priorities on those dimensions that can be of great influence on performance. Organisations that wish to succeed and realise their goal in an effective way have to get the best out of their human resource. In order to do this, employers have to know what employees expect from them. It is very important for organisations to understand and manage the expectations of their employees in order to fulfill the organisation's side of the contract (Festing & Schafer, 2014). The idea behind psychological contract is that employees commonly feel obliged to contribute much more to their organisation than defined tasks. Also, organisations are seen to be obliged to offer more to their employees than what they are rightly entitled to. Psychological contract may also involve additional organisational obligations such as protecting jobs by avoiding unnecessary cutting down of jobs and offering career development opportunities for individual employee personal development. The field of psychological contract has attracted the attention of researchers as a means of understanding employment and work- related relationship.

Research has established that psychological contracts can be mainly classified into: **Transactional, Relational** and **Balanced** contracts. Transactional contact can be explained as the kind of contract which contains terms of exchange given in monetary value. For example, employees may expect a bonus when they have achieved more than their expected target. Relational contract is that which constitutes the relationship between employee and the organisation. This is normally developed on non-monetary and socio-emotional factors based on trust and organisational commitment (Rousseau, 1990). Balanced psychological contract is found

in a dynamic and open-ended employment relationship based on business success of the employer's organisation and the employee's career opportunities for advancement based on skills and performance.

Organisational justice has to do with the perception and reaction of employees to justice and fairness in organisation. Employees, either as individuals or group, perceive or react to decisions, actions and activities made by organisation as being fair or unfair. Thus, the perceptions of these decisions, actions and or activities use to influence the behaviour and attitude of employee in organisation. Fairness or justice is often of key interest to organisations because the implication of perceptions of injustice can have significant negative impact on job attitude and behaviour at work (Owolabi, 2012).

Organisational justice has many dimensions. Among the key ones are: **Procedural Justice**, **Distributive Justice** and **Interactional Justice**. Procedural justice is a dimension of organisational justice that explains an employee's perception about the fairness of the decision making process. Distributive justice, on the other hand, focuses on explaining an employee's belief about fairness of the amount he receives compared to his input in an organisation. Lastly, Interactional justice refers to the fairness of personal treatment and information an individual receives in the decision making process.

Therefore, psychological contract fulfillment and organisational justice are related to many employee attitudes and behaviours. These may include such attitude and behavior as performance, absenteeism, lateness, organisational citizenship behaviour, organisational trust, and organisational commitment in an organisation.

Every organisational decision or activity has cost implications. Several studies have shown that employee turnover is very harmful to both employees and organisations (Contino, 2002; Glebbeek & Bax, 2004). Turnover intention may have negative effect or consequences on the individual employee performance and or organisational performance and may result to an organisation losing some of its most competent personnel. Employees who have the intention of leaving an organisation may lose interest in the organisation and also reduce their efforts towards discharging their work. Therefore, employee turnover may lead to increase in the cost of recruitment, selection and training of new employees who are to replace those that have left. More importantly, the organisation may lose some of its highly knowledgeable employees that may not be easily replaced and the cost implication of such loss may not be quantified immediately. Intention to quit or leave is one of the key antecedents of turnover decision. Evidence have shown that intention to quit an organisation normally correlates with actual turnover (Griffeth, Hom, & Gaertner, 2000; Samad, 2006; Carraher & Buckley, 2008).

Hence, this study is aimed at examining the influence of psychological contract and organisational justice on employee intention to leave.

1.2 Statement of the Research Problem

Employees' turnover is now a cardinal issue in the banking industry. This may be due to the fact that the nature of the services rendered by banks requires keeping and maintaining competent employees. Recruiting and retaining qualified workforce are a major challenge for banks this challenge may be as a result of such factors as competition among banks, absence of satisfactory level of job security and progression. Employee turnover intention in the Nigerian banking

industry is greater than expected and serve as a key threat to the existence of most banks after consolidation (Ojedokun, 2008, Balogun & Olowoduroye, 2012).

It has been observed by the study of De Yreh (2012) that when organisational decisions and managerial activities are perceived unfair and unjust by the employees, the organisation is likely to experience employees' response through expressing their feelings by showing anger, discomfort, dissatisfaction and other unwanted behaviours. Breach of psychological contract and organisational injustice are situations that may lead to employee negative reactions in the workplace. Also, psychological reward predicts work related attitudes (Chen, Yang, Gao, Liu & De Gieter, 2015).

There are a number of researches that studied the consequences or outcomes of perceived psychological contract breach on employees' behaviour, attitude and feelings. Such studies include Robinson and Rousseau (1994), Turnley and Feldman (1999), O' Leary-Keilly and Schen (2000), Tekleab and Tayloy (2003), Lo and Aryee (2003), Suazo (2009), Collings (2010) and Bal, De-Cooman and Moi (2011). These studies found that the perceptions of organisational violation or breach were positively related to employee turnover intentions and or actual turnover. However, most previous researches on psychological contract have used composite measures of breach, that is, they failed to separate the dimensions of psychological contract (Conway & Briner, 2002). They combine both transactional and relational aspects into a single element and thus cannot portray the relevance of various dimensions (Jensen, Opland & Ryan; 2010).

Studies on organisational justice do not provide consistent result and mutually supportive conclusions as to generalisation across cultures (Lam, Schaubroeck & Ayree, 2002). Studies on

organisational justice have also reported mixed findings. For example, the study of Lee (2000) found that distributive justice was negatively related to turnover intentions and procedural justice was positively associated with turnover intentions. Kickul (2001) found that high procedural and interactional injustice do influence employee's negative feelings and actions toward their organisation. The study of Nadiri and Tanova (2010) suggested that distributive justice tended to be a stronger predictor of employee's turnover intention than procedural justice. Fatt, Khin and Heng (2010) found that Procedural justice is a more influential predictor of employee's turnover intention than distributive justice. Aghaei, Moshiri, & Shahrbanian (2012) in their study found that there is negative significant relationship between distributive justice and interaction justice with intention to leave.

In relation to psychological contracts and organisational justice, management scholars have identified a number of socio-cognitive dimensions in which countries and individuals may vary in their belief and values (Kickul, Lester & Belgio, 2004; Provijen, De-Cremer, Van Beest, Stahl, Van Dijke & Van Lange, 2008). There is strong need to test psychological contract across national cultures and other cross-national differences (Rousseau and Schalk, 2000, Westwood, Sparrow & Leung, 2001,). It is suggested that differences in psychological contract can exist even within societies. Also, differences may exist at the industrial, organisational and individual levels (Sels, Janssens, Van den Brande, & overlaet, 2000). Also, findings have suggested that social value orientation influences responses of decision making procedures on justice, judgment and emotion (Provijen et al, 2008). From an empirical psychological perspective, the objective of any research in organisational justice is to supply normative answers to the question of justice in organisations, instead of the subjective experience of organisational members which is the core point of interest. This interest is not only epistemological in nature, but also of practical

relevance. To substantially understand conflicting organisational decisions, the justice perceptions of different groups need to be addressed (Kals & Jiranek, 2012).

As stated above, numerous studies were conducted on the influence of psychological contract and organisational justice on employee work attitudes in organisations with inconsistent and non-conclusive findings. In addition, these studies were particularly conducted in developed and developing countries such as Europe, Asia and America. Moreover, the influence of culture might have played a role in the findings of such studies in European, Asian and American societies. Hence, there is the need for this study in a developing country like Nigeria where there is scanty literature on psychological contract, organisational justice and turnover intention.

There are quite a few studies on psychological contract conducted within the Nigerian context such as Oluwafemi and Balogun (2008), Ugwu and Ogwuche (2013) and Ugwu and Oji (2013). None of these studies had addressed the effect of psychological contract on intention to leave organisation. In terms of organisational justice, previous researches have done little regarding its direct influence on turnover intention especially in the Nigerian context. The studies of Balogun, Oluyinka and Owoade (2011), Omoruyi, et al (2011), Ucho and Atime (2013), Nwibere (2014) and Yasar, Emham and Ebere (2014), for example were all on organisational justice. However, none of them covered the dependent variable of this study. One of the few that made an attempt in that direction was the work of Owolabi in 2012. The work had methodological problems that may not lead to generalisation even in a single geo-political zone. This is so because it covered some health workers in a particular state. Moreover, it failed to look at the various justice dimensions to establish which among them has the strongest influence. Therefore, this work is designed to overcome such deficiencies found in previous studies within the Nigerian context.

1.3 Research Questions

Based on the discussions about the research problem, the following questions were addressed accordingly by the research:

- i. To what extent does transactional psychological contract have influence on employees' turnover intention in the Nigerian banking industry?
- ii. To what extent does relational psychological contract have influence on employees' turnover intention in the Nigerian banking industry?
- iii. To what extent does balanced psychological contract have influence on employees' turnover intention in the Nigerian banking industry?
- iv. To what extent does distributive justice have influence on employees' turnover intention in the Nigerian banking industry?
- v. To what extent does procedural justice have influence on employees' turnover intention in the Nigerian banking industry?
- vi. To what extent does interpersonal justice have influence on employees' turnover intention in the Nigerian banking industry?
- vii. To what extent does informational justice have influence on employees' turnover intention in the Nigerian banking industry?

1.4 Objectives of the Study

The main objective of the study is to assess the influence of psychological contract and organisational justice on employee turnover intention in the Nigerian banking industry. The specific objectives are to examine the extent to which:

- i). Transactional psychological contract has influence on employees' turnover intention in Nigerian banking industry.
- ii). Relational psychological contract has influence on employees' turnover intention in Nigerian banking industry.
- iii). Balanced psychological contract has influence on employees' turnover intention in Nigerian banking industry.
- iv). Distributive justice has influence on employees' turnover intention in Nigerian banking industry.
- v). Procedural justice has influence on employees' turnover intention in Nigerian banking industry.
- vi). Interpersonal justice has influence on employees' turnover intention in Nigerian banking industry; and
- vii). Informational justice has influence on employees' turnover intention in Nigerian banking industry.

1.5 Hypotheses

In order to achieve the set objectives of the study, the following hypotheses were tested in the course of this study:

Ho1. Transactional psychological contract has no significant influence on employees' turnover intention in the Nigerian banking industry.

Ho2. Relational psychological contract has no significant influence on employees' turnover intention in the Nigerian banking industry.

Ho3. Balanced psychological contract has no significant influence on employees' turnover intention in the Nigerian banking industry.

Ho4. Distributive justice has no significant influence on employees' turnover intention in the Nigerian banking industry.

Ho5. Procedural justice has no significant influence on employees' turnover intention in the Nigerian banking industry.

Ho6. Interpersonal justice has no significant influence on employees' turnover intention in the Nigerian banking industry.

Ho7. Informational justice has no significant influence on employees' turnover intention in the Nigerian banking industry.

1.6 Significance of the Study

This study was conducted to bridge the gap existing in the two important areas of human resource management research – psychological contract and organisational justice. Study on the subjects is very important, because managers and practitioners are showing so much interest in issues related to human resource management and organisational behaviour. Thus, the present study will benefit managers, business practitioners, the Nigerian government (and its agencies) and academics by enhancing their knowledge and understanding concerning the influence of psychological contract and organisational justice on employees' turnover intention in the Nigerian banking industry. Therefore it is hoped that the findings will help to offer some explanation on the perception and feelings of employees in workplace.

The significance of this study is rooted in the fact that human resource management in business organisation has become very important today. This can be attributed to a number of reasons: Globalization, competition, the need for transparency, honesty, integrity, good business practices, and the need to boost the confidence of the stakeholders in businesses, to mention a few.

The study provides information for the purpose of assisting corporate managers and other management staff and supervisors in overcoming problems associated with psychological contract and organisational justice. This will help them in overcoming some human resource challenges of the present day. Being able to understand how employees respond or react to psychological contract breach and organisational injustice will help organisations to prepare themselves. Because it is expected that the reaction of an employee may adversely affect both organisation and other employees.

1.7 Scope of the Study

As cross sectional study, the work covered all the 21 deposit money banks insured by Nigeria Deposit Insurance Corporation (NDIC) as at 31st December 2013. It assesses the influence of psychological contract and organisational justice on employee turnover intention in the Nigerian banking industry. It examines the influence of each of the three dimensions of psychological contract (i.e. transactional, relational and balanced) on employee turnover intention. Also the study explores the influence of each of the four dimensions of organisational justice (i.e. procedural, distributive, interpersonal and informational) on employee turnover intention. The questionnaire was administered from the month of April to July, 2015.

1.8 Limitations of the study

The findings or outcome of any research work cannot be perfect, but each researcher works toward perfection. One of the major limitations of this study lies with the scope and methodology of the study, because data were collected in a single industry. Therefore, this study may not be generalisable to other industry settings.

Like any other social science research, another important limitation of this study is the used of cross-sectional data rather than longitudinal data. For example, to some employees breach of psychological contract and organisational injustice may trigger immediate reactions. On the other hand, some employees' reactions might not be immediate. Thus, cross sectional data may not provide satisfactory findings to that effect. This makes the causality ambiguous which is unlikely if the longitudinal approach is used. The longitudinal approach is of more advantage because data collection is done from the same sample but on regular intervals leading to more

unambiguous and dependable causality. Future research could be directed toward the use of longitudinal data to establish this causality.

1.8 Summary of the Chapter

This chapter has covered an explanation of the background to the study and the problem under study. The main objective of the study was to examine the influence of psychological contract and organisational justice on employees' turnover intention in the Nigerian banking industry. Seven research questions were raised and these led to seven objectives which also led to seven hypotheses. The study is expected to benefit managers, business practitioners, the Nigerian government (and its agencies) and academics by enhancing their knowledge and understanding concerning the influence of psychological contract and organisational justice on employees' turnover intention in the Nigerian banking industry. The study covered all the banks serving as deposit money banks. Deposit money banks that are insured by Nigeria Deposit Insurance Corporation (NDIC) as at 31st December 2013. Like any other research, this study is characterised with some limitations. One important limitation of this study is the used of cross-sectional data rather than longitudinal data.

1.9 Definition of Key Terms

Bank(s): All the (21) deposit money banks insured by the NDIC.

Intention to leave, intention to quit and turnover intention (will be used interchangeably):

This is defined as employees' willingness or attempt to leave the current workplace voluntarily.

Organizational justice: This refers to employees' perceptions of fairness and justice in their interactions with managers/supervisors (agents) of an organization.

Psychological contract: This refers to individual's beliefs regarding terms and conditions of reciprocal exchange agreement between the focal person and another party as a result of social interaction.

Distributive justice: This is the employees' perception of the distribution of outcomes in their organisation.

Procedural justice: This is the employees' perception of processes used to arrive at their organisational outcomes.

Informational justice: This is the employees' perception of how fair and just their organisation communicates information to them.

Interpersonal justice: This is the employees' perception about how their immediate supervisors interact with them while discharging their duties.

CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

The main objective of this section is to do a review of related literature on the constructs or variables under study (independent and dependent variables). It explains the conceptual foundation for the use of psychological contract and organisational justice within this thesis, particularly the meaning of psychological contract. In order to lay the foundation for the current study, the section provides historical development of both the independent variables. Also, the argument in this section focuses on the evidences of why this study is justifiable especially within the Nigerian context. Lastly, the section explains the theory that underpins this study and the research model used.

2.2 The Concept and Meaning of Psychological Contract

Argyris (1960) has stated that since the foremen realized the employees in this system will tend to produce optimally under passive leadership, especially with employees agreement, a relationship may be hypothesized to evolve between the employees and the foremen which might be called the 'psychological work contract'. In other words, the employee will maintain high production, low grievances etc if the foremen guarantee and respect the norms of the employees' informal culture. Levinson et al (1962) have defined it as a series of mutual expectations of which the parties to the relationship may not themselves be dimly aware but which nonetheless governs their relationship with each other.

Schein (1965) has explained that the notion of a psychological contact implies that there is an unwritten set of expectations operating at all times between every member of an organisation and

the various managers and others in that organisation. The individual has a variety of expectations of the organisation and that the organisation has a variety of expectations of him. Both parties in the same organisation can have different views regarding specific terms because psychological contract represents how people interpret promises and commitments. Kotter (1973) has defined the term as an implicit contract between an individual and his organisation which specifies what each expects to give and receives from each other in the relationship.

According to Schein (1978), the expectations between the organisation and individual employee do not only cover how much work is to be performed for how much pay, but they cover a whole set of obligations, privileges and rights. Schein is of the view that psychological contract changes over time as the organisation's needs and employees' needs change. Coyle-Shapiro and Parzefal (2008) have opined that at the early development of the concept, conceptualisation of psychological contract was marked by differing emphases and absence of acknowledgement of how one conceptualisation relates to prior work.

The definitions of Argyris (1960), Levinson et al (1962) Schein (1965) and Kotter (1978) are undoubtedly the root and foundation upon the precept that psychological contract is essentially on exchange relationship between two parties: employer and employee (Anderson & Schalk, 1998). The definitions by Levinson et al (1962) and Schein (1965) focus on bilateral relationship between two parties at different levels (Willems, Janvier & Hendrickx, 2004). According to Cullinane and Dundon in 2006, Schein's contribution alerts us to the idea that labour unrest, employee dissatisfaction and worker alienation comes from violations of the psychological contract. Taylor and Tekleab (2004) have stated that the early definitions and conceptualisation of the concept revealed two important results. The first is that the organisation tended to

reciprocate employee efforts that were devoted to obtaining a satisfactory, interdependent relationship with the company, developing comfortable interpersonal relationships at work and dealing with change. Secondly, each party held strong expectations of one another in the work context and the anticipated satisfaction of these expectations motivated the continuity of the employment relationship.

Rousseau defined psychological contract as individual's beliefs regarding terms and conditions of reciprocal exchange agreement between the focal person and another party. Key issues here include the belief that a promise has been made and a consideration offered in exchange for it, binding the parties to some sets of reciprocal obligations (Rousseau, 1989). To Rousseau (1990), psychological contracts differ from the more general concept of expectations in that contracts are promissory and reciprocal, offering a commitment to some behaviour on the part of the employee, in return for some action on the part of the employer (usually payment).

Many definitions of psychological contract have followed after the Rousseau's seminal work in 1989. For example, psychological contract was defined as emotional bond between the employer and employees that is implicit and includes mutual responsibilities and expectations; compliance motivation reflects the degree of shared belief and trust (DeMeuse & Tornow, 1990). Sims (1994) defined psychological contract as a set of expectations held by individual employee that specify what the individual and the organisation expects to give to and receives from each other in the course of their working relationship. Newell and Dopson (1996) have defined the term as what employees are prepared to give by way of effort and contribution in exchange for something they value from their employer, such as job security, pay and benefits or continuing training. According to Morrison and Robinson (1997), psychological contract is an employee's

beliefs about the reciprocal obligation between that employee and his or her organisation, where these obligations are based on perceived promises and are not necessarily recognised by agents of the organisation. Kickul and Lester (2001) stated that psychological contract represents an employee's perception of the mutual obligations that exist between the employee and his or her obligation.

It was argued by Guest (1998) that psychological contract was borrowed from the concept of law, which makes the concept difficult to define. The question was raised by Boxall and Purcell (2003) and Guest (2004) as to whether the concept of psychological contract can constitute a contract. The distinction between legal contract and psychological contract is important because regardless of whether a formalised contract exists, individuals develop psychological contract (Ang & Straub, 2004). Rousseau (1998) has argued that scholars on the subject have not equated psychological contract with a legal contract. The confusion between the two is more often explained or characterised by laymen in the subject. From the outset, we are meant to believe that expectations, promises and obligations are factors that help shape the employee's psychological contract. In management and related fields such as psychology and organisational studies, the word 'contract' in psychological contract is used as a construct or metaphor (Mark & Roehling, 1997). In other words, it is not interpreted as it is used in law. Also, the psychological contract is not a contract that is legally enforceable nor do the parties to the contract have the intention to take legal action against one another.

Earlier definition of Argyris, Levinson et al and Schein consider it to include both the employee and the organisation's perspective. This was supported by Guest (2004) that the main focus of psychological contract is the employment relationship at the individual level, that is, between the

employer and employee. On the other hand, the definition of Rousseau, Morrison and Robinson said that it is only employees, not the organisation, that can hold psychological contract (Conway & Briner, 2005).

The definition of the concept generally identified two parties to the contract. The question is: Who are these parties? The answer is: The employee and the organisation or employer. The employee is very easy to identify, but the problem lies with defining who or what constitutes the organisation or employer (Conway & Briner, 2005). Conway and Briner (2005) have stated that there is general agreement as to who constitutes the employee, but what constitutes an organisation is less clear. Whether organisation can have psychological contract remains an area of ongoing controversy. Therefore, the organisation is personified by scholars and it assumes an anthropomorphic identity for employees. Yet at the same time, the organisation does not hold a psychological contract of its own (Coyle-Shapiro & Kessler, 2000).

Crossman (2004) has stated that the definition of reciprocity adopted by Schein seems to have been complicated by the debate over whether organisations are capable of perception or not. The definition provided by Schein implies that the psychological contract is what management as a group, expects from the employees. This raises many questions, including the definition of who is a manager, and how to take account of the views of managers (Willems, 2007).

Managers and supervisors are considered as agents representing an organisation (Kotter, 1973). According to Schalk and Roe (2007), the attempt made by Kotter (1973) to operationalise mutual expectations proved not to be an easy task because no single organisational counterpart for the individual, and that the expectations of organisational members are far from being homogenous. Therefore, the two sets of expectations are difficult to balance, because if more than one party is

considered as representative of an organisation, then conflicting messages are likely to occur (Coyle-Shapiro & Shore, 2007; Conway & Briner, 2009).

Rousseau (1995) and Morrison and Robinson (1997) have agreed that organisations, especially large ones, are full of agents with whom psychological contract is made, but their perceptions cannot be considered as proxy of organisational perception. Crossman (2004) has stated that if we are to address the concept of organisational perception, then the role performed by organisational agents cannot and should not be avoided. Herriot and Pemberton (1996) and Guest (1998) have opined that the agents of the organisation can be used as proxies for determining the organisation's perceptions. Coyle-Shapiro (2000) has argued that given that managers, as agents of the enterprise, are in sole position and right to communicate promises or future commitments to employees, they (managers) themselves can hold psychological contract regarding obligations between themselves and employees. However, Guest and Conway (2002) have argued that it is not all levels that managers can be considered as agents of the organisation. In this regard, line managers are not perceived by both employee and managers as representing the organisation in contract formation. Therefore, Guest and Conway in 2002, while conducting a research trying to assess the employer's part of the psychological contract, prefer senior managers as opposed to line managers.

One of the major problems of taking agents of the organisation as those constituting the organisation is that these agents have differing interests and perceptions which sometimes may not necessarily be in line with the overall organisation's objectives. In some cases, managers may be tempted to promise or overpromise to employees in order to motivate them. Sometimes, they make such promises without the organisation's approval. A failure to fulfill such may result

to employee perceiving breach or non-fulfillment of psychological contract (Lee & Taylor, 2014). Cable (2008) has suggested that the position taken by researchers to use different levels of managers as agents of organisations in studies of psychological contract highlight the issue for divergent views on those agents own perceptions of contract content. However, if more than one party is considered as representing the organisation, then conflicting messages are likely to occur (Coyle-Shapiro & Shore, 2007; Conway & Briner, 2009). Therefore, there is the need to resolve the controversy surrounding which of the levels of management has the closest perception that can be considered more appropriate to define the organisation's perception.

The terms, *promise*, *expectations* and *obligations* are used interchangeably. In some cases, they are used in conjunction with other terms. This has led to a great deal of confusion among new researchers exploring the psychological contract concept (Dadi, 2012). Earlier definitions of Levinson et al and Schein tend to emphasize belief about expectations. Levinson et al view these expectations as having obligatory quality (Coyle- Shapiro & Parzefal, 2008). The later definitions of Rousseau, Morrison and Robinson emphasize beliefs about promise and obligations (Conway & Briner, 2005). According to Conway and Briner (2005), promise offers more conceptual clarity and precision than expectations and obligations as it is more closely aligned with the idea of a contract. Contemporary authors continue to primarily focus attention on promises as the psychological contracts constituent beliefs and there appears to be a lack of conceptual clarity regarding the belief type that have been variously posited as constituting the contract (Bankins, 2012).

Therefore, this study focuses and adopts the definition given by Rousseau; that is, looking at the contract from the employees' perspective alone. According to this perspective, the concept does

not have two levels (individual and organisational); it is an individual's perception that exists in the eye of the beholder (Schalk, & Roe, 2007). Organisations do only serve as the platform for the formation of individual employee's psychological contract. A unilateral view is the most preferred in this study. Psychological contract is, literally psychological because it is, by definition, an individual perception (Freese & Schalk, 2008).

2.3 Development of Psychological Contract

The term psychological contract has evolved over time. According to Dimmatesto, Bird and Colquitt (2011), psychological contract theory has a long history, originating from social contract theorists such as Hobbes and Locke who described the presence of an overarching social contract. The social contract involves a reciprocal kind of agreement between the people of the state and the state where the state is expected to provide a range of services and the citizens are expected to discharge their responsibilities by obeying the law. Dadi (2012) has suggested that the first researcher to instigate the concept of psychological contract is Menninger in 1958. Menninger (1958), one of the leading psychiatrists of the time, hypothesized that contractual relations require that the exchange between the parties result in the reciprocal satisfaction of the parties' need in order for contractual relationship to be continued. Though, as at then, Menninger did not coin this concept as psychological contract, he did so in 1973 (Conway and Briner, 2005).

It has been argued that the history of organizational research has shown that considerable efforts were made by researchers to explain the employment relationships. Among the prominent researchers in this direction include Barnard (1938), March and Simon (1958) (Roehling, 1996; Conway and Briner, 2005).

Barnard (1938) came up with a theory known as equilibrium theory. The theory explains the kind of situation under which organisation can induce members to participate actively. According to the theory, employees' continued participation in organisational issues depends on adequate reward they can receive from the organisation. The work of March and Simon was considered as an expansion or extension of Barnard's equilibrium theory. March and Simon (1958) came up with an inducements contribution model. According to the model, employees are more satisfied when there is a greater difference between the level of inducement offered to them by the organisation and the contributions they are expected to make in return. The inducement contribution model has the idea of a reciprocal exchange which bears a remarkable resemblance to a core tenet of the psychological contract (Coyle-Shapiro and Parzefal, 2008).

According to Anderson and Schalk (1998), Coyle-Shapiro and Parzefal (2008) Shruthi (2012) and Dadi (2012), the first researcher to conceptualize the term was Argyris in 1960. He termed the concept as "psychological work contract". Argyris (1960) defined it as an implicit unwritten agreement between parties to respect each other's norms. Conway and Briner (2005) have stated that the definition given by Argyris (1960), seems too simple and do not properly explain how the implicit understanding is developed and on what basis. According to Dadi (2012), the term "psychological contract" was constructed by Levinson, Price, Munden, Mandl, & Solley (1962) to describe, in particular, the set of expectations and obligations individual employees spoke of when talking about their work experiences. Currently, the term psychological contract, as coined by Levinson et al (1962), is the one that is cited mostly by researchers in the area rather than the term psychological work contract as constructed by Argyris (1960). Most of the contemporary researchers on psychological contract did not elaborate much on the concept as Levinson et al

have done. Levinson and his colleagues have provided insights which can be compared to any contemporary theorising (Conway and Briner, 2005) on our subject of study.

It seems that the work of Argyris and other scholars such as Levinson et al and Schein (1965) did not generate much interest. This was due to the fact that there was little literature on the concept in such areas as management, psychology and organisational studies, until after Rousseau's seminal work in 1989. Many scholars such as Cullinane and Dundon (2006), Conway and Briner (2005), Willem (2007), and Coyle-Shapiro and Parzefal,(2008), are of the view that Psychological contract was majorly popularised by the work of Rousseau.

There is growing interest in the area especially in the last 25 years following the study conducted by researchers such as Rousseau in 1989. There are many indicators of interest in psychological contract such as the number of special journal issues on the topic (Conway & Briner, 2005, and Wellin, 2007). From the practitioners' point of view, the implication of globalisation, organisational restructuring and downsizing on employment relations have led to renewed interest in the concept of psychological contract. To academics, the psychological contract presents another opportunity to examine the fundamental aspect of organisational life and the employer and employee relationship (Coyle-Shapiro & Kessler, 2000).

Conway and Briner (2005), stated that Rousseau's reworking of the psychological contract was different from other previous researchers in four ways. First, in contrast to earlier works that emphasized expectations, she placed greater emphasis on the promissory nature of psychological contract. A second important change was a move away from viewing the psychological contract as involving the perspectives of two interconnected parties toward seeing it as an individual-level subjective phenomenon existing in the eye of beholder. A third difference can be found by

examining accounts of how psychological contract are formed. Finally, there are differences in the mechanisms used to explain how psychological contract affect behaviour.

2.4 Contents and Dimensions of Psychological Contract

The identification of psychological contract contents and dimensions has contributed significantly to the study in the area and helped in providing very good explanation and understanding of how and why employees respond to changes in the employment relationship (Grammie, 2006). The content of the psychological contract refers broadly to an employee's perceptions of the contribution they promise to give to their employer and what they believe the organisation promises in return (Conway & Briner, 2005). For example, employee contributions may be in form of exhibiting higher level of skills and knowledge in the course of his work, loyalty and being committed to the organisation. On the other hand, the organisation, in return, may provide to the employee such thing as good pay and bonus, promotion, training and recognition. Therefore, the contents of psychological contracts constitute not what the employee will give and what he will receive in exchange, but rather the contents are the implicit and explicit promise that surrounds the exchange (Conway & Briner, 2005). According to Conway and Briner (2005), the contents of psychological contract constitute two types of information. Information about what is exchanged, and information about how or the basis on which such exchange will take place.

In light of the subjective characteristics of the psychological contract, researchers generally have made an effort to divide psychological contract items in terms of two underlying dimensions: transactional and relational aspect (Mac Neil, 1985). The demarcation between the two draws

upon the legal work of MacNeil (1974; 1980). It also parallels Blau's (1964) distinction between economic and social exchange (Coyle- Shapiro & Parzefal, 2008).

Rousseau (2000) has defined transactional contracts as a reference to employment arrangement with a limited duration, primarily focused on economic exchange, specific narrow duties and limited worker involvement in the organisation. Therefore, transactional contracts involve exchanges that are quantified and rewarded in monetary terms over a short duration or a limited period of time. Thompson and Bunderson (2003) are of the view that organisational inducements within transactional contracts are calculated to fulfill the minimal, narrowly specified requirements to receive those economic rewards. Because employees are concerned about themselves as the primary beneficiaries of the exchange, transactional contract implies an egoistic or instrumental model of human nature.

Relational contracts contain terms which may not be readily valued in monetary terms and which broadly concern the relationship between employee and the organisation (Guzzo & Noonan, 1994). Janssens, Sels and Van Den Brande (2003), in trying to explain the nature of relational psychological contracts, have stated that it can be characterised by long term employment relationship in which the mutual obligations cannot be unambiguously specified. Employees with a relational contract contribute their commitment and involvement to the organisation often in the form of organisational citizenship behaviours, with the belief that the organisation will provide loyalty, a sense of community and opportunities for professional growth. In this relationship, the beneficiaries of the exchange are largely local (ie the employee and his or her organisational community). Relational contracting relies on a collective or social model of human behavior (Thompson & Bunderson, 2003).

In trying to make a clear distinction between transactional and relational contracts, Robinson, Kraatz and Rousseau in 1994 have included high pay, rapid advancement and merit pay as what constitute transactional, while relational include long-term job security, career development and support with personal problems. Transactional and relational contracts can be distinguished based upon their focus, time frame, stability, scope and tangibility (Coyle-Shapiro & Parzefal, 2008). Also, Rousseau (1995) has proposed the dimensions and characteristics of psychological contract as stated in table 2.1 below:

Table: 2.1 Dimensions of Psychological Contract

	Transactional	Relational
Focus	Economic	Economic, emotional
Inclusions	Partial	Whole person
Time frame	Close-ended, specific	Open-ended, indefinite
Formalisation	Written	Written, unwritten
Stability	Static	Dynamic
Scope	Narrow	Pervasive
Tangibility	Public, Observable	Subjective, understood

Source: Rousseau (1995). *Psychological contracts in organisations: Understanding written and unwritten agreements*. Sage, Thousand Oaks, p56.

Rousseau (1995) has suggested that the transactional and relational psychological contracts are located at the extreme of the continuum. Coyle-Shapiro and Parzefal (2008) have stated that transactional contracts consist of highly tangible exchanges that are economic in focus; the terms and conditions remain static over the finite period of the relationship and the scope of the contract is narrow. In contrast, relational contracts consist of tangible and intangible exchanges,

that are open ended, subjectively understood and the terms and conditions of the contract are dynamic. The scope of the contract may be broad.

There is also the need to clearly clarify whether the two, transactional and relational psychological contract, can exist at the same time. In other words, there is the debate as to whether psychological contract of an employee may simultaneously consists of transactional and relational elements at the same time.

Rousseau (1995) has argued that transactional and relational psychological contracts are best expressed as the extreme, opposite ends of a single continuum of contractual agreement. Psychological contract becomes more transactional after the breach. The employee withdraws from the relationship and will shift more of his attention to financial and other economic aspects (Robinson, et al, 1994). According to Herriot and Pemberton (1996), the relational contract is emotionally based; any perceived violation might result in procedural inequity and the psychological contract may be renegotiated in purely transactional terms. This means that by implication, the more an employee's contract becomes more transactional, the less it will become relational and vice versa. Blazevka and Markovic (2015) have suggested that some people tend to have stronger belief in transactional than in relational psychological contract. Guzzo and Noonan (1994) also argued that transactional and relational psychological contracts interrelate with one another. This means that changes in the transactional component of the contract is likely to impact on the nature of relational reward anticipated or obligation perceived by the employee. Lee and Faller (2005), in a cross sectional study among temporary workers, have in their findings, suggested that the relationship with client organisations begin with largely transactional elements. Overtime, the contract becomes significantly more relational, especially after the worker has been with the organisation for a period of six months and above.

There is also another contrary position as regards to accepting the two as being on a single continuum. Coyle-Shapiro and Kessler (2000) have argued that it is possible that psychological contract for many employees may concurrently contain transactional and relational elements that may not be mutually exclusive. In other words, the two are independent dimensions. However, this last position appears to have more theoretical sense and direction as it seems likely that an employment relationship could have high or low levels of both transactional and relational elements (Conway & Briner, 2005).

In conceptual transactional and relational contracts there is a clear distinction. However, the empirical studies do not provide clear-cut evidences in terms of supporting the transactional and relational psychological contract distinction (Coyle-Shapiro & Parzefal, 2008). Conway and Briner (2005) have suggested three reasons why the distinction between transactional and relational psychological contract is far from being clear-cut. First, there is some evidence that certain items can, depending on the context, be considered to be part of either transactional contract or relational contract. In other words, there is the cusp or crossover of items. For example, training may be considered as transactional (Arnold, 1996). One study supports training as an independent dimension that can either be transactional or relational, depending on the context (Coyle-Shapiro & Kessler, 2000). Second, the distinction between transactional and relational may not be clear-cut simply because the exchange may be much messier than is generally suggested, with transactional items generally exchanged for relational items. A third way in which the distinction between transactional and relational contract is not clear-cut is that some studies examining the distinction were not designed primarily with the aim in mind and not therefore, in this sense, theoretically driven.

Attempting to classify psychological contract items into relational-transactional factors has not yielded consistent results. Uen, Chien and Yen (2009), in their findings, have suggested that human resource system related positively to relational psychological contract and negatively to transactional psychological contracts. Relational psychological contract has been found to be positively related to work engagement, while transactional psychological contract has negative influence on work engagement (Yeh, 2012).

Balanced psychological contract has emerged recently and its idea has not been well articulated in the psychological contract literature (Persson & Wasieleski, 2015). Balanced psychological contract combines the open-ended time frame and mutual concern of relational agreement with the performance, demand and renegotiation of transactional contracts (Wangithi & Muceke, 2012). Balanced psychological contract refers to a dynamic and open-ended employment relationship preconditioned on business success of the employer organisation and the employee's opportunities to develop skills sets and opportunities for career advancement based on skills and performance. That is, both employee and organisation contribute to each other's development (Thomas & Singh, 2011). According to Bankins (2012), balanced psychological contracts are constituted by three dimensions. First, offering support for meeting increasing and changeable performance requirement. Secondly, emerging in employee development activities and offering career development within the organization. Finally support for developing externally marketable job skills.

For the purpose of this study relational, transactional and balanced psychological contracts typology were used to explore how psychological contract influences employee behaviour in the Nigerian banking industry. This is due to the fact that many scholars and researchers in this area

have accepted the existence of the three dimensions i.e. relational, transactional and balanced factor (Hong, Hui, & Ru-Yin, 2009).

2.5 The Formation of Psychological Contract

Psychological contract is formed at a certain point in time. It is assumed to be something that can also change over a period of time. The expectations of the employee gradually changes with time. What an employee is looking for in a job at his younger age or at his early work life may be completely different from what the same worker may be interested at a later age. In the same direction, what an organisation expects from an employee during a period of rapid development may be completely different from what the same organisation expects in the period of difficulties (Schein, 1980; Schalk & Roe, 2007).

Rousseau (2001) has proposed that the basic foundation of psychological contracts is in an individual's schema of the employment relationship. Rumelhart and Norman (1978) defined schema as a cognitive organisation or a mental model of conceptually related elements. Fiske and Taylor (1984) have defined a schema as a cognitive structure that represents organised knowledge about a person or situation. Therefore, the schema tends to influence how an individual gives meaning to issues, events and situations. Once an individual forms a schema, they tend to maintain it and new information tend to be interpreted in the light of existing schema (Hattori & Morinaga, 2012).

The point or time of employee entry into an organisation and socialisation is described by sense making processes through which new employees understand, react and give meaning to their new surroundings (Louis, 1980). The description of sense making as a process through which

newcomers actively form and change their cognitive schemas makes it relevant to apply to psychological contract formation (De Vos, Buyens & Schalk, 2003).

Schema acquired early in life when individuals form widespread values about reciprocity, hard work and these values are affected by family, school, peer group and interactions with other working groups (Morrison & Robinson, 2004). Therefore, prior to employees' first employment experience, they have already established some expectations about what they should give their new organisation and what they expect to receive from the organisation in an employment relationship. It is this schema that affect how an employee defines and interpretes the actions and signs from the organisation.

The socialisation period seems to be highly important in terms of how internal factors (organisational factors) help in shaping an employee's psychological contract. Thomas and Anderson (1998), and Tekleab (2003) have found that new employees adjusted their psychological contract within the period of socialisation and after some few months into the new employment. This change was affected by information as well as their new experience of the actual workplace and work relations. De Vos, et al (2003) have found that new employees into an organisation changed their perception of what their employer obligations are based on the inducements they had received. Also, new employees changed their perceptions of what they had promised their employer based on what their perception of what they had contributed to their employer.

Studies in psychological contract have shown several sources of relevant information that individuals rely upon for constructing their psychological contract. The study of Erica, Walker and Kemmis (2011), which examined the development of psychological contract among

apprentices and trainees in Australia, found that recruitment, selection, induction and performance management processes were important for the development and consolidation of psychological contract. The earlier expectations were made clear in the recruitment process the better. The findings of their study also reveal that psychological contract is developmental. In effect, more was put into it as time went on. Zhao and Chen (2008) found that employees' cultural values affect the types of psychological contract they form with their employers. Hill and Monte (2008) in their study found that the gender of a person plays a significant role in forming the perception of employees over their employers' inducements. It is also suggested that personality traits have relationship with the contract dimension (Tallman & Brunning, 2008).

Therefore, changes in the nature of the information from any of these sources of information do normally result to changes in psychological contract. For example, change may be caused by organisational transformation. As information about the organisation change, so it may affect changes in the development of psychological contract (Schalk & Fresse, 1997). Also, as an individual changes, so does his psychological contract (Schalk, 2004).

Before-employment experiences, individual dispositions and the organisation's socialisation experience perform an important function in shaping the psychological contract of an employee in its formation stage. There is little empirical research that examines how psychological contracts are changed over time. Once formed, psychological contracts are quite stable and resistant to change (Coyle-Shapiro & Kessler, 2000; Rousseau, 2001). Therefore, there is the need for more studies in this area to close the existing gap in the literature.

2.6 Psychological Contract Breach

Psychological contract breach may exist when workers perceive that their organisation has not lived up to their expectations and failed to meet one or some of its promised obligations to them (Robinson, et al, 1994; Zhao, Wayne, Glibkowski & Bravo, 2007). In line with the nature of psychological contracts, it is only workers that determine and experience whether breach has occurred or not in the workplace. Breach is a subjective incident that normally originates from an individual's interpretation of how well the organisation has fulfilled its obligations. Two factors were proposed as the major reasons leading to breach of psychological contract. The first reason is the incongruence in the understanding of mutual obligations between organisation and employees. Second, is the issue of renegeing. Renegeing is a situation where the organisation consciously breaks a promise which it is aware of (Morrison & Robinson, 1997).

However, the findings of many studies have proposed that breach and unfulfilled employment expectations are both two different things conceptually and empirically (Robinson, 1996; Robinson, et al, 1994; Sutton & Griffin, 2004). Specifically, employment expectations represent general beliefs about what an individual employee expects to find in the job and the organisation (Wanous, Poland, Premack, & Davies, 1992). Psychological contracts consist of beliefs in the existence of promises in the employment relationship that is guided by the social exchange relationship (Robinson, 1996). Therefore, the experience of breach is normally considered to go beyond the sense and feelings of unmet expectations (Rousseau, 1989). It implies that there is breach of promises and that rules governing reciprocal exchange (i.e., social exchange) have not been respected (Morrison & Robinson, 1997; Robinson, 1996; Rousseau, 1989).

In line with this conceptual distinction, Robinson (1996) has found that breach explains disparity

outside the report of unfulfilled expectations in projection of employee behavior. In the same direction, Turnley and Feldman (2000) found in their study that the influence between breach and turnover intentions, in-role performance, and citizenship behavior was only partially mediated by unmet expectations. This finding supported the distinction between breach and unmet expectations. Also, there are quite a number of studies that their findings support this position of distinction between breach and unmet expectations. These include the study of Sutton and Griffin (2004) and Zhao, et al, (2007), and these studies provided experiential and theoretical evidence to support the argument. Therefore, it can be concluded that unmet expectations has less impact when compared with the breach on employee attitudes and behaviours.

Breach has some conceptual linkage with inequity, but the two are not the same as they differ in some ways (Morrison & Robinson, 1997; Rousseau, 1989). One of the most important arguments and foundation of the equity theory (Adams, 1965) is that employees make comparison between the ratio of their inputs and outcome with the ratio of others, such as co-employees who are in an employment relationship with the organisation in question. Perception of inequity is declared to be real when employee making the comparison detects a difference in the ratio. On the other hand, the perception of breach constitutes the belief that promises have been broken (Morrison & Robinson, 1997). Therefore, an organisation may maintain its promise by fulfilling them to the employees, but at same time an employee may perceive inequity when the comparison is not favourable to him (Morrison & Robinson, 1997). When employees are assessing whether breach has occurred or not, they do only consider what they have obtained from the organisation in relation to what was promised. Employees don't look at what the organisation has given to others as the basis for comparison to determine whether the promise is met or not (Morrison & Robinson, 1997).

Many studies have used the term *breach* and *violation* interchangeably in the past until Morrison and Robinson (1997) made a clear distinction between the two concepts. Breach represents the mental awareness that the organisation has failed to meet its promises. In contrast to perceived breach, violation constitutes the affective state that may or may not accompany this awareness (Morrison & Robinson, 1997; Robinson & Morrison, 2000). In other words, breach and violation are two distinct constructs. While breach is concerned with the cognitive aspect, violation is concerned with the emotional aspect of a failure in psychological contract (Eckerd, Hill, Boyer, Donohue & Ward, 2013). Therefore, violation represents an emotional experience that may, under some circumstances, result from perceived breach. The emotional situation often includes disappointment, anger, resentment, bitterness, indignation or some outrage (Petersitzke, 2008). Employees can observe breach and at the same time not experiencing the negative emotions that normally go with feelings of violation (Morrison & Robinson, 1997). For example, an individual employee may realise that an increase in salary is promised to happen at a certain future period, but it was not implemented. This constitutes a breach of what was promised. It will become a violation only when negative emotions are experienced. Thus a perceived breach turns into violation (Petersitzke, 2008).

In conclusion, psychological contract breach is generally a subjective experience that has to do with an employee's perception about the extent to which an organisation has failed to fulfill its promise(s). Psychological contract breach may be experienced in respect of whether or not it is experienced by others. Psychological contract breach, unmet expectations, perception of inequity and psychological contract violation are all different concepts that are relatively related and associated with each other. Theoretically and empirically the two terms are distinct concepts that

researchers of psychological contract should be aware of.

2.7 Effect of Psychological Contract Breach on Work Behavior

A lot of emphasis in current research has focused on the consequences of perceived contract breach on employees' feelings, attitudes and behaviour (Coyle-Shapiro & Parzefal, 2008). Harrison, Newman & Roth (2006) have suggested that researching job attitudes is necessary because they are very good predictors of key behaviours as job performance and withdrawal. Understanding the individual and organisational consequences of breach or violation of psychological contract justifies continuing research into the phenomenon. There are two major reasons why understanding the consequences of the breach or violation is very important. Firstly, organisations are better positioned to manage the expectations employees have. Secondly, organisations can implement management practices that will minimise the effect on the organisation of breach or violation of psychological contract (Cable, 2008).

Rousseau (1989) has suggested three ways in which perception of violation of psychological contract may take form. The first is inadvertent violation. When the parties involved lack consensus on the meaning of a portion of the contract, this may lead to one party's failure to fulfill its obligation in the eye of the other party. The second is disruption to the contract. This may be as result of either any or both of the parties involved is experiencing difficult situation that makes it difficult to fulfill his or her obligation. Third is renegeing or breach of the contract. This is where one party deliberately refuses to fulfill his obligation of the contract despite the fact that he has the capability to do so. A perceived contract breach occurs not only when an individual employee perceives that he has failed to receive something that should have been

forthcoming. It happens when the employee perceives that the contribution he made was not reciprocated as promised (Morrison & Robinson, 1997).

The social exchange theory provides an insight on how a breach of this kind of relationship as psychological contract may lead to negative reaction. Blau (1964) has defined this type of exchange as the voluntary actions of individuals that are motivated by the returns they are expected to bring and typically do, in fact, bring from others. Cropanzano and Mitchell (2005) have suggested that the parties involved act in a manner that both will reciprocate the actions of one another such as creating mutual obligation over time. If any of the parties to the contract does not reciprocate, a feeling of imbalance is created between the contributions of the parties involved. Therefore, in an employment relationship, when employees perceive that their employer fails to reciprocate their contribution, they are likely to respond through negative emotions such as frustration and anger. However, they can reduce the imbalance or restore the balance through reduction of organisational commitment, trust and other important behaviours and attitudes (Taylor & Tekleab, 2004).

Empirical studies and evidence suggested that contract breach results to reduced psychological well-being (Conway & Briner, 2002). However, organisational breach of psychological contract is associated with reduction in job satisfaction (Johnson & O'Leary-Kelly, 2003; Smithson & Lewis, 2004; Knights & Barbara, 2005; Bal & Dorien, 2011; Bukhari, Saeed & Nisar, 2011; Ul-Haq, Jam, Azeem, Ali, & Fatima, 2011; Conway, Guest, & Trenberth, 2011). When organisations break their obligation of psychological contract, trust is affected negatively (Kingshott & Pecotich, 2007; Keth, 2011; Walker, 2013). Failure to deliver obligations results to decrease in organisational commitment (Kingshott & Pecotich, 2007; Battisti, Fraccaroli, Fasol

& Depolo, 2007; Cassar & Briner, 2011; Bukhari, et al, 2011; Ul-Haq, et al, 2011; Azim & Ahmad, 2011; Lapointe, Vandenberghe & Boudrias, 2013; McCabe & Sambrook, 2013). The study of Antonaki and Trivellas (2014) has suggested that psychological contract is highly influenced by employee's organisational commitment. On the other hand, when employees experience breach of psychological contract or non-fulfillment of psychological contract, their commitment to union or union activities normally increase (Bashir & Nasir, 2013). Breach of psychological contract by organisations lower employees organisational citizenship behaviour (Turnley, Bolino, Lester & Bloodgood, 2003; Guest, 2004; Restubug, Bodia & Tang, 2007; Lub, Blomme, & Bal, 2011). Perception of breach of psychological contract affects employee perception of organisational support (Paille & Raineri, 2015). Findings of researchers also suggested that non-fulfillment of psychological contract is associated with counterproductive or deviant behaviour and unethical behaviours by employees in the workplaces (Johnson & O'leary-Kelly, 2003; Hill, Eckerd, Wilson & Greer, 2009). In the same direction, the study of Chill and Peng (2008) explored the dimensions of deviant behaviour in relation to psychological contract. The findings suggested that breach of psychological contract is related positively to both interpersonal and organisational deviance. The study of Delcampo, Rogers and Jacobson (2010) has suggested that breach of psychological contract by employer is positively related to employee perception of discrimination in the workplace. The finding of the study of Wu and Chen (2015) suggested that psychological contract was related to knowledge exchange and service performance.

Several studies have been conducted to establish the relationship between psychological contract and intention to leave (or quit) or turn over intention. Collins (2010) found that psychological contract fulfillment was a statistically significant predictor of turnover intention among

employees. Psychological contract breach has been found to be positively related to intention to leave an organisation (Turnley & Feldman, 1999; Tekleab & Taylor, 2003; Starness, 2007; Lo & Aryee, 2003; Bal, et al 2011; Buhari, et al, 2011; Lapointe, et al, 2013 and Buyukyilmaz & Cakmak, 2013). The finding in the study of Van der Vaart, Linde & Cockeran (2013) has suggested the existence of negative relationship between the state of psychological contract and intention to leave among workers in South Africa. The study of Hartmann and Rutherford (2015) suggested that job attitude mediates the impact of psychological contract breach on turnover intentions.

However, empirical studies that looked into relationship between turnover intention and contract types are limited (Mc Innis, 2012). There are mixed findings among these studies. The studies of Raja, Johns and Ntalianis (2004), Ulhaq, et al (2011) and Mc Innis (2012) are examples of the few studies that looked at the relationship between relational and transactional psychological contract. The outcomes of these studies showed that relational psychological contract is negatively related to turnover intention, while the transactional psychological contract is positively related to turnover intention. The study of Aykam (2014) suggested positive relationship between relational psychological contract and turnover intention. However, there was no relationship between transactional psychological contract and turnover intention. Yet, the researcher could not lay his hand on any study that focuses attention on the other types of psychological contract i.e. balanced psychological contract in relation to the dependent variable in question. Therefore, this study looked at the three types of psychological contracts, namely; relational, transactional and balanced psychological contract.

2.8 Culture and Psychological Contract

Employment relationships are taking place within societies that are influenced and guided by a number of factors. In relation to psychological contract scholars have identified a number of socio-cognitive dimensions in which countries and individuals may vary in their belief and values (Kickul et al, 2004). The European Commission (2007) identified six societal core dimensions:

- i. Law and regulations
- ii. Industrial relations system
- iii. Labour market and economic system
- iv. Education system
- v. Family orientation
- vi. Cultural values

These societal dimensions are expected to interact with one another (De Paola & Scopa, 2001). However, it means that these societal dimensions possibly operate interdependently from one another to determine how an individual (within a society) and the society at large respond to certain situations (Psycones, 2007).

Culture is considered among the most important societal dimensions that influence how individual responds to certain situations. Culture is defined by Nicholson and Johns (1985) as the way of life and shared meanings of a collective. Hofstede (2001) defined culture as a mental programming from past experience, which distinguishes the members of one group, society or

nation from another. Culture consists of systems of values, attitudes, beliefs and behavioural meanings shared by members of a societal group (society) and learned from previous generations (Thomas, Au & Ravlin, 2003). Wellin (2007), Culture has been used to describe the value, mindset and informal rules which govern the behaviour of people in different communities and nations.

Therefore, culture can be seen from the earlier definitions above as a total way of life of a particular society. It is also a social factor that is used to distinguish one group of people (society) from another.

The cultural profiles of individuals act both as processors of information and as sources of influence that determine how an individual responds to situations (Cannon, Doney, Mullen & Petersen, 2010; Kobernyuk, Stiles & Ellson, 2014; Koveshnikov, Wechtler & Dejoux, 2014). Rousseau and Schalk (2000) have acknowledged the variance that exists in various societies in the psychological contract. Thomas et al (2003), Markus and Kitayama (2003) and Coyle-Shapiro and Neuman (2004) in their study suggested that cultural orientation of persons influence how they perceive psychological contract in terms of violations of contract and the kind of responses to violation that might exist. The study of Kickul, et al, (2004) further confirmed such variations that exist in psychological contract as a result of differences in culture. The study makes comparison between Americans and Hong Kong Chinese. The result found that the employees from both cultures differed in terms of perceived psychological contract importance and breach. American workers laid more emphasis on importance of psychological contract and perceived low breach of both intrinsic and extrinsic psychological contract outcomes than their counterparts of Hong Kong origin. Thomas, et al (2003) have concluded in

their study that normative behaviour in specific cultures, as well as opposing values that culturally separate individual position on situational possibilities can influence behavioural responses to organizational actions. There is a strong need to test psychological contract across national cultures and other cross-national differences (Rousseau & Schalk, 2000; Westwood, et al, 2001,). Also to effectively manage employees' psychological contract, attention should be paid to recognising which components of psychological contract are highly valued, depending on an employee's cultural background (Kickul, et al, 2004).

Scholars in the field of psychology and other related area have suggested that not only societal culture but also organisational culture do affect how an individual perceives and responds to situations in the workplace (Maguire, 2002; Kickul & Liao-Troth, 2003). Richard, McMillan-Capehart, Bhuian and Taylor (2009) have found that clan organisational culture positively impacts on relational contract and are negatively associated with transactional contracts, while hierarchical culture have a reverse effect. Therefore, by implication, organisation has an important role to play in shaping the psychological contract of an employee. It is also important to note that organisational culture is a key factor in determining the type of contract.

It is suggested that differences in psychological contract can exist even within societies just as differences may exist at the industrial, organisational and individual levels (Sels, et al, 2000). People differ in what they most value and how they respond to it in their relationship with others (Bal, Jansen, Van der Velde, DeLange & Rousseau, 2010). The way in which an individual employee perceives psychological contract is directly associated with the employee's individual characteristics and social context within which the psychological contract is formed and maintained (Linde & Schalk, 2008).

2.9 The Concept and Meaning of Organisational Justice

Generally, justice is considered as a social construct. It is the result of the interaction and exchanges that are taking place among people. The perception of an event as unjust occurs when a person holds another party responsible for an action (or inaction) that causes harm (Genegoda & Folger, 2015). Cobuild (2003) has defined the term justice as fairness in the way that people are treated. The above definition gives a broad definition of justice, irrespective of the context within which it is applied. In fact, justice, in general term, is defined as fairness. This may be part of the reason why scholars in organisational justice are using the two terms (i.e., justice and fairness) interchangeably (Moghimi, et al, 2013). The fundamental concept underpinning organisational justice is fairness (McCain, Tsai, & Bellino, 2010).

In social research such as psychology and organisational behaviour, justice or fairness is considered as an attitudinal concept. Therefore, even though perceptions of organisational justice are contextual, certain norms may influence perceptions of justice. In certain circumstances, norm did not essentially determine or envisage how a person or group of persons will define and react to certain circumstances (Poole, 2007). Thus, justice is subjective in this aspect.

However, in organisational and social science research, justice is also considered as a social construct (Poole, 2007). Cropanzano (1993) has defined organisational justice as reference to the just and ethical treatment of individuals within an organisation. According to Greenberg (1990), the term can be referred to the just and fair manner in which organisations treat their employees. Byrne and Cropanzano (2001) simply conceptualised the term organisational justice as the perceptions of fairness within the workplace. The above definitions look at the concept from a more holistic angle without specifically looking at the issues involved.

Beugre (2009) has suggested that fairness is an important yardstick that an employee uses to assess outcome distribution, formal procedures, or interpersonal treatment in an organisation. Rupp (2011) defined the term organisational justice as employees' perceptions of fairness of outcomes (i.e. distributive justice), of the process leading to said outcomes (i.e. procedural justice) or the social accounts given for processes or outcomes (i.e. informational justice) and the manner in which employees are treated interpersonally by those with authority over them (i.e. interactional justice). The definitions above centre their conceptualisation of the concept by looking at the various dimensions of the organisational justice unlike the previous definition that analysed the concept in a holistic manner. In this study, the definition given by Rupp was considered to be more appropriate and thus, it was adopted.

2.10 The Historical Development of Organisational Justice

Justice is traceable to the history of man. Generally, the need for justice or fairness is universal in nature which is embedded within persons (German, 2011).

The study of organisational justice has become a very important area of study in industrial and organisational psychology, organisational behavior, human resource management and other related fields of study (Colquitt, et al, 2001; Dulebolun, Conlon, Sarinopoulos, Davison, & McNamara, 2009). There is no specific date as to the exact origin of the study of organisational justice. According to Colquitt and Shaw (2005), the history of organisational justice research is traceable to the work of Stouffer, Suchman, DeVinney, Star and Williams (1949). Their research on relative deprivation suggested that individual satisfaction with outcomes is based on comparison of their outcomes with others. Though, Greenberg (1990) suggested that early social

justice theories on organisations were derived to test principles of justice in general social interaction not specifically meant for organisation.

However, there seems to be general consensus among scholars in the field of organisational justice that the concept of distributive justice (perception of fairness of rewards employees received for their contribution) or need for fairness in organisation started with concerns about fairness of resource distribution (Johnson, 2007; DeConinck, 2010; Moghimi, Kazemi, Sam iie, 2013). This resource distribution may include such issues as pay (salaries and wages), treatment at workplace, promotion, special awards, recognitions and fair or accurate performance evaluations (Lambert, 2003). One of the early and significant works that made a very important contribution in this direction is Adam's equity theory 1965 (Lee, 2000; Almansour & Minai, 2012). It is reported that organisational scholars have devoted considerable attention in the 1960s and 1970s to testing propositions about distributive issue (justice) derived from equity theory.

According to the equity theory, people are contented or pleased when the ratio of their contributions to rewards equals the ratio of contribution to rewards in comparison to others (Hoy & Tarter, 2004). Greenberg (1990) reported that the theory suggests that individuals will adjust their behaviour or mental perceptions to change unpleasant or inequitable state to pleasant or equitable ones. Leventhal (1976) was among those recognised to have made significant contribution by expanding the distributive justice not just in terms of equity, but including equality and need (Johnson, 2007). Whereas equity theory concentrated on responses to pay inequities, Leventhal, Karuza and Fry (1980) researched the conditions under which individuals proactively employed various justice norms (Greenberg, 1990).

The earliest researchers on distributive justice suggest that individuals in organisation perceived resource allocation decisions as being just only when they were positive to those making the judgment (Poole, 2007). Despite the popularity of the equity theory, researchers in the area began to realize the inadequacy of the prevailing theories of justice. One source of frustration that equity theory fails to address is how decisions are made as opposed to what those decisions were (Johnson, 2007). Later, researchers in the area turned their attention to other related factors. They realised that in addition to distributive justice, employees also pay attention to other factors such as procedures followed to arrive at a decision (Johnson, 2007; Poole, 2007). Oftentimes, individuals in organisation perceived resource allocation to be fair to them, although they were not favorable to them. Organisational justice researchers consequently expanded the scope of organisational justice study to include procedural justice (Poole, 2007).

The theory of procedural justice was advanced in 1975 from the study of Thibaut and Walker (Johnson, 2007). Their work was on the responses to the process of dispute resolution in legal system. The study investigated how disputants perceive control over dispute resolution processes and how the resultant decision would impact on the perception of disputant on the final judgment. The findings revealed that disputants usually perceive judgment from processes where they participated as being fairer and better accepted (Tsai, 2012).

At the early stage, the historical development of organisational justice scholars and researchers in the area seem to be more concerned with distinguishing two dimensions of distributive and procedural justice (Skitka & Crosby, 2003). Another important justice variable was introduced in 1986 by Bies and Moagi, which they refer to as interactional justice (Graham, 2009; Fischer, 2012). Interactional justice was conceptualised as the quality of relationship that an employee

receives during the enactment of organisational procedures (Jafari, Motlagh & Yarmohammadian, 2011).

Scholars in the field of organisational justice have recognised in theory and through research three different areas of organisational justice: distributive justice, procedural justice and interactional justice. These three areas have developed in chronological order, with distributive justice being the first to emerge, followed by procedural and interactional justice (Poole, 2007). Although the three forms of organisational justice are related to each other, research shows they are dependent in their relationship to employees' job attitudes (Colquitt, et al, 2001).

2.11 Organisational Justice and Workplace Management

Humans are naturally social beings. They are meant to relate with one another for their survival. Their experiences, level of knowledge, mental makeup and cultural background help in shaping the way people perceive and give meanings to action and activities of other individuals within their environments. The meanings they give to actions, events and activities help, to a large extent, in determining how an individual responds to a given situation.

The business environment is rapidly changing at a very increasing rate. This is due to the competitive nature of the business environments as a result of globalisation and technological development. This development makes employee contribution to the organisation more critical. Therefore, to achieve a higher level of productivity, management has to look at two distinct but related aspects of employee's work life (Tziner & Sharoni, 2014). Firstly, management has to be concerned with standard (that determines the formal relationship between employer and employee). On the other hand, there is an informal optional behaviour that is usually dependent

on employee's personal conviction and judgment (Tziner & Sharoni, 2014). These two aspects of employee work relations are very important because when an employee perceives that the management are not just and fair, there is the tendency that both the formal and discretionary behaviour may be affected (Colquitt, Conlon, Wesson, Potters, & Ng, 2001; Johnson, Selenta & Lord, 2006; Cole, Bernerth, Walter & Holt, 2010).

Work environment is characterised with people from different backgrounds and with differing interest to pursue. With the ever changing nature of work, work environment, employees' interest and demands (whether as individual or as a group), competitive nature of business environment and the general economic conditions, it is always possible to experience difficulty in terms of ensuring good and acceptable level of industrial relations. Managing employees is not an easy task (especially in the modern time). There is always the need for innovative process and transformation of solutions to many problems that affect the quality of workplace relationships. The individual differences led to differing interests and goals among employees. This makes it a very difficult task to determine what an individual employee considers fair and just. The issue of justice is very fundamental and critical to any human interaction, especially within the context of work environment. As soon as two or more people need to relate with each other for economic, political and or social needs the issue of justice and fairness emerges (Fischer, 2012). Therefore, justice is very important to all types of economic interactions, especially in the long – term exchanges that are potentially subjective to multiple external and internal influences (Luo, Liu, Yang, Maksimov & Hou, 2015).

Suppose an employee receives a report from his or her supervisor that he or she has performed poorly in the last quarter, the employee is likely not to be happy. But objectively for the

employee to arrive at the judgment that the report is not just and fair, he needs to provide answers to some certain questions. For example, does the result give a true reflection of his or her actual performance in the quarter in question? Was he assessed and graded accurately? Therefore, in determining whether an employee is treated fairly or not, similar questions as those above, need to be raised and the possible answers will likely have significant influence on how an employee felt and responded to the way he or she is treated.

Justice is historically and intensely entrenched in society and law. Therefore, the concept is vital to organisations (Carmon, Miller, Raile & Roess, 2010). The issue of justice is very important to people either as individuals or as a group. This is due to the fact that justice is a very important social construct (Poole, 2007). Justice is a crucial issue for better understanding of the behaviour of people within an organisation. Organisational justice theory is developed through applied research in organisational settings. It focuses on how an employee develops social construct incidents as justice or injustice (Poole, 2007).

2.12 Types of Organisational Justice

Any relationship, such as employment relationship which involves give and take, is normally associated with expectations and exchanges. The perception of fairness of exchanges, personal perceptions of the individual about the treatment they received in the relationship and their behavioural response to such perceptions are a premise of organisational justice (Cho, Cho, Jiang & Klein, 2013). In other words, organisational justice theorists have identified at least three different types of actions that can be assessed in terms of justice. These events are outcomes, processes and interpersonal interactions (Elovainio, Heponiemi, Sinervo & Magnavita, 2010; De Yreh, 2012).

Fischer (2012) has stated that there is consensus among scholars that three types of organisational justice exist: Distributive justice, procedural justice and interactional justice. These three dimensions of organisational justice are related, but they are viewed as distinct dimensions (Zhao, Lu, Zhang & Chau, 2012). The study of Zribi & Souai (2013) suggested that distributive justice as well as procedural justice are able to predict the components and attitudes linked to the system and to organisation in general, but the interactional component of justice is better correlated to the attitude and component oriented towards the organisational agents. However, if one's objective is to enhance justice in work environment, it is better to consider them independently and in detail. This is due to the fact that each of these components is engendered in distinct ways, arising from different managerial activities (Cropanzano, Bowen & Gilliland, 2007). Table 2.2 below provides a detailed summary of the components of organisational justice.

Table 2.2 Components of organisational justice

1. Distributive justice: appropriateness of outcomes.
a. Equity: rewarding employees based on their contributions.
b. Equality: providing each employee roughly the same compensation.
c. Need: providing a benefit based on one's personal requirements.
2. Procedural Justice: appropriateness of the allocation process.
a. Consistency: all employees are treated the same.
b. Lack of bias: no person or group is singled out for discrimination or ill-treatment.
c. Accuracy: decisions are based on accurate information.
d. Representation of all concerned: appropriate stakeholders have input into a decision.
e. Correction: there is an appeal process or other mechanism for fixing mistakes.
f. Ethics: norms of professional conduct are not violated.
3. Interactional justice: appropriateness of the treatment one receives from authority figures.
a. Interpersonal justice: treating an employee with dignity, courtesy and respect.
b. Informational justice: sharing relevant information with employees.

Cropanzano, Bowen & Gilliland (2007). *Academy of Management Perspectives*, 34-48.

The three dimensions summarised above focus on the entire exchange process, including outcome, how the outcome is realized, and the manner in which individuals are treated during the process (Austin, 1979).

2.12.1 Distributive Justice

Leventhal (1976) defined distributive justice as the equitable allocation of rewards and punishments. It is largely concerned with the fairness of tangible or intangible organisational outcome distributions in relation to individual or group inputs. Distributive justice is defined as an individual's judgment or perceived fairness of resource allocation, based on the produced outcomes of the individual compared to the expected inputs (Greenberg, 1990). On the other

hand Folger and Konovsky (1989) defined the term as the perceived fairness of the outcomes. Johnson (2007) defined the term as the employees' perceptions of the rewards they experience.

In distributive form of justice, employees and employer engage in transactional relationship with each other. In other words, the employees use their knowledge, skills, labour and intelligence in performing organisational tasks with the expectation of wages, salaries and other benefits in return (Poole, 2007). Thus, distributive justice does not refer to the quantity of rewards and punishment dispensed by the firm, but rather the equity of reward and punishment shared among employees in an organisation (Mitchell, Gagne, Beaudry & Linda, 2012).

Equity theory remains the root of distributive justice and the dominant theoretical approach to distributive justice (Johnson, 2007; Fischer, 2012). However, the equity theory suggested that an employee who provides more contribution of inputs (for example time, money and energy) should receive more reward from the organisation than others who have contributed very little (Costa, 2014). The equity theory presumed that employees arrive at decision about fairness of their own or others' reward solely in terms of a merit principle (Lee, 2000).

The presence of inequity (injustice) will push employees to gain equity or to reduce inequity (Lee, 2000). Adams (1965) has suggested six distinct approaches to decreasing inequity based on the theory of cognitive dissonance:

- i. Altering inputs;
- ii. Altering outcomes;
- iii. Cognitively distorting inputs or outcomes

iv. Leaving the field

v. Acting on the object of comparison by altering or cognitively distorting the other's inputs or outcomes

vi. Changing the object of comparison

Later, two more variables came up as components of distributive justice. Equality and needs are identified as two additional variables or components that determine distributive justice in an organisation (Deutsch, 1975; Leventhal, 1976). The equality rule suggests that all individuals should be given the same opportunity of receiving an outcome irrespective of their contribution (input) to the organisation. The need rule proposes that individuals in greatest need should be provided with the resources, no matter their inputs (Costa, 2014).

Deutsch (1975) had made an attempt to distinguish the situation in which these variables of distributive justice should be dominant. According to him, when an organisation is encouraging or experiencing cooperative relations in which fostering or maintenance of enjoyable social relations then an equitable rule should prevail. But in a situation where the relationship is based on personal development and personal well being, then the need rule should dominate. Therefore, each of these rules or variables can exist independent of the other and also can be in conflict with one another. Thus, each of these rules is specific to a given situation and individual (German, 2011).

2.12.2 Procedural Justice

Thibaut and Walker in 1975 undertook a study on individual reactions to dispute resolution procedures. This led to the development of procedural justice theory which is concerned with

judgments about the process or means by which allocation decisions are made (Simons & Roberson, 2003). Thibaut and Walker have examined third party legal resolution in two stages (i.e. decision and process): They suggest that people were willing to relinquish control of the decision hence they maintain control in the process stage (Graham, 2009). However, they demonstrated that disputant parties tend to accept low outcome control so long as they retain process control. Thus, for important decisions third party mediator or supervisor should towards allows the process control to the disputing parties (Goldman, Cropanzano, Stein & Benson, 2008).

The work of Thibaut and Walker was carried out within the general legal frontier. However, the work of Leventhal in 1980 and Leventhal, et al in 1980 should be recognised for extension of procedural justice concept to other contexts like organisation (Husted, 1998). Leventhal (1980) has suggested that procedures are fair if they agree to a fairness standard (six items that constitute procedural justice); consistency, bias suppression, accuracy, correctability, representativeness and ethicality (Gelens, Dries, Hofmans, & Pepermans, 2013; Kim & Andrew, 2013). An additional significant contribution to the expansion of our understanding of procedural justice is the group value model developed by Linder and Tyler in 1988 (Gelens, et al, 2013). Lind and Tyler (1988) have suggested that employees want to be respected or valued by their group and fair process or procedures are important because they may be perceived by employees as value laden. Thus, the process use to arrive at decisions in organisation convey silent information about how much the organisation value its employees.

Evidence suggested that when put into practice in organisational context, procedures granting control over the process of outcome realisation are perceived as just than procedures that prevent

process control (Greenberg & Folger, 1983). Procedural justice refers to the perceived fairness of decision-making procedures in an organisation (Lind & Tyler, 1988). Till and Karren (2011) have defined procedural justice as one's perception of the process that determines fair pay. Procedural justice is concerned with the perceived fairness of the process used in decision-making (Restuborg, Garcia, Toledano, Amarnani, Toletino & Tang, 2011). An important facet of procedural justice is permitting employees to have input or a voice in the outcome. Thus, even if the outcome is not favourable to employees, giving them the opportunity to make an input in the process can lessen some of the dissatisfactions (DeConinck, 2010).

2.12.3 Interactional Justice

Many organisational justice researchers are of the view that interactional justice is distinct from procedural justice as an independent dimension because both comprise the process that lead to allocation of resources, but there are also researchers who are against this distinction (Kim & Andrew, 2013). Bies and Moag in 1986 have argued that the interpersonal treatment and communication that employees receive during relations with supervisor and or managers are important factors in perception of justice. Therefore, they separated the interpersonal aspect of procedural justice and termed it interactional justice (Liu, Huang, Luo & Zhao, 2012; Wu, 2013; Gelens, et al, 2013).

Interactional justice acknowledges that employees are sensitive to the quality of interpersonal treatment that they receive during the performance of organisational activities (Bies & Moag, 1986). Interactional justice is concerned with the quality of interpersonal interaction between individuals and how decisions are communicated to employees (Restuborg, et al, 2011). Perception of interactional justice is formed mainly from regular personal exchanges between

manager and employees or subordinates (Seifert, Sweeney, Joireman & Thornton, 2010). In other words, the manner in which decisions are implemented and communicated to the employees of the organisation may influence their perceptions of justice in the organisation (Mahony, Hums, Damon & Dittmore, 2010).

Smith, Bolton & Wagner (1999) analysed the organisational justice literature more specifically the interactional justice and proposed some aspect of this form of justice to include courtesy, respect, interest, careful listening effort, trust, explanation, empathy, apology and communication. Therefore, justice, from the interactional perspective, applies to justifiable explanations for decisions that affect organisational members (Poole, 2007). Thus, employees may perceive organisational justice when managers and or leaders have effectively justified their decision through good interactions and proper communication.

Another way to understand interactional justice was suggested by Greenberg in 1983. He proposed a four factor structure for organisational justice that basically divides interactional justice into two distinct components: Interpersonal justice and informational justice (Graham, 2009). Scholars in organisational justice who support a four-factor model of organisational justice view interactional justice distinct from procedural justice and divide interactional justice into two components: Interpersonal justice and informational justice (German, 2011; Perez – Arechaederra, Briones, Lind & Garcia- Ortiz, 2014). In this sense, the perception of justice is based on outcomes, procedures, informational and interpersonal encounters (Rupp, Shao, Jones & Liao, 2014).

a. Interpersonal Justice: Interpersonal justice includes respect, sensitivity and impact of perceived fairness of the outcomes and therefore more closely related to distributed justice

(Mahony, et al, 2010). The way and manner in which interpersonal justice is perceived (i.e. how one is treated by authorities) can differ across social groups. Different groups may attach different meanings to what have been accepted by other groups and thus, defining the norms of interpersonal justice differently (Ryan & Wessel, 2015).

b. Informational Justice: Perceived informational justice is fostered when employees are handled with dignity, politeness and respect by their managers (Gelens, et al, 2013). Over the years, research in organisational justice has discovered how the various dimensions of organisational justice affect a range of individuals and organisational outcomes. Though it remains an interesting research area, findings have generally suggested that distributive justice tend to be more strongly associated with specific person related outcome such as satisfaction with pay rise, while procedural justice tends to be more strongly related to general evaluations of systems and authorities (Fadel & Durcikova, 2014). Colquitt, et al (2001), Folger and Konovsky (1989) have forwarded empirical evidence in their studies to support the distinction for procedural, interpersonal and informational aspects of justice.

This study ascertained the relative significance of the individual justice dimensions in predicting employee behaviour within the Nigerian context. Therefore, the study adopted the four dimensional model of justice.

2.13 Breach of Organisational Justice

Experiencing fairness or otherwise by employees makes them to go through alot of psychological processes such as:

a. the formation of justice judgments.

- b. the holding of others accountable for unjust acts.
- c. the development of relationship with parties held accountable for justice-related events.
- d. the development of employees' subsequent attitudinal and behavioural responses.

Each of these experiences is surrounded by both individual differences and the social context in which workers in organisations experience the actions (Rupp, 2011). First, what members of the organisation perceived as being fair and secondly, what the outcomes of such perception might be (Elovainio, et al, 2013). Research on organisational justice has mainly focused on two things. Organisational justice research has shown that the perception of justice in organisation usually influences employee behaviours and attitudes in the workplace (Cole, et al, 2010; Tziner & Sharoni, 2014). When employees perceive organisational injustice, they may react by reducing voluntary obligations and attachments (Chou, et al, 2013). It is suggested that perception of justice of a group leader is a very powerful tool that can be used to influence organisational-related activities (Koivisto, Lipponen & Platon, 2013). Perception of justice among employees has no difference with their age, experience, education, sex and marital status (Allameh, Abdeali & Mousavi, 2012; Dundar & Tabancali, 2012). Therefore, employees' perception that their organisation is just and fair is a very important goal for managers. Findings of studies have signified the benefits of justice-work outcome relationships. The resulting effect of perceptions of justice as well as injustice has been discovered (Ahmad, 2010).

Research has, time after time, pointed to a positive association between perception of organisational justice and organisational citizenship behavior. In other words, demonstrating greater organisational citizenship behaviour among employees in organization is common,

among those who perceived that their organisation and management treat them fairly, while the reverse relationship results to lower organisational citizenship (Ahmad, 2010; Jafari & Bidarian, 2012; Tziner & Sharoni, 2014). Transformational leadership was found to be positively associated with distributive and interactional justice. In other words, when leaders in an organisation adopt a transformational kind of leadership it makes employees to perceive the existence of organisational justice (Cho & Dansereau, 2010; Gillet, Fouquereau, Bonnaud-Antignal, Mokoukolo & Colombat, 2013).

Justice mutually perceived by two parties is positively associated with higher levels of coupling behavior (Liu, et al, 2012). Reduced loyalty was found as a substantive reaction to perceived injustice (Zogbi-Manrique-de-Lara, Aguiar-Quitana, & Suarez-Acosta, 2013; Lopez & Antonio da Silver, 2015). Lack of justice was found to be associated with lower staff morale (Williamson & Williams, 2011). Organisational justice has a positive prediction role on employees' organisational identification (Guangling, 2011). The study of Yesil and Dereli (2013), found a significant positive effect between perception of organisational justice and knowledge sharing in organisation. In terms of ethical climate, there are mixed findings. Tziner, Felea and Vasiliu (2015), have found that ethical climate was negatively related to organisational justice. The study of Luria and Yagil in 2008, have found that ethical climate correlate positively with procedural justice. The study of Zhao, et al (2012) found that all the dimension of justice has significant influence on customer satisfaction. Other factors associated with the dimensions of organisational justice include job satisfaction (Lee, 2000; Yang, Mossholder, & Peng, 2009; Zainalipour, Fini & Mirkamali, 2010; Elamin, & Alomain, 2011; Nojani, Arjmandnia, Afrooz & Rajabi, 2012; Zeinabadi & salehi, 2011; Heidari & Saeedi, 2012; Lotfi & Pour, 2013; Costa, 2014; Ouyang, Sang, & Peng, 2015). But the study of Ahmad (2010) found no significant

relationship between procedural justice and job satisfaction, deviant work behavior (Zogbi-Manrique-de-Lara, 2010; Ahmadi, Bagheri, Ebrahimi, Rokni & Kahreh, 2011), organisational commitment (Walumbwa, Wu, & Orwa, 2008; Arti, Kumar & Rani, 2009; Malik & Naeem, 2011; Heponiemi, et al, 2011; Turgut, Tokmak & Gucl 2012). The study of Lee (2000) found that procedural justice was negatively associated with organisational commitment, organisational citizenship (Walumbwa, et al, 2008). Organisational justice was found to have effect on commitment to organisational change (Paolillo, Platania, Magnano & Ramaci, 2015).

Organisational justice was found to have significant relationship with organisational trust (Hon & Lin, 2010; Rosier, Morgan & Cadogan, 2010; Bidarian & Jafari, 2012). In terms of psychological ownership, its relationship with procedural justice was not significant, but it has significant positive relationship with distributive justice (Sieger, Bernhard & Frey, 2011). Organisational justice was found to be associated with employee well being (Ybema & Van den Bos, 2010; Elovainio, et al, 2011 and Van Dijke, De Cremer, Mayer & Van Quaquebeke, 2012). Elovainio et al (2013) have suggested that low organisational justice is a risk factor for sickness absence due to anxiety disorders. Also, high organisational justice was found to act as a buffer against decrease in job involvement (Heponiemi, Manderbacka, Vanska & Elovainio, 2013). Perceived organisational justice was found to have positive relationship with customer satisfaction (Perez – Arechaederra, et al, 2014). The study of Judge and Colquitt (2004) and Sert, Elci, Uslu and Sener in 2014 have reported significant negative relationship between organisational justice and work-related stress. Procedural and distributive justices of buyer negatively influence the continuity of the buyer – supplier relationship (Kaynak, Sert, Sert, & Akyuz, 2015). Kerwin, Jordan and Turner (2014) in their study found that the perception of

procedural, interpersonal and informational justice influence intra – group conflict in organisation.

Justice perception is also found to be related to turnover intention. Owolabi (2012) in Nigeria, Tsai (2012) in United State (US), Luo, Qu and Marnburg (2013) in China and Marzucco, Marique, Stinglhamber and Hansez (2014) in Belgium conducted study on overall organisational justice without looking at the various dimensions of organisational justice. They found that perception of overall organisational justice has impact on turnover intentions among employees. The study of Hassan (2002) looked at the organisational justice not from the overall justice nor from the major dimensions, but from the perspective of internal and external justice. Internal justice covers issues like recognition, incentive awards, raise in salary, fringe benefits and promotion, while external justice covers perception of fairness of rewards relative to other individuals outside the organisation. Hassan (2002) has found that as perception of internal and external justice increases, they reduced the intention to leave the organisation. In other words, there is inverse relationship between organisational justice and intention to leave the organisation.

The studies of Lee (2000) and Lambert, et al (2010) in the US, Yousaf (2008) in the Netherlands, Ahmad (2010) in Pakistan, and Aghaei, et al (2012) in Iran found that employee perception of distributive justice is negatively associated with turnover intention. This is to say that if an employee does not feel that the outcomes are fair, it is a possibility that he may form the intention to leave the organisation.

In terms of Procedural justice, there are mixed findings. The study of Lee (2000) and Ahmad (2010) found positive relationship between procedural justice and turnover intention. On the

other hand, the study of Yousaf (2008), Lambert, et al (2010) and Aghael, et al (2012) reported negative relationship between procedural justice and turnover intention.

In the case of interactional justice, the study of Ahmad (2010) and Aghael, et al (2012) looked at the interactional justice in its overall form without looking at its dimensions (i.e. relational and interpersonal justice), reported negative relationship between interactional justice and turnover intention. The study of Yousaf (2008) reported negative relationship between both interpersonal and relational justice.

There is also mixed findings among studies in terms of which of the dimensions has stronger influence on turnover intention. The study of Lee (2000) and Yousaf (2008) reported that distributed justice has stronger influence on employee turnover intention than the other justice dimensions. The study of Lambert et al (2010) has reported that procedural justice has stronger association with turnover intention, and distributive justice has less association with turnover intention. Ahmad (2010) and Aghael et al (2012) reported that interactional justice has stronger influence on turnover intention than the other dimensions of organisational justice.

Previous researches have done little regarding the direct influence of organisational justice on turnover intention especially in the Nigerian context. For example, the study of Balogun, Oluyinka and Owoade (2011), Omoruyi, Chipunza and Samuel (2011), Ucho and Atime (2013) and Nwibere (2014) covered organisational justice and organisational citizenship behaviour. Yasar et al, (2014) worked on organisational justice and organisational commitment. One of the few to cover the dependent variable was the work of Owolabi (2012). Owolabi has some methodological problem that may not lead to generalisation even in a single industry because the

work only covers some health workers in a particular state. Also, the work failed to look at the various justice dimensions to establish which among them has the strongest influence.

With increasing diversity, managers are confronted with the test of managing diverse cross-cultural employees with differing theories of management and cultural stereotypes (Pillai, Scandura & Williams, 1999). The findings of the studies on the dimensions of organisational justice do not normally provide consistent results and mutually supportive conclusions as to generalisability across cultures (Lam, et al, 2002). For example, the study of Yamaguchi (2009) found significant positive relationship between perceived procedural justice and trust among American and Japanese workers, but the relationship was stronger among American workers. Also, the study of Fischer (2012) found organisational justice correlations vary across cultural contexts.

To this end, this work covers the banking industry in Nigeria. Also, the study covers all the four dimensions of justice with a view to contribute to the theory of organisational justice and how it can be useful within the Nigerian context.

2.14 The Intention to Leave

The theory of reasoned action, as explained by Ajzen and Fishbein (1980), suggested that individuals use the information at their disposal in a rational manner to arrive at behavioural decisions. The process is seen as being hierarchical: Starting from beliefs, through attitude and social norms to intention and finally to behaviour. To put it in a more appropriate way, the theory proposes that a person's behavioural intention to perform certain behaviour is a very close determinant of the behaviour (Lane, Mathews & Presholdt, 1988; Tse, Hung & Lam, 2013).

Based on the theory of reasoned action, employee turnover researchers have focused on the relationship between the intention to quit the organisation and actual turnover (Manager & Eikeland, 1990). There are many evidences in the literature that confirm the position that turnover intention is the best predictor of actual leaving and therefore can be used as proxy for turnover (Mosley, Horner, & Hollingsworth, 1978; Bluedorn, 1982; Motowildo & Lawton, 1984; Lee & Mowday, 1987; Griffeth, et al, 2000; Cho & Lewis, 2012; Liu & Onwuegbuzie, 2012). Mor Barak, Levin, Nissly and Lane (2006) suggested that turnover intention is very significant not only as a predictor of actual turnover, but also as a pointer to employees that may not contribute to organisation at their full capacity. It can also serve as an indicator of the degree of one's psychological attachment to the organisation (Zhao, et al, 2007). Predicting turnover intention is crucial since real turnover is only patent once an employee abandons the organisation (Revilla – Camacho, Vega – Vazquez & Cossio – Silva, 2015). Chang, Wang and Huang (2013) have proposed that when an organisation has employees with unrealized turnover intention, chances are high that such employees may resort to counterproductive activities such as absenteeism.

The retention of competent employees is a very serious challenge facing management (Blomme, Van Rheede & Tromp, 2010). Employee turnover has it positives and negatives (Ghapanchi & Aurum, 2011). Since turnover is not one-sided, it has implications for both the organisation and the employees (Kim & Hwang, 2015). A high rate of voluntary turnover can be a serious problem to an organisation or any industry (Yurchisin & Park, 2010).

Recruiting and selecting talented hands from the labour market is a key concern for any organisation (Eveleth, Baker-Eveleth & Stone, 2015). Tanova and Holtom (2008) suggested that

high rate of turnover is a very serious source of concern to managers because there is the fear that the most valuable employees are those with better skills and experience who may be able to secure better job elsewhere and the organisation may be left with those who cannot afford to get new employment elsewhere. Thus turnover may lead to brain drain (Mohsin, Lengler & Kumar, 2013). Each time an employee quits an organisation, the vacancy left by the employee has to be replaced. Therefore, loss of morale is usually common among those that were unable to leave. This may lead to affecting the quality of service provided to customers and the level of individual employee's output (Nadiri & Tanova, 2010). Replacing an employee has economic implication, such as the cost of recruitment, selection and training for an employee to occupy such position (Masters, 2004; cable, 2008; Khanin, 2013; Madera, Dawson, & Neal, 2014). It is also associated with intangible costs such as: loss of experience, skills, knowledge and productivity (Cable, 2008; Tnay; Othman, Siong & Lim, 2013). Benedict, Josiah, Ogungbenle and Akpeti (2012) have suggested that turnover effects on an organisation can take the form of reduction in production, increased scrap and overtime and difficulty to employ a good replacement. Also, when a poor or non-performing employee leaves, it is an opportunity for the organisation to hire a new employee (Kim & Hwang, 2015).

Turnover intention is expressed inter-changeably in many forms in the literature, including the intention to quit, leave and turnover intention (Takase, 2010). Turnover intentions reflect the subjective tendency that an employee will leave his organisation at a certain future period (Zhao, et al, 2007). It is a multi-stage process consisting of three components which are: psychological, cognitive and behavioral in nature (Takase, 2010). Intention to leave or turnover intention is defined as employees' willingness or attempt to leave the current workplace voluntarily (Takase, 2010). Turnover intention is an employee's inclination to leave his or her organisation

(Emberland & Rundmo, 2010). It is also defined as the conscious and deliberate willfulness to leave an organization (Matz, Woo & Kim, 2014).

2.15 Antecedents of Intention to Leave

There are quite a number of organisational factors that serve as antecedents of intention to leave. These factors can be grouped into organisational related factors, work environment related factors, employees' related factors and external factors (Takase, 2010; Matz, et al, 2014).

2.15.1 Organizational Related Factors

Organisational related factors; organisational characteristics are found to be correlated with the intention to leave; unionisation (Stone, et al 2007), profitability (Robison & Pillmer, 2007).

Several studies have found that perceived organisational support influences turnover intention. In other words, employees who perceive less organisational support turn to have high intention of leaving their organisations (Alexandrov, Babakus & Yavas, 2007; Knight & Leimer, 2010; Blomme, et al, 2010; Arshadi, 2011; Tnay, et al, 2013; Kim & Mor Barak, 2015; Yang, Liu, Liu, & Zhang, 2015). The study of Cho, Johanson and Guchait (2009) suggested that employees' perceptions of organisational supports are very influential in decreasing employees' turnover intention thereby increasing their intention to stay. But the degree of the effects of perceived organisational supports are not the same. It was found that effect of perceived organisational support on intention to stay is more than two times stronger than it effects on intention to leave. Some studies focused on organisational social support and their findings suggested that social support influence turnover intention (Pomaki, Delongis, Frey, Short & Woehrle, 2010; Van der Heijden, Kummerling, Van der Schoot, Estryin-Behar & Hasselhorn, 2010).

Researches in psychology and other related areas have demonstrated that perceived organisational politics is a very important factor in predicting the behavior of an employee in an organisation (Adams, Ammeter, Treadway, Ferris, Hochwarter & Kolodinsky (2002). Organisational politics was found to be significant and positively related to turnover intention (Gbadamosi & Chinaka, 2011; Bedi & Schat, 2013; Chinomona & Chinomona, 2013)

Other organisational related factors are organisational culture and climate factors. For example; organisational culture does influence the intention to leave (Flinkman, Laine, Leino-Kilpi, Hasselhorn, & Salantera, 2008; MacIntosh & Doherty, 2010; Brimhall, Lizano & Mor Barak, 2014; Claiborne, Auerbach, Zeitlin & Lawrence, 2015). The findings of MacIntosh and Daherty (2010) have suggested that elements of organisational culture do influence job satisfaction and turnover intention. Moreover, the cultural aspect of atmosphere, formalisation and service-programs impacted on job satisfaction which additionally impacted on turnover intention to quit the organisation while connectedness influences turnover intention directly without any mediation. In terms of ethical climate, it is also considered as a precursor to intention to leave (Mulki, Jaramillo, & Locander, 2006; Blomme, et al, 2010).The presence of ethical work environment leads to increased identification with the organisation and trust in the manager. This in turn, indirectly influences employee organisational commitment and turnover intention (DeConinck, 2011). Costigan, Insinga, Berma, Kranas & Kureshov (2011) have suggested that high organisational trust is associated with decrease in the intention to leave. The employee trust in top management and ethical leadership are highly associated with turnover intentions than their overall trust in the immediate supervisor. This may be due to the fact that when employees lack trust in the top management, it may indicate them that the future with the organisation may not be bright (Costigan, et al, 2011; Elci, Sener, Aksory & Alpan, 2012).

The study of Amundsen and Martinsen (2014) reported an interesting finding on empowerment leadership: that leaders who overestimated their empowerment had subordinates who report lower job satisfaction and higher turnover intention compared with subordinates of under-estimators and in-agreement leaders. Supportive and empowering leadership have been found to have effect on turnover intention (Kruzich, Mienko & Courtney, 2014). Leader member-exchange was significantly positively related to turnover intention (Harris, Li & Kirkman, 2014).

2.15.2 Workplace and Job Related Factors

Workplace and job related factors serve as antecedents to the intention to leave an organisation (Igbaria & Siegel, 1992; Singh, Fouad, Fitzpatrick, Liu, Cappaert & Figueredo, 2013). Stress and pressure may increase the turnover intention of employees (Hang-Yue, Foley & Loi, 2005, Kim & Jogaratnam, 2010; Chiang & Chang, 2012). Role stress was also found to be influencing the intention to quit. Role stress includes both role ambiguity and role conflict (Ashadi & Damiri, 2013; Johnson & Sohi, 2014). In terms of job satisfaction there are mixed findings. It is also suggested that role stressors of role ambiguity and role conflict significantly affect job satisfaction of employees. This in turn, influences their propensity to leave the organisation (Katsikea, Theodosiou & Morgan, 2014). It was also suggested that communication satisfaction affects turnover intention because it reduces role ambiguity and role conflict (Madera, et al, 2014).

Burnout and work load are among the factors that also influence the intention to leave (Huang, Chuang & Lin, 2003; Knight and Leimer, 2010; Kim & Kao, 2014; and Ozbag a, Ceyhun & Cekmecelioglu, 2014; Rudman, Gustavsson & Hultell, 2014; Zhang, et al, 2014). The study of

Bria, Baban, Andreica & Demitrascu (2013) has suggested that all the dimensions of burnout and work load affect turnover intention.

In terms of financial rewards there are mixed findings. Some studies that supported the view that low remuneration could lead to intention to leave include: Lambert, Hogan, and Barton, (2001); Kankaanranta and Rissane, (2008) and Zeytinoghi, Denton, Brookman & Plenderleith (2014). Knight and Leimer, (2010) have found that rewarding, both in monetary and non-monetary forms are very good determinants of intention to leave. Therefore, low salaries may be very detrimental in retaining employees. Hussain, Yunus, Ishak and Daud (2014) have suggested that salary or remuneration has no significant relationship with the intention to leave among young bankers in Malaysia.

Other workplace and job related factors that are found to influence the intention to leave include: advancement and career growth (Knight & Leimer, 2010; Ayinde & Adegoye, 2012; Weng & McElroy, 2012; Nyamubarwa, 2013; Bria, et al, 2013), Job embeddedness (Knight & Leimer, 2010), job engagement (Erdil & Muceldili, 2014), Person-organisation fit (Nicol, Rounding & MacIntyre, 2011), recognition (Knight & Leimer, 2010), job role quality (Nakanishi & Imai, 2012), Job security (Zeytinoghi, et al, 2014). The study of Emberland and Rundmo (2010) suggested that job insecurity affect employees and make them more psychologically dissatisfied. This eventually affects their behavioral safety compliance and inclination to leave the organisation. The study of Augsberger, Schudrich, McGowan & Auerbach (2012), based on qualitative analysis, reveals that perceived respect is also an important factor that may determine employee intention to leave. The findings also suggested that employees perceive lack of respect

in five areas: Organisational support, fair salary and benefits, fair promotion potential, adequate communication and contingent rewards.

2.15.3 Employee Related Factors

There are also other employee related factors that have been established in the literature as antecedents to intention to quit. They include, for example, a demographic issue such as: gender. The study of Cunningham & Sagas (2003), Zhou & Volkwein, (2004), Xu (2008) suggested that women have significant higher turnover intention than their male counterparts, in terms of age (Lambert, et al, 2001), organisational tenure (Carmeli, & Weisberg, 2006), years of experience (Lou, Yu, Hsu, & Dai, 2007), organisational identification (Kumar & Singh, 2012; Lai, Chan & Lam, 2013) and areas of work (Chan & Morison, 2000).

Several studies cited above have demonstrated that there are significant correlations between the intention to leave and demographic variables. These studies reveal that the decision or intention of an employee to leave an organisation is largely influenced by demographic variables such as age, work experience, and organisational tenure. This means that with increase in age, experience, tenure and status in an organisation, the employee's intention to leave decreases.

In terms of qualifications, there are mixed results. The study of Stewart et al (2011) found positive relationship between higher educational qualification and turnover intention. On the other hand the study of Chen and Francesco (2000) and Borkowski, Amann, Song and Weiss (2007) have suggested that higher education decreases turnover intention.

Employee behavioral and attitude issues that affect employees' intention to leave are many. These may include: Employees' dispositional factors are found to be influencing their intention

to leave. The study of Oluwafemi (2013) found that employees who were emotionally unstable are high on intention to leave than employees who were emotionally stable. Organisational silence has relationship with turnover intention (Elci, Karabay, Alpkay & Sener, 2014). Organisational cynicism was negatively associated with turnover intention (Cinar, Karaoglu & Aslan, 2014; Bobbio & Manganelli, 2015). In terms of job satisfaction, there are mixed findings. Turnover intention has been reported to have significant association with job satisfaction (Kankaanranta and Rissane, 2008; Yurchisin & Park, 2010; Maier, Laumer, Eckhardt & Weitzel, (2013); Tnay, et al, 2013; Amundsen & Martinsen, 2014). The study of Hartmann and Rutherford (2015) found that job satisfaction is not associated with turnover intention. The study of Cenkci & Otken in 2014, Tod, Ellenbecker, Wang and Li in 2015, and Lagerlund, Sharp, Lindquist, Runesdotters & Tishelman in 2015, suggested that there is significant relationship between employee dissatisfaction and turnover intention. The study of Chen, Park and Park (2012) looked at the satisfaction of employee existence of need in the work-place and suggests that dissatisfaction with existence needs influences employee turnover intention.

Many studies have suggested that an individual's level of commitment plays an important role in determining his intention to leave an organisation or a group within the organisation (Whiteoak, 2007; Yurchisin, Park & O' Brien, 2010; De Gieter, Hofmans & Pepermans, 2011); Boswell, Watkins, Triana, Zardkoohi, Ren & Umphress, 2012; Zoplatis, Constanti & Theocharous, 2014; Gim, Desa & Ramayah, 2015). Cho, et al (2009) in their study found that organisational commitment decrease employees' intention to leave, but that does not have the same effect on their intention to stay within the organisation. It is also revealed that commitment profile do not act upon intended turnover in the same way as its impact on turnover. For example, the continuance dominant profile (which reflects attachment based on instrumental consideration)

has a higher level of turnover intention than profile in which affective commitment (which represents emotional attachment to an organisation) is high but has a similar turnover rate (Stanley, Vandenberghe, Vandenberg & Bentein, 2013). As opposed to some of the studies above that show significant relationship between organisational commitment and turnover intention, the study of Tnay, et al, (2013) found no significant relationship between the two variables. The study of Nouri and Parker (2013) reported that organisational commitment mediates between perceived career development and turnover intention. Career adaptability is negatively linked to turnover intentions (Chan & Mai, 2015). Nohe & Sonnatag (2014) and Karatepe & Karadas (2014) found significant relationship between work-family conflict and turnover intentions.

2.15.4 External Related Factors

There are factors that are considered as external factors. These may be such factors that are not fully controlled by organisation and or employees. These factors may include:

Perceived employability and availability of job can motivate employees to consider the option available which is among the steps toward thinking about leaving an organisation and ultimately, in the long run may lead to quitting (Cuper, Mauno, Kinnunen & Makikangas, 2011). Lambert, et al (2001) and Knight and Leimer (2010) have suggested that available job alternatives influence the intention to search for a new job and then forming intention to quit. The findings of Cuper, et al (2011) suggest that perceived employability was negatively related to turnover intention, but turnover intention was high among highly employable workers with low job control. Thus, perceived employability does not present a risk of turnover intention, unless job control is low.

Another important external related factor is creating a balance between work and personal life. This in some cases, results to work-family conflict. The study of Blomme, et al (2010) and Andres, Moelker & Soeters (2012) have suggested that employees who reported higher work – family conflict also reported higher turnover intentions. The studies revealed that work-family conflict is related to turnover intention and work-family is created by non-availability of workplace flexibility and poor organisational support.

Employees' turnover is a very important and serious issue in the Nigerian banking industry. This is due to the fact that the nature of the services rendered by banks requires keeping and maintaining competent employees. Recruiting and retaining qualified workforce is one of the major challenges of banks in Nigeria. These challenges may be as a result of competition among banks, absence of satisfied level of job security and job satisfaction. Employee turnover intention in the Nigerian Banking industry is greater than expected and serve as a key threat to the existence of most banks after consolidation (Ojedokun, 2008, Balogun & Olowodunoye, 2012,).

2.16 Theoretical Framework

There are numerous organisational behavior theories that strengthen the concepts of psychological contract and organisational justice such as the leader member exchange theory and Fairness heuristic theory. For the purpose of this research, one theory underpins this study; the social exchange theory.

The social exchange framework generally refers to any theoretical approach or conceptualisation that is characterised with exchange of resources (material or symbolic) between or among individuals. It refers to one of the main exchange concepts which are rewards, cost and

reciprocity (Sprecher, 1998). The idea of reciprocity is based on the social exchange theory which suggests that social behaviour is the result of an exchange process (Grant, 2010). The social exchange theory is distinguished by the principle of reciprocity or reciprocal exchanges (Gouldner, 1960; Blau, 1964). In other words, the social exchange theoretical viewpoint accounts for social structure: as a process of negotiated exchanges between parties based on the expectations that inputs will lead to proportionate outcome. And that social relations (such as employment relationship) are formed by the use of a subjective cost-benefit analysis and the evaluation of alternatives (Gouldner, 1960). Thus, on the basis of its recognition of economic and social exchange, this theory laid the basic foundation for understanding the relational and transactional psychological contract.

The theory hypothesises that people will provide back proportionately what they perceive to have obtained (or fail to have obtained) from the other party in the relationship (Eisenberger, Huntington, Hutchison & Sowa, 1986). It shares these three major assumptions:

- a. social behaviour is a series of exchanges
- b. individuals attempt to maximise their rewards and minimize their costs; and
- c. when individuals receive rewards from others, they feel obligated to reciprocate (Sprecher, 1998).

In other words, people who come into contact with actual reciprocity in their social exchanges feel satisfaction or a sense of 'wholeness' while people who come into contact with deprivation feel anger and resentment. People who obtained more than what they perceived as their outcome

often experience guilt or seek to justify their propensity by their own merits, creating a sense of pride and security (Hill, 1992).

To Gouldner (1960), the rule of reciprocity is a universal principle that makes it necessary for people to help and not injure those who have assisted them. Eisenberger, Lynch, Aselage and Rohdieck (2004) delineated the general reciprocity rule to distinguish between positive and negative reciprocity. In general, and in line with the social exchange theory, organisational failure to reciprocate worker contributions may be perceived as a negative situation (Cropanzano & Mitchel, 2005). When a person experiences a positive reciprocity, he will be obligated to repay positive treatment with positive actions. But if he experienced a negative reciprocity, normally the individual may repay negative treatment with negative action (Eisenberger, et al, 2004). Therefore, this idea and more specifically the issue of reciprocity in relation to duties and obligations, logically leads to the concept of psychological contract (Kingshott & Pecotich, 2007).

The concept of justice is rooted in social exchange. This concept of justice assumes that perceived justice affects all type of social exchange behaviour (Wu, 2013). Social science researchers have used the social exchange framework to assess the fairness of some social exchange. They have also stressed the role played by equity in shaping consequent exchanges (Voorhees & Brady, 2005). Individuals use their justice perception to determined and controled their participation in social exchange interactions in line with the level of fairness they experienced (Lind, 2001).

In terms of employment and other similar social relationships, individuals are expected to respond or react whenever they experienced justice or injustice. Fairness or justice theories have

recognised self interest concerned and moral motivation as the two major reasons why individuals might respond to justice or injustice in social relationship (Zoghbi-Manrique-de-Lara, et al 2013). In this regard, the social exchange theory suggested that employees may display an intended reaction to justice or injustice in order to restore social exchange dynamics that may be in their favour or one that serves their self interest (Blau, 1964). Folger, Croponzano and Goldman (2005) referred to moral behavior, in reacting to justice or injustice as a reaction that is evolutionary in nature in the form of moral automatism, emotion (such as annoyance), vengeance to bring back justice, and even irrationalities at least in the short term.

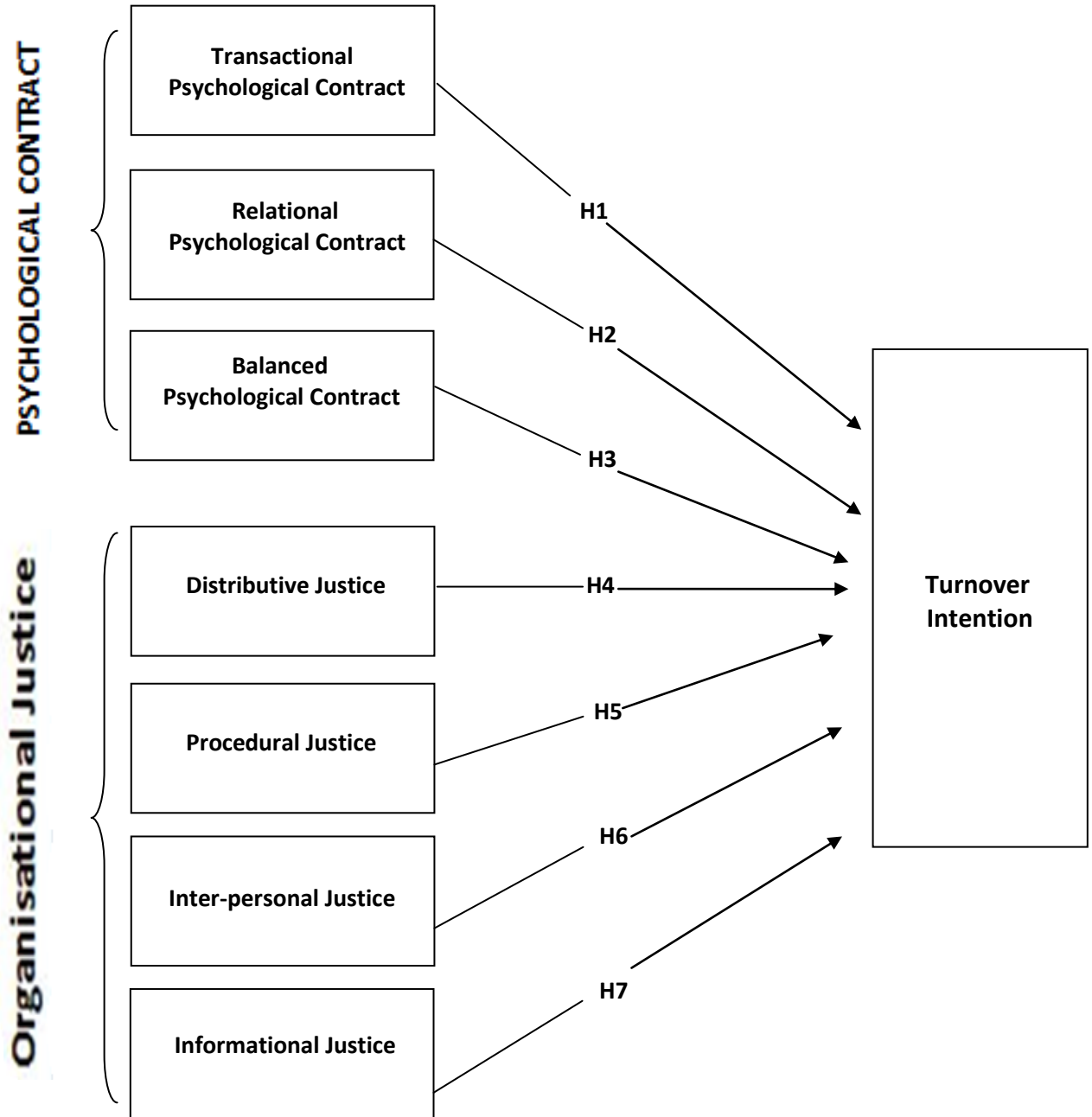
Findings from many studies have supported the existence of a chain of relationships among organisational justice, social exchange relationship and employee attitudinal and behavioural reactions (Tekleab, Takeuchi & Taylor, 2005). Thus, the social exchange theory is widely used to understand workplace behaviour (Chernyak – Hai & Tziner, 2014). It suggests that breach of psychological contract and organisational injustice are major employment relation events that lead to emotional or affective responses by employee. However, these events are expected to predict employee turnover intentions.

2.17 Research Framework

A research framework is used in study to visualise possible course of action or to present the preferred approach to an idea or thought. It is a type of intermediate theory that attempts to connect to all aspects of inquiry (e.g., problem statement, objective, literature review, methodology, data collection and analysis) (Kheng, 2010). A research framework is a representation, either graphically or in narrative form, of the main concepts or variables, and their presumed relationship with each other. It is usually best shown as a diagram (Punch, 2005).

The dependable variable in this study is the employee's intention to leave. The independent variables are the psychological contract and organisational justice. The following conceptual model displays the relationship among the variables.

Figure 2.1 Research Framework



2.18 Summary of the Chapter

The literature review focused on comparing and contrasting different studies and points of view related to the most important aspect of psychological contract, organisational justice and turnover intention. Specifically, it covered the history and concept of psychological contract and organisational justice, behavioural responses to breach or absence of implementing psychological contract and organisational justice, concept of turnover intention, antecedents of turnover intention, theoretical and conceptual framework.

Relevant literature was reviewed. Some studies related to the psychological contract that were consulted include the work of Raja et al (2004), Ulhaq et al (2011) and Mc Innis (2012). In terms of organisational justice, it include the work of Lee (2000), Yousaf (2008) Ahmad (2010), Lambert et al (2010), Adams (2011) and Aghael et al (2012). In this study, social exchange theory was used as the basis for establishing inferences among the variables under study. The theoretical viewpoint of the theory is the account for social structure as a process of negotiated exchanges between parties based on the expectations that inputs will lead to proportionate outcome. This theory laid the basic foundation for understanding the psychological contract and organisational justice. The conceptual framework identified the relationship between the independent variables and the dependent variable used in the study. The study used the three dimensions of psychological contract (relational, transactional and balanced) and four dimensions of organisational justice (procedural, distributive, interpersonal and informational) in developing the hypotheses of the study.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This section presents the research methodology that formed the foundation of this study. The methodology was used to investigate the influence of psychological contract and organisational justice on turnover intention. The section discusses the research design, population of the study, sample size and sampling technique, method of data collection, instrument and measurements of the variables, and method of data analysis that were employed in the course of the study. Justifications of the methods and processes selected are provided in this section.

3.2 Research Design

The research design that was used for this study is descriptive. Descriptive method is where data are collected for the purpose of describing and interpreting existing conditions, purposely to make discovery and explanation of events. Descriptive design was used in this study because it helps in giving accurate descriptions necessary for making policy decisions. This study assessed the situation within the banking environment, thus descriptive research is necessary for this kind of research. Descriptive research is fitting for all types of research in assessing situations as a prerequisite to inference and generalisations (Osuala, 2005). This research is a cross-sectional survey in nature. Survey enables collection of data from a large sample at a certain period of time.

3.3 Population of the Study

The population of this study was employees of banks insured as deposit money banks in Nigeria by the Nigeria Deposit Insurance Corporation (NDIC) as at 31st December, 2013. Population size

of the potential respondents was 89, 241, all staff of the banks earlier selected as of the year 2013. The confidence level of 5% will be selected and at 95% confidence interval.

Table 3.1 Population of Respondents

<i>S/N</i>	<i>Name of Banks</i>	<i>Total number of employees</i>
1.	<i>Access Bank</i>	<i>11,670</i>
2.	<i>Citibank</i>	<i>356</i>
3.	<i>Diamond Bank</i>	<i>3,805</i>
4.	<i>Eco-Bank</i>	<i>9,382</i>
5	<i>Enterprise Bank</i>	<i>578</i>
6.	<i>F.C.M.B.</i>	<i>4,202</i>
7.	<i>Fidelity Bank</i>	<i>3,490</i>
8.	<i>First Bank</i>	<i>9,823</i>
9.	<i>G.T. Bank</i>	<i>3155</i>
10.	<i>Heritage Bank</i>	<i>589</i>
11	<i>Keystone Bank</i>	<i>2,777</i>
12	<i>Main streets Bank</i>	<i>2,123</i>
13.	<i>Skye Bank</i>	<i>2,484</i>
14.	<i>Stanbic IBTC</i>	<i>4,412</i>
15	<i>Standard Chartered</i>	<i>1, 235</i>
16.	<i>Sterling Bank</i>	<i>2,672</i>
17.	<i>U. B. A.</i>	<i>10,303</i>
18	<i>Union Bank</i>	<i>4,794</i>
19	<i>Unity Bank</i>	<i>2,072</i>
20	<i>Wema Bank</i>	<i>1,440</i>
21	<i>Zenith Bank</i>	<i>7,879</i>
	<i>Total</i>	<i>89,241</i>

Source: Fact Book, 2013 & financial reports, 2013.

3.4 Sample Size and Sampling Technique

The total sample size of the potential respondents was 384, derived from all the staff of the selected banks using Krejcie and Morgan (1970) sample size table. Based on the table 384 is adequate for a population size from 76, 000 up to 100, 000 (refer to appendix 1). In order to get atleast the minimum sample required (i.e. 384) of responses, 100% copies of the questionnaire was added to the minimum sample calculated. Cochran (1962) has opined that the amount of non-response can be handled by doubling the sample size. Therefore the total number of the questionnaire that was administered was 768. Table 3.1 presents the population of individual bank and the proportional distribution of the questionnaire to each of the banks.

Therefore, the sampling frame of this study comprises all the employees of Deposit Money Banks in Nigeria. Random sampling technique is used in this research instead of non-probability sampling. This method of sampling gives each unit of the population an equal possible chance of being selected as part of the sample (Freund & Wilson, 2003). Furthermore, a random sampling is a probability sampling design that guarantees the equal and independent representation in the sample by all the population elements. It is also regarded for its high generalisability (Freund & Wilson, 2003). Furthermore, the aim of this study is to have samples drawn from various deposit money bank in Nigeria. Thus, proportionate random sampling is appropriate to the study, as shown by Freund & Wilson, (2003). Proportionate random sampling as its name implies, involves a process using simple random sampling procedure to select elements from each unit of the population. The elements drawn from each unit of the population are proportionatly distributed to the total number of its contribution to the total population.

Table 3.2 Proportional Distribution of the Sample

<i>S/N</i>	<i>Name of Banks</i>	<i>Total number of employees</i>	<i>Proportion of the sample per bank</i>
1.	<i>Access Bank</i>	<i>11,670</i>	<i>100</i>
2.	<i>Citibank</i>	<i>356</i>	<i>3</i>
3.	<i>Diamond Bank</i>	<i>3,805</i>	<i>33</i>
4.	<i>Eco-Bank</i>	<i>9,382</i>	<i>81</i>
5	<i>Enterprise Bank</i>	<i>578</i>	<i>5</i>
6.	<i>F.C.M.B.</i>	<i>4,202</i>	<i>36</i>
7.	<i>Fidelity Bank</i>	<i>3,490</i>	<i>30</i>
8.	<i>First Bank</i>	<i>9,823</i>	<i>85</i>
9.	<i>G.T. Bank</i>	<i>3155</i>	<i>27</i>
10.	<i>Heritage Bank</i>	<i>589</i>	<i>5</i>
11	<i>Keystone Bank</i>	<i>2,777</i>	<i>24</i>
12	<i>Main streets Bank</i>	<i>2,123</i>	<i>18</i>
13.	<i>Skye Bank</i>	<i>2,484</i>	<i>21</i>
14.	<i>Stanbic IBTC</i>	<i>4,412</i>	<i>38</i>
15	<i>Standard Chartered</i>	<i>1, 235</i>	<i>11</i>
16.	<i>Sterling Bank</i>	<i>2,672</i>	<i>23</i>
17.	<i>U. B. A.</i>	<i>10,303</i>	<i>87</i>
18	<i>Union Bank</i>	<i>4,794</i>	<i>41</i>
19	<i>Unity Bank</i>	<i>2,072</i>	<i>18</i>
20	<i>Wema Bank</i>	<i>1,440</i>	<i>12</i>
21	<i>Zenith Bank</i>	<i>7,879</i>	<i>68</i>
	<i>Total</i>	<i>89,241</i>	<i>768</i>

Source: Fact Book, 2013 & financial reports, 2013.

The selection of the sample size of each category of banks was made based on proportionate random sampling technique. The random number method was used in the selection of the samples. The random number method is more accurate method of selecting a sample especially for large sampling frames (Biemer & Lyberg, 2003). The breakdown of the sample size and number of questionnaire distributed to each of the bank is as shown in Table 3.1.

3.5 Method of Data Collection

A quantitative and cross-sectional data collection approach was undertaken for the study. The data used in this study was collected from primary source. The primary data was used to test the hypotheses of the study. Data was collected through direct administration of the questionnaire by the investigator or his representative(s) (assistants) and through the use of some volunteer bank's employees in almost all the banks. The purpose of the study and assurance of confidentiality of information was explained to the respondents through a cover letter that was attached to the questionnaire. Also, the letter explained to respondents that participation was voluntary.

The questionnaire was designed in English language because all the expected respondents were proficient in English language. Given the nature of the population, using questionnaire in English offered no problem of unreliable responses due to language barrier.

A Likert scale was used in rating the questions for data collection. The responses were scored on each of the scales. To prevent the respondents from answering a neutral point for easy choice, the measurement of this study uses a four-point rating scale as justified by Krosnick (1991), who argued that respondents demonstrate behaviour of either survey optimising or satisfying. In

addition, including a neutral point could lead to a decrease in measurement quality. All the psychological contract and organizational justice dimensions and turnover intention were rated using a Likert scale ranging from '1= strongly disagree to 4= strongly agree.

Eight items were used in the study to measure the constructs under study. These include the measures of transactional psychological contract, relational psychological contract, balanced psychological contract, distributive justice, procedural justice, interpersonal justice, informational justice and turnover intention. Bio-data of the respondents with respect to gender, age, work experience and educational qualification was collected.

3.5.1 Measures

Psychological contract: Was proxied by relational psychological contract, transactional psychological contract and balanced psychological contract. Relational psychological contract was operationalised and measured using 8 items scale reported in Rousseau (2000). Sample of items include 'concern for my personal welfare and stable benefits for employees' families'. Transactional psychological contract was measured with 8 items reported in Rousseau (2000). Sample of items include "a job only as long as the employer needs me and training me only for my current job". Balanced psychological contract was measured using 12 items scale reported in Rousseau (2000). Sample of the items include: "Support me to attain the highest possible level of performance and potential job opportunities outside the firm". All the psychological contract dimensions were rated using a Likert scale ranging from '1= strongly disagree; 4= strongly agree.

Organisational justice was measured using Colquitt's (2001) four dimensional questionnaire developed and validated in 2001. Colquitt's scale was developed from the work of Thibaut and Walker (1975), Leventhal (1976, 1980), Bies and Moag (1986) and Shapiro, Buttner and Barry (1994) drawing on the four dimensions of justice. Colquitt used and tested the 20 item scale on two distinct groups. First, with a sample of students and secondly with employees from two automobile manufacturing firms. Findings from the studies revealed that each of the four dimension scale was good and worthy enough of being considered as separate and distinct in capturing the dimensions of organisational justice. Distributive justice was measured using 4 items scale. Sample of the items include "Does your compensation level reflect the effort you have put into your work?" And "Is your compensation level justified, given your performance?" Procedural justice was measured using 7 items scale. Sample of the items include "Have you been able to express your view and feelings during those procedures?" And "Have those procedures upheld ethical and moral standards?" Interpersonal justice was measured using 4 items scale. Sample of the items include "Has (he/she) treated you in a polite manner?" And "Has (he/she) treated you with respect?" Lastly, informational justice was measured using 5 items scale. Sample of items in the scale include "Has (he/she) been candid in (his/her) communication with you?" And "Has (he/she) communicated details in timely manner?" All the 4 dimensions of organisational justice were rated using a Likert scale ranging from '1= strongly disagree; 4= strongly agree.

Turnover intention or intention to leave was measured using Moynihan and Pandey (2007) 2 items scale. Sample of the items include "I often look for job opportunities outside this organisation" and "I would like to spend the rest of my career with this organization". The response value of the second item was reversed before moving on with analysis. All the items

were rated using a Likert scale ranging from '1= strongly disagree; 4= strongly agree. Refer to appendix 2 for the questionnaire.

3.6 Technique of Data Analysis

Data analysis was performed using a number of methods of analysis. The data was analysed using Statistical Package for the Social Science (SPSS) software version 20. The following techniques of analyses were used:

- i. Data cleaning and screening
- ii. Factor analysis
- iii. Reliability analysis
- iv. Pearson Correlation
- v. Multiple Regression.

3.6.1 Data Cleaning and Screening

Data, in its original form, might not be conducive for analysis. This is due to the fact some of the questionnaires might have been wrongly filed or some questions are unanswered. The data screening set was conducted through an examination of basic descriptive statistics and frequency distributions. Values that were found to be out of range or improperly coded were detected. A frequency test was run for every variable to identify if there are any missing responses.

3.6.2 Factor Analysis

A factor is an underlying dimension that account for several observed variables (Kothari, 2004). Factor analysis is a data reduction technique. It takes a large number of variables and looks for a way that the data may be reduced or summarised using a smallest set of factors or components (Pallant, 2001). Factor analysis is used in this study to reduce the number of the factors in each of the dimension of the variables under study. Thus, the main aim of conducting factor analysis is to reduce the number of variables by finding the common factor among them. Factor analysis has the advantage of pointing interesting relationship among observed data that were there all the time, but not easy to see from the data alone (Kothari, 2004).

There are divergent views with respect to the adequacy of data for the purpose of factor analysis. Bartlett, Kotrlik and Higgins (2001) suggest that factor analysis should not be done with a data that has less than 100 observations because an increase in sample size will usually decrease the level at which an item loading on a factor is significant. Tabachnick and Fidell (2001) suggest that for a comforting factor analysis, the cases should be at least 300. Confirmatory factor analysis was performed for psychological contract and organisational justice variables to ensure that they are all separate constructs.

In this study, with seven variables, a sample size of 540 is higher than the minimum requirement of the desired cases for factor analysis. A sample size of more than 350 requires a factor loading of 0.30 to assess statistical significance (Hair, Black, Babin & Anderson, 2010). Hence, the minimum requirement for factor analysis was fulfilled.

The criteria for factor analysis suggested by Hair et al. (2010) employed by this study are as follows:

- a). Sample size should be 150 plus.
- b). Bartlett's test of Sphericity (test of presence of correlation among variables) needed to be significant at $p < 0.05$ or smaller.
- c). Kaiser-Meyer-Olkin (KMO)/Overall Measure of Sampling Adequacy (MSA) should be at least 0.50 or above. These values are presented as part of the output from the factor analysis.
- d). Communalities give information on how much of the variance in each item is explained. Low values (e.g., less than 0.50) could be deleted as it indicates that the item does not fit well with other items in the component. Removing items with low communalities values tend to increase the total variance explained.
- e). Items for loading and cross loading of 0.50 or greater on one factor and 0.30 or lower on the other factor have been set. To assess the significance for this study the items load less than 0.50 is deleted (Igbaria, Livaria, & Maragahh, 1995).
- f). To determine how many components (factors) to extract, there is the need to consider information provided by the output. First, using Kaiser's criterion is based on components that have an eigenvalue of more than one. To determine how many components meet this criterion, we looked at the total variance explained in the table.

3.6.3 Validity and Reliability Analysis

The central consideration of validity concerning the process of data collection is that of reliability (Mouton & Marais, 1996). Reliability considerations are important in practically every data situation but they are especially more important when data compilations are made, and

when data produced by several sources must be used together (Taylor & Cihon, 2004). This research uses instruments that were already tested by other researchers in a different context other than that of the current study. Therefore, the instruments were validated. Judgment on the instrument used in this study was arrived through two independent processes:

- i). The questionnaire was examined and certified by three independent scholars; and
- ii). It was also examined and certified by another three independent professionals in the industry under study.

The reliability research questionnaire is generally measured using Cronbach's alpha statistics. It is specifically aimed at measuring internal consistency of a questionnaire. The greater the degree of consistency and stability in an instrument, the greater is its reliability (Kumar, 2005). Cronbach's alpha is a consistency test of whether all items within the instrument measure the same thing. Cronbach's alpha is designed on scale that varies between 0 and 1. Although a negative value is possible, such a value indicates a scale in which some items measure the opposite of what other items measure. The closer the alpha is to 1.00, the greater the internal consistency of items in the research instrument.

There is some debate about what score is regarded as an acceptable level of internal reliability. Score between 0.6 and 0.8 may be regarded as good (Bryman, 2004). Ideally, Cronbach's alpha coefficient of a research scale should be above .7 (Pallant, 2005). Hair et al (2010) have suggested that the lower limit for Cronbach's alpha may decrease to 0.60 in exploratory research. Cronbach's alpha value is very sensitive to a number of items in the scale. It is common for

Cronbach's alpha value to be low. If the items are less than ten, it is possible to have a value as low as .5 (Pallant, 2001).

3.6.4 Correlation Analysis

The analysis was conducted to determine the link between the variables under study. It identified the power and direction of the linear relationship between two variables. Analysis of the results revealed the variables that correlate with the dependent variable before using multiple regression analysis.

3.6.5 Multiple Regression Analysis

This method analyses the link between several independent (predictor) variables with a single dependent (criterion) variable. Multiple regression analysis was conducted for this study to verify the influence of independent variables (Psychological contract and organisational justice) and the dependent variable (Turnover intention).

3.7 Pilot Study

A pilot study was carried out to determine the clarity and readability of the questionnaire and to test the internal reliability of the questions. Questionnaires were distributed to 80 employees of the banks in Zaria. Fifty eight (58) copies were returned a response rate of about 72.50%. Test of reliability were conducted to assess the reliability of each of scales used. The independent and the dependent variables revealed a very good level of internal consistency reliability. The internal reliability of the measures of the various dimensions of psychological contract and organisational justice are presented in table 3.2 below:

Table 3.2
Summary of Reliability Analysis of Independent and Dependent Variables

Variables	No. of items	Cronbach's Alpha
Independent Variables		
1. Psychological Contract		
Relational Psychological contract1	8	0.679
Transactional psychological contract	8	0.758
Balanced psychological contract 1	12	0.839
2. Organisational Justice		
Procedural Justice	7	.655
Distributive justice	4	.802
Interpersonal justice	4	.932
Informational justice	5	.916
Dependent Variable		
Turnover intention	2	.976

The reliability result for each dimension of the variables emerged after testing the data obtained from the pilot study. Psychological contract has 3 components and organisational justice has 4 components. The internal reliability of all the independent variable measures that were used in the pilot study ranged from 0.655 to 0.932. On the basis of the analysis, 3 dimensions of psychological contract and 4 dimensions of organisational justice met the requirement and they are found reliable. Therefore, these 7 dimensions were retained in the questionnaire for the study. The dependent variable instrument also recorded 0.976 and so considered reliable for further analysis. Cronbach's alpha of the instruments is reported in Table 3.2. The SPSS output for this analysis appears as Appendix 3.

3.8 Summary of the Chapter

This chapter contains a description of the research methodology that used in this study to examine the influence of psychological contract and organisational justice on turnover intention. Descriptive design was adopted for this study. The study used primary and cross sectional data only. The instrument for collection of data used was the questionnaire. The reliability of the instrument was tested from pilot study using Cronbach's alpha statistics. The instrument was found reliable. The population of the study was the employees of Deposit Money Banks insured by NDIC as at 31st December 2014. The population of the potential respondents amounted to eighty seven thousand two hundred and thirty three (89, 241). The sample of the respondents was arrived, using Krejcie and Morgan (1970) sample size table. Descriptive statistics, factor analysis, and correlation were used in analyzing the data. The technique employed for hypotheses testing was regression.

CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

4.1 Introduction

The main objective of this chapter is to provide the results of the research, which include data presentation, analysis and discussion of the outcome of the study. The chapter presents the results of the statistical analysis of the data. It begins with the features of the sample and descriptive statistics of the variables and report of reliability and validity of the measures used in this study. Results of factor analysis of the study are explained. Finally, the results of correlation and multiple regression analysis are also presented.

4.2 Preliminary Analysis

Preliminary analysis includes: detecting missing data, data screening and descriptive statistics.

4.2.1 Detecting Missing Data

On receiving the completed questionnaires, copies submitted were checked and we ensured that all the questions were answered. Where any exception was discovered, the attention of the respondents was drawn to answer them appropriately. This assisted in reducing the number of questions that were left unanswered in the survey. After the collection stage, the data were keyed into SPSS software. Preliminary descriptive statistics were run to confirm whether or not any missing data exist. Hair, Black, Babin and Anderson (2014) suggested that any case with not more than 15% missing data observed should be deleted as long as the sample is adequate. This suggestion is in line with Tabachnick and Fidell (2013) in that a case of missing data should be simply dropped. At this stage, 35 questionnaires were dropped as missing data.

4.2.2 Assessment of Outliers

The assessment of outliers is another important activity in data screening. The scores found to be at the 2 extreme sides of the scale that might have a significant effect on the results – either too high, too low – or a unique combination of values across several variables was deleted (Hair et al., 2010). Therefore, using multivariate analysis necessitates identification and treatment of outliers accordingly. There are several approaches to detect outliers. In this study, the case wise diagnostic subcommand in SPSS was carried out. Any cases of standardized residuals greater than 3 or lower -3 were eliminated. Hence, 66 cases from this study were deleted from further analysis.

4.2.3 Response Rate

The data for this study was collected from bank employees in Nigeria. The response rate is presented in table 4.1 below.

Table 4.1
Response Rate of the Questionnaires

	Response
No. of distributed questionnaires	768
Returned questionnaires	641
Returned and usable questionnaires.	540
Returned and excluded questionnaires.	101
Questionnaires not returned	127
Response rate	83.46%
Usable response rate	70.31%

Source: Field survey, 2015.

Table 4.1 indicates that out of the 768 questionnaires that were distributed in the course of data collection, 641 were returned. This represents 83.46% of the total questionnaires administered. A careful study of the questionnaires returned reveals that 101 of them were not properly filled in. This was checked in the process of data cleaning and screening. Errors were checked by

analysing the mean, standard deviation, minimum and maximum scores for the entire 641 cases on all the variables. At the end of data screening and analysis, 540 questionnaires were available for further analysis, which represents 70.31%. This was considered adequate, because it is more than the required minimum sample size of 384 needed for the purpose of this study.

4.3 Factor Analysis of the Research Instrument

Factor analysis was conducted on both the independent and the dependent variable and the following results were obtained:

4.3.1. Independent Variables

The independent variables, psychological contract and organisational justice were proxied and measured by the following items of the questionnaires:

4.3.1.1 Psychological Contract

The result of the factor analysis in respect of psychological contract is presented in table 4.2 below:

Table 4.2: Results of the Factor Analysis for Psychological Contract

Items	Component					
	1	2	3	4	5	6
RPC01	Concern for my welfare	.869				
RPC02	Responsive to my well-being	.876				
PRC04	Concern for my long term well-being	.748				
PRC07	Provide steady employment		.783			
PRC08	Steady benefits for employee's families		.824			
TPC01	My employer provide job as long as he needs me			.699		
TPC05	Limited involvement in organisation			.760		
TPC07	Job limited to specific responsibilities			.899		
TPC08	Perform only limited set of duties			.901		
BPC01	Support me to attain highest performance				.703	
BPC02	Helps me respond to industry standard				.732	
BPC03	Support me in meeting goals				.721	
BPC04	Adjust to new challenging requirements				.705	
BPC05	Career development				.697	
BPC06	Developmental opportunities				.712	
BPC07	Opportunities for promotion				.739	
BPC10	Job that enhance opportunities					.780
BPC11	Job opportunities outside the organisation					.760
Eigenvalue		4.027	1.606	1.453	1.183	1.028
		2.040				
Percentage of variance (62.98%)		22.37	8.92	8.07	6.57	5.71
		11.33				
KMO						.770
Bartlett's Test of Sphericity						2520.294
Significance						.000

Source: Field survey, 2015.

Table 4.2 explained the factor analysis of the three dimensions of psychological contract. The six component solution explained a total of 62.98% of the variance. To aid in the interpretation of these 6 components, varimax rotation was performed. The original measurement model of relational psychological contract comprised of 8 indicators. Therefore, 3 indicators were dropped due to the fact that they failed to meet the requirement of the factor analysis as stated in chapter three. The final result of factor analysis has 5 indicators that were separated into 2 components. The first (relational psychological contract 1) component was defined by three items (RPC01, RPC02 & RPC04) relating to relational psychological contract. The second (relational

psychological contract 2) component was part of the initial items on the questionnaire relating to relational psychological contract. It was defined by two items (RPC07 & RPC08). Based on the result of factor analysis, relational psychological contract is divided into two components.

The original measurement model of transactional psychological contract comprised of 8 indicators. Therefore, 4 indicators were dropped. The final result of factor analysis has 4 indicators that were separated into 2 components. The third (transactional psychological contract 1) and fourth (transactional psychological contract 2) components were defined by 2 items each. These items were related to dimension of transactional psychological contract. The third component consists of (TPC01 & TPC05) and the fourth component was defined by (TPC07 & TPC08).

Finally, the original measurement model of balanced psychological contract comprised of 12 indicators. Therefore, 3 indicators were dropped. The final result of factor analysis has 9 indicators that were separated into 2 components. The fifth (balanced psychological contract 1) and sixth (balanced psychological contract 2) components were represented by 7 and 2 items respectively. These last 2 components are related to balanced psychological contract. They are represented by (BPC01, BPC02, BPC03, BPC04, BPC05, BPC06 and BPC07) and (BPC10 & BPC11) items respectively. Thus, based on the result of factor analysis Balanced psychological contract is divided into two components; balanced psychological contract number 1 and balanced psychological contract number 2.

However, the Bartlett's test of Sphericity was statistically significant, supporting the factorability of the correlation matrix as the p-value was .000. This indicated the adequacy of applying the

factor analysis. Principal component's analysis revealed the presence of six components with eigenvalue exceeding 1. The six components extracted were named 1) Relational Psychological Contract1, Relational Psychological Contract 2, Transactional Psychological Contract 1, Transactional Psychological Contract 2, Balanced Psychological Contract 1 and Balanced Psychological Contract 2. The percentages of the variance were 22.37%, 11.33%, 8.92%, 8.08%, 6.57% and 5.71% respectively. The KMO measure of sampling adequacy of .770 was realised. It implies that the sample size was adequately fit for factor analysis to be conducted. The complete result regarding this factor analysis is contained in the SPSS output in appendix - 5.

4.3.1.2 Organisational Justice

The result of the factor analysis for organizational justice is presented in table 4.3:

Table 4.3

Results of the Factor Analysis for Organisational Justice

Items		Component			
		1	2	3	4
POJ01	Express my view over my salary				
POJ02	Influence over my salary level	.882			
		.869			
DOJ01	My salary reflects my effort		.920		
DOJ02	My salary is appropriate for the work I do		.930		
IPOJ01	My supervisor treats me in a polite manner			.826	
IPOJ02	My supervisor treats me with dignity			.873	
IPOJ03	My supervisor treats me with respect			.839	
IOJ03	My supervisor explains procedures reasonably				.787
IOJ04	My supervisor's communication is timely				.743
IOJ05	My supervisor tailors his communication to needs				.784
Eigenvalue		3.35	2.10	1.171	1.007
		2	3		
Percentage of variance (76.33%)		33.5	21.0	11.71	10.01
		2	3		76.33%
KMO					.718
Bartlett's Test of Sphericity					2060.366
Significance					.000

Source: Field survey, 2015

The four components solution explained a total of 76.33% of the variance. To aid in the interpretation of these four components, varimax rotation was performed. The original measurement model of procedural justice comprised of 7 indicators. Therefore, 5 indicators were dropped. The final result of factor analysis has 2 indicators. The first component (procedural justice) was defined by 2 items (POJ01 & POJ02).

The original measurement model of distributive justice comprised of 4 indicators. Therefore, 2 indicators were dropped. The second (distributive justice) component was also defined by 2 items (DOJ01 & DOJ02).

Finally, the original measurement model of interpersonal and informational justice comprised of 4 and 5 indicators, respectively. Therefore, 1 and 2 indicators were dropped respectively. The third (interpersonal justice) and fourth (informational justice) components were defined by 3 items each. These items were related to dimension of interpersonal and informational organisational justice. The third component consists of (IPOJ01, IPOJ02 & IPOJ03) and the fourth component was defined by (IOJ07 & TPC08).

However, the Bartlett's test of Sphericity was statistically significant supporting the factorability of the correlation matrix as the p-value was .000. This indicated the adequacy of applying the factor analysis. Principal component's analysis revealed the presence of three components with eigenvalue exceeding 1. The three components extracted were named 1) Procedural Organisational Justice, Distributive organisational Justice, Interpersonal Organisational Justice and Informational Organisational Justice. The percentages of the variance were 33.52%, 21.03%, 11.71%, and 10.01% respectively. The KMO measure of sampling adequacy of .718 was

realized. It implies that the sample size was adequately fit for factor analysis to be conducted. Refer to appendix - 5 for SPSS output for complete result regarding this factor analysis.

4.3.2 Dependent Variable

The dependent variable, turnover intention was measured using the following questionnaire items:

4.3.2.1 Turnover Intention

The result of the factor analysis in respect of turnover intention is presented in table 4.4 below:

Table 4.4

Results of the Factor Analysis for Turnover Intention

Items		1
TIN01	I often look for job outside my organisation	.900
TNI02	I would spend the rest of my career with my organisation	.900
Eigenvalue		1.619
Percentage of variance (80.94%)		80.94
KMO		.500
Bartlett's Test of Sphericity		259.35
Significance		8
		.000

Source: Field survey, 2015

The one component solution explains a total of 80.94% of the variance. The component was defined by two items (TIN01 & TIN02) relating to turnover intention. The eigenvalue in respect of the dependent variable was more than one. All the items reported communalities up to the required level. Refer to appendix - 3 for SPSS output regarding this result of factor analysis from the table, the KMO measure of sampling adequacy of .500. It implies that the sample size was adequately fit for factor analysis to be conducted.

However, Bartlett's test of Sphericity was statistically significant, supporting the factorability of the correlation matrix as the p-value was .000. This indicated the adequacy of applying the factor analysis. Principal component's analysis revealed the presence of three components with eigenvalue exceeding 1. The one component was named Turnover Intention. The percentage of the variance was 80.94%. The KMO measure of sampling adequacy of .500 was realized. It implies that the sample size was adequately fit for factor analysis to be conducted. Refer to appendix - 5 for SPSS output for complete result regarding this factor analysis.

4.4 Reliability Analysis

The reliability of research questionnaire is popularly and best measured by the Cronbach's alpha statistics (Pallant, 2007). The result of the reliability in respect of all the variables is presented in table 4.5 below:

Table 4.5
Summary of Reliability Analysis of Independent and Dependent Variables

Variables	No. of items	Cronbach's Alpha
Independent Variables		
1. Psychological Contract		
Relational Psychological Contract1	3	0.778
Relational Psychological Contract2	2	0.496
Transactional Psychological Contract	2	0.190
Transactional Psychological Contract2	2	0.824
Balanced Psychological Contract 1	7	0.847
Balanced Psychological Contract2	2	0.460
2. Organisational Justice		
Procedural Justice	2	.729
Distributive Justice	2	.870
Interpersonal Justice	3	.846
Informational Justice	3	.653
Dependent Variable		
Turnover Intention	2	.764

Source: Field survey, 2015

The reliability test for each dimension emerged after factor analysis was conducted. The factor analysis revealed 10 components for the two independent variables. Psychological contract had 6 components and organisational justice had 4 components. The instruments for the 3 components of psychological contract were found not reliable; relational psychological contract (2), transactional psychological contract (1) and balanced psychological contract (2) (they recorded Cronbach's alpha of 0.496, 0.190 and 0.460 respectively) and therefore were dropped. The internal reliability of all the remaining independent variables measures that were retained in the study ranged from 0.653 to 0.870. On the basis of the analysis, 3 dimensions of psychological contract and 4 dimensions of organisational justice met the requirement. Therefore, these 7 dimensions were used in testing the hypotheses earlier stated in chapter one.

The instrument used as dependent variable also recorded 0.764 and so considered reliable for further analysis. Cronbach's alpha of the instruments is reported in Table 4.5. The SPSS output for this analysis is in Appendix 6.

4.5 Correlation Analysis

Correlation analysis was conducted to explore the strength and direction of the linear relationship between independent variables and the dependent variable. Specifically, this analysis determined the inter-correlation between the variables. In determining the strength to the relationship, Pallant (2001) noted that a correlation of 0 signifies no relationship, a correlation of 1.0 signifies a perfect positive correlation, and a value of -1.0 signifies a perfect negative correlation. In interpreting the values between 0 and 1, the following guideline was suggested by Cohen (1998):

r=0.10 to 0.29 or r=-0.10 to be -0.29 small; r= 0.3 to 0.49 or r= -0.30 to -0.49 medium; r=0.50 to 1.0 or r=-0.50 to -1.0 large. The result of the Pearson correlation is presented in Table 4.8.

Table 4.6 Correlation result

	RPC	TPC	BPC	POJ	DOJ	IPOJ	IFOJ	TI
<i>RPC</i>	1							
<i>TPS</i>	0.027	1						
<i>BPC</i>	0.13**	0.226**	1					
<i>POJ</i>	-0.005	0.123**	0.26**	1				
<i>DOJ</i>	-0.021	0.021	0.248**	0.299**	1			
<i>IPOJ</i>	0.055	0.149**	0.272**	0.039	0.066	1		
<i>IFOJ</i>	-0.003	0.152**	0.317**	0.068	0.105*	0.564**	1	
<i>TI</i>	-0.002	-0.022	-0.181**	-0.183**	-0.123**	-0.034	-0.043	1

Source: Correlation Output, 2015

Note. **. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Table 4.6 indicates that psychological contract dimensions were all significantly positively related to each other except the relationship between relational psychological contract and transactional psychological contract ($r = .027$, $p = .531$). Relational psychological contract was significantly positively related to balanced psychological contract ($r = .130$, $p < .01$). Transactional psychological contract and balanced psychological contract were significantly positively related to each other ($r = .226$, $p < .01$). Thus, in terms of ranking, the relationship between transactional psychological contract and balanced psychological contract was the highest. This was followed by the relationship between relational psychological contract and balanced psychological contract.

In terms of relationship between organisational justice dimensions; Procedural justice was only significantly positively related to distributive justice ($r = .299$, $p < .01$). Distributive justice was

significantly related to informational justice ($r = .105, p < .05$) and is not related to interpersonal justice dimension ($r = .066, p < .127$). Informational justice was significantly positively related to interpersonal justice ($r = .564, p > .01$). In this study, the strongest relationship among justice dimensions was that of informational justice and interpersonal justice, then followed by the relationship between distributive and procedural justice.

Looking at the relationship among the dimensions of the two independent variables, balanced psychological contract was the only dimension that has significant relationships with all other dimensions. Transactional psychological contract was significantly related to all other variables except relational psychological contract. In terms of cross wise relationship among the variables, the relationship between balanced psychological contract and informational justice was the highest ($r = .317, p < .01$). Next was the relationship between balanced psychological contract and interpersonal justice ($r = .272, p < .01$). This was followed by the relationship between balanced psychological contract and procedural justice ($r = .260, p < .01$), and the least was the relationship between transactional psychological contract and procedural justice ($r = .123, p < .01$).

The correlation result also reported that there was no significant relationship between relational psychological contract and turnover intention of employees in the Nigerian banks ($r = -.002, p = .970$). This finding is not consistent with the findings of some previous studies such as Raja et al (2004), Ulhaq et al (2011) and Mc Innis (2012). There was no significant relationship between transactional psychological contract and turnover intention ($r = -.022, p = .608$). This finding is not consistent with finding of some previous studies such as Raja et al (2004), Ulhaq et al (2011) and Mc Innis (2012). There was significant negative relationship (inverse relationship) between

balanced psychological contract and turnover intention ($r = -.181, p < .01$). There was significant negative relationship between procedural justice and turnover intention among employees of Deposit Money Banks in Nigeria ($r = -.183, p < .01$). This is consistent with the findings of Yousaf (2008), Lambert et al (2010) and Aghael et al (2012). It also contradicts the findings of Lee (200) and Ahmad (2010) that both reported positive relationship in their studies. There was significant negative relationship between distributive justice and turnover intention ($r = -.123, p < .01$). The finding is consistent with that of Lee (2000), Yousaf (2008), Ahmad (2010), Lambert et al (2010) and Aghaei et al (2012). There was no significant relationship between interpersonal justice and turnover intention ($r = -.034, p = .430$). This finding is inconsistent with that of Yousaf (2008) who reported negative relationship between the variables. There was no significant relationship between informational justice and turnover intention ($r = -.043, p = .320$). This finding is inconsistent with that of Yousaf (2008) who reported negative relationship informational justice and turnover intention. The SPSS output for this analysis is found in Appendix 7.

4.6 Regression Analysis and Test of Hypotheses

Prior to testing the research hypotheses, the data were examined to ensure that it met the main assumptions of regression analyses. To achieve the underlying assumptions of multiple regression, the variables were checked for sample size, outliers, normality, linearity, multicollinearity, homoscedasticity and independence of residuals as suggested by Pallant (2007).

4.6.1 Sample size

There is no consensus as to the adequacy of sample size required for multiple regressions. Stevens (1996) recommends 15 subject per predictor for a reliable equation. Tabachnick and

Fidel (2007) provided a formula for calculating the sample size requirements $N > 50 + 8m$:

Where:

m is the number of independent variables.

Since there are 7 independent variables in this study, based on the suggestions made by Stevens (1996), there is the need for minimum of $15 \times 7 = 105$ samples. According to Tabachnick and Fidel (2007), there is at least $50 + 8 \times 7 = 106$. Sample used was 540. Therefore, this assumption was made.

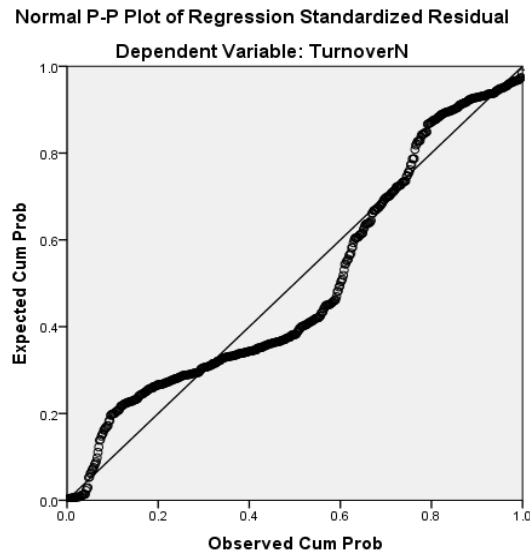
4.6.2 Outliers

Multiple regression is very sensitive to very high or very low scores. Therefore, the presence of outliers can influence the final regression results. All the variables that reported standardised residual values above 3.3 or less than -3.3 were removed as suggested by Tabachnick and Fidell (2007).

4.6.3 Normality

One of the major ways to check normality is by inspecting the normal probability plot of the regression standardised residuals (Pallat, 2005).

Figure 4.1 Normal Plot of Regression Standardised Residual



To meet the assumptions, the normal probability plot should lie in a reasonable straight diagonal line from bottom left to top right (Pallat, 2005). Figure 4.1 of the normal probability plot pictorially depicting that the normality assumption was achieved since the plot is close to the straight line, hence demonstrating that normality assumptions have not been violated.

4.6.4 Linearity

To check for linearity, this study used the residual scatter plot. If the assumptions are satisfied, the residuals should be roughly rectangularly distributed with most of the scores concentrated in the centre (along the 0 point) as suggested by Pallat (2005).

Figure 4.2 Scatterplot of Standardised Residual

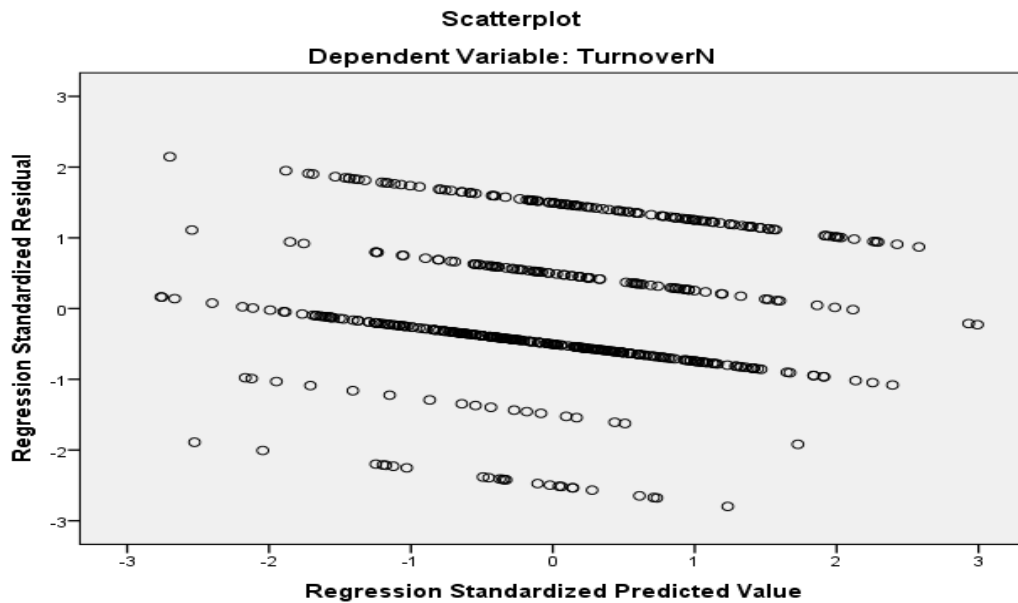


Figure 4.2 displays the scatter plot between the independent variables and the dependent variable. The plot shows that the residual scores formed a rectangular shape and most of the scores were concentrated in the centre along the zero (0) point, thus suggesting that the linearity assumption was met.

4.6.5 Multicollinearity

Multicollinearity exists when several of the independent variables are measures of similar phenomena (Freund & Wilson, 2003). One important approach to determining multicollinearity is to look at the Variance Inflated Factor (VIF) and Tolerance Value. Hair et al (2010) have suggested that any VIF that exceeds 10 indicates a potential problem of multicollinearity. Pallat (2005) suggests a tolerance level that is very near to 0 indicates the possibility of

multicollinearity. Table 4.7 shows the tolerance level and VIF values for the independent variables.

Table 4.7
Tolerance and VIF Values

Independent variables	Collinearity Statistics	
	Tolerance	VIF
Relational Psychological Contract	.975	1.026
Transactional Psychological Contract	.931	1.075
Balanced Psychological Contract	.769	1.300
Procedural Justice	.866	1.155
Distributive Justice	.874	1.144
Interpersonal Justice	.667	1.499
Informational Justice	.647	1.544

Source: Regression output, 2015

The results in Table 4.7 shows that multicollinearity does not exist among the independent variables because the tolerance values are more than 0.10, and the VIF values are less than 10.

The results indicate that the study does not have any multicollinearity problem.

4.6.6 Homoscedasticity

Homoscedasticity is assumed when there is no pattern to the data distribution, and residuals are scattered randomly around the horizontal line through 0 (Norusis, 1999). The assumption of homoscedasticity requires that the variance of the dependent variable is the same at all values of the independent variable or constant variance of the error term (Hair et al., 2010). It also appears that the homoscedasticity assumption for other variables was not violated (Appendix 8).

Durbin-Watson can be used to test the independence of error terms (Norusis, 1999). The general rule of thumb is that if the Durbin-Watson value is between 1.50 and 2.50, the assumption of independence on the error terms is not violated (Norusis, 1999). The Durbin-Watson value of

1.806 in this study met the general rule of thumb and ensures that the assumption of independence of error terms is not violated.

Therefore, the evaluation on assumptions of linearity, homoscedasticity, normality, independence on the error terms, and multicollinearity revealed no significant violation of assumption. Therefore, multiple regression analysis is considered suitable in testing the research hypotheses.

4.6.7 Test of Hypotheses

Table 4.8 Regression Result

<i>Variable</i>	<i>Intercept</i>	<i>Coefficient</i>	<i>t-statistic</i>
Relational	0.011	0.015 (0.032)	0.349
Transactional	0.019	0.026 (0.031)	0.593
Balanced	-0.124	-0.146 (0.041)	-3.043**
Procedural	-0.108	-0.135 (0.036)	-2.973**
Distributive	0.031	-0.048 (0.029)	-1.07
Inter-Personal	0.002	0.002 (0.041)	0.047
Informational	0.011	0.012 (0.047)	0.237
R2	0.056		
Adj R2	0.043		
F-Statistics	4.490		
Durbin Watson	1.806		

Source: Regression output, 2015

Multiple regression analysis was conducted to determine the influence of psychological contract and organisational justice on turnover intention. The regression analysis identifies the most

contributory variables among the dimensions of psychological contract and organisational justice that best predicts the employees' turnover intention in the Nigerian banking industry. The results showed in Table 4.8 demonstrate that the regression equation with predictors that were significant, $R = 0.236$, $R^2 = 0.056$, $R^2 \text{ adj} = 0.043$, $F = 4.490$, $P < .001$. In other words, the multiple correlation coefficients between the predictor and the dependent variable were .236. The predictor accounted for 5.6% of the variance. The generalisability of this model in another population was .043. The value of R^2 dropped to only .013 (about 1.3%) in the adjusted $R^2 \text{ adj}$, which indicates that the cross validity of this model was fine. The significant F-test revealed that the relationship between the dependent variable and the independent variables was linear and the model significantly predicted the dependent variable. The F-test = 4.490, $P < .001$ indicates an overall significant prediction in the independent variables to the dependent variables, but it lacks information about the importance of each independent variable.

Hypothesis 1: Transactional Psychological Contract and Turnover Intention: Hypothesis 1 predicted that transactional psychological contract has no significant influence on employee turnover intention in the Nigerian banking industry. The regression coefficient linking transactional psychological contract and turnover intention was not significant ($\beta = .026$, $t = .593$, $p = .554$). Thus, hypothesis 1 was supported.

Hypothesis 2: Relational Psychological Contract and Turnover Intention: Hypothesis 2 predicted that relational psychological contract has no significant influence on employee turnover intention in the Nigerian banking industry. The regression coefficient linking relational psychological contract and turnover intention was not significant ($\beta = .015$, $t = .349$, $p = .727$). Thus, hypothesis 2 was supported.

Hypothesis 3: Balanced Psychological Contract and Turnover Intention: Hypothesis 3 predicted that balanced psychological contract has no significant influence on employee turnover intention in the Nigerian banking industry. The regression coefficient result was significant ($\beta = -.146$, $t = -3.043$, $p = .002$). Therefore, balanced psychological contract is a likely predictor of turnover intention among employees in the Nigerian banking industry. Thus, hypothesis 3 was not supported.

Hypothesis 4: Distributive Justice and Turnover Intention: Hypothesis 4 predicted that distributive justice has no significant influence on employee turnover intention in the Nigerian banking industry. The regression coefficient linking distributive justice and turnover intention was not significant ($\beta = -.048$, $t = -1.070$, $p = .285$). Thus, hypothesis 4 was supported.

Hypothesis 5: Procedural Justice and Turnover Intention: Hypothesis 5 predicted that procedural justice contract has no significant influence on employee turnover intention in the Nigerian banking industry. The regression coefficient result was significant ($\beta = -.135$, $t = -2.973$, $p = .003$). Therefore, procedural justice is a likely predictor of turnover intention among employees of Nigerian banking industry. Thus, hypothesis 5 was not supported.

Hypothesis 6: Interpersonal Justice and Turnover Intention: Hypothesis 6 predicted that interpersonal justice has no significant influence on employee turnover intention in the Nigerian banking industry. The regression coefficient linking Interpersonal justice and turnover intention was not significant ($\beta = .002$, $t = .047$, $p = .962$). Thus, hypothesis 6 was supported.

Hypothesis 7: Informational Justice and Turnover Intention: Hypothesis 7 predicted that informational justice has no significant influence on employee turnover intention in the Nigerian

banking industry. The regression coefficient linking informational and turnover intention was not significant ($\beta=.011$, $t=.237$, $p=.813$). Thus, hypothesis 7 was supported.

Table 4.12 shows the individual contributor of each predictor with a regression equation. Among the seven predictors, balanced psychological contract ($\beta=-.146$, $t=-3.043$, $p=.002$) had the highest standardised beta coefficient, which indicates that balanced psychological contract was the most important variable in predicting the turnover intention. The other important predictor in descending order was procedural justice ($\beta=-.135$, $t=-2.198$, $p=.003$) However, relational psychological contract ($\beta=.015$, $t=.349$, $p=.727$), transactional psychological contract ($\beta=.026$, $t=.593$, $p=.554$), distributive justice ($\beta=-.048$, $t=-1.070$, $p=.285$), interpersonal justice ($\beta=.002$, $t=.047$, $p=.962$), and informational justice ($\beta=.012$, $t=.237$, $p=.813$) are not significantly related to turnover intention. Two predictor variables impacted on the dependent variable in the direction hypothesised. This means that employees who experienced non-fulfilment of the balanced psychological contract and procedural justice are more likely to experience higher level of turnover intention. The SPSS output for this analysis is in Appendix 8.

4.7 Discussion of Findings

The aim of this study is to examine the influence of psychological contract and organisational justice in predicting employee turnover intention. The study further contributes to the psychological contract and organisational justice theory by examining the implications of the variables on turnover intention. The present research findings also contribute to literature on psychological contract, organisational justice and turnover intention. In particular, the present findings contribute to turnover intention literature by providing additional evidence in support of

the notion that psychological contract and organisational justice help in increasing negative work behaviours.

As regards to psychological contract, two of the three predicted hypotheses were supported. As predicted, the relational and transactional psychological contracts have no significant influence on employees' turnover intention. These were supported. Therefore, the result suggests that employee in Nigerian banks, even when they perceived that relational and transactional contract are not met, may not result to turnover intention as predicted by psychological contract theory.

Also, the result suggests that the prediction balanced psychological contract had no significant influence on employee was not supported. The implication of this result suggests that when employees perceived that there is no stability in their career progression and external marketability (i.e. balanced psychological contract), they are likely to experience turnover intention. This is in line with the suggestion of Mueller and Price (1990) that turnover intention can be prevented by the quality and quantity of organisational opportunities. This result may be due to the fact that employees in the banking sector are not much worried about the issue of financial incentive (i.e. transactional psychological contract that is financially driven) and the relational aspect of the employment relationship. The emphasis is now focusing on career opportunities in both the internal and external work environments. The findings are also in line with what the literature suggests that if the employee perceived that the organisation has not made commitment to him, he/she usually does not reciprocate (Rousseau, 1990).

The test of hypotheses indicates that only perception of procedural justice makes contribution to turnover intentions. The results revealed that procedural justice and distributive justice were positively significantly correlated. While both procedural and distributive justices were

negatively significantly correlated with turnover intention, the implication of this finding is that employees are highly concerned about how decision that affects them is arrived at. This implies that the more employees perceived that the procedures followed by their organization to arrived at a decision as unfair, the more they have the intention to leave the organisation. This is in line with the suggestion of Kim and Mouborgne (2003) that people care about the decisions you make, but they even care more about the process you used along the way. This same position is supported by the theory of justice that states that people are more accepting of decisions that result from fair procedures than with decisions that result from unfair processes.

This study could not indicate any empirical evidence of the influence of interpersonal and informational justice on turnover intention. But the study revealed that there was significant positive relationship between informational justice and interpersonal justice. Their relationship is even more significant than any other relationship that exists among the variables under study. By implication, it does not mean that other dimensions of organisational justice cannot influence employees' turnover intention. But more importantly, employees in the Nigerian banking industry placed more emphasis on procedural justice than other dimensions of organisational justice.

This study used turnover intention as an indicator of employees' responses to psychological contract and organisational justice. Employees in the banking industry are significant, because their attitudes and behaviors are essential to the quality of service and the success of banks. Employee turnover is particularly important in the banking industry due to high level of customer-employee relationship. In this direction, this study has implication for antecedents of

employees' turnover research in the Nigerian banking industry by providing contrary empirical evidence for those relationships that have been reported in other part of the world.

Therefore, turnover intention is dysfunctional even when employees enjoyed good condition of service, interpersonal relations and timely information concerning their present job. Even when employees perceived their condition of service as fair, they were likely to leave an organisation. Thus, the relationship between psychological contract, organisational justice and turnover intention may need further investigation especially in the Nigerian work environment.

4.8 Summary of the chapter

The chapter presented the results of the statistical analyses of the hypotheses. Factor analysis was used to arrive at more important items in each of the variable used in the study. Reliability and validity of each construct was examined. The entire construct used in the analysis met the requirement of reliability and validity.

The contribution of each predictor was ascertained using regression equation. Among the seven hypotheses only two are found to be significant. Among the predictors balanced psychological contract was the most important variable in predicting the turnover intention. The other important predictor in descending order was procedural justice. However, relational psychological contract, transactional psychological contract, distributive justice, interpersonal justice, and informational justice were found not significantly influencing turnover intention.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

Employees are very important resources in any organisation because they are the foundation upon which organisations are built. Understanding the nature of workplace relationship is very important to both employers and employees, because their behaviors are central to providing quality products or services to customers. There is growing concern among the management and other stakeholders in the Nigerian banks about the issue of the degree of labour turnover. Psychological contract and organisational justice are two important constructs that have been established in the literature to affect employees' turnover and turnover intentions. Therefore, the main objective of this study was to examine the influence of psychological contract and organisational justice in the Nigerian banking industry.

In chapter one, seven specific objectives were developed. From these research objectives, seven hypotheses were also developed. The chapter explained the significance of the study, scope and limitations to the study.

Relevant literature was reviewed. Some studies related to the psychological contract that were consulted include the work of Raja et al (2004), Ulhaq et al (2011) and Mc Innis (2012). In terms of organisational justice, it include the work of Lee (2000), Yousaf (2008) Ahmad (2010), Lambert et al (2010), Adams (2011) and Aghael et al (2012). In this study, social exchange theory was used as the basis for establishing inferences among the variables under study. The theoretical viewpoint of the theory is the account for social structure as a process of negotiated exchanges between parties based on the expectations that inputs will lead to proportionate

outcome and that social relations (such as employment relationship) are formed by the use of a subjective cost-benefit analysis and the evaluation of alternatives (Gouldner, 1960). Thus, on the basis of its recognition of economic and social exchange, this theory laid the basic foundation for understanding the psychological contract and organisational justice. The conceptual framework identified the relationship between the independent variables and the dependent variable used in the study. The study used the three dimensions of psychological contract (relational, transactional and balanced) and four dimensions of organisational justice (procedural, distributive, interpersonal and informational) in developing the hypotheses of the study.

Descriptive design was adopted for this study. The study used primary and cross sectional data only. The instrument for collection of data used was the questionnaire. The reliability of the instrument was tested using Cronbach's alpha statistics. The instrument was found reliable. The population of the study was the employees of Deposit Money Banks insured by NDIC as at 31st December 2014. The population of the potential respondents amounted to eighty seven thousand two hundred and thirty three (87, 233). The sample of the respondents was arrived, using Krejcie and Morgan (1970) sample size table. Descriptive statistics, factor analysis, and correlation were used in analyzing the data. The technique employed for hypotheses testing was regression.

The individual contribution of each predictor was obtained using regression equation. Among the seven predictors, balanced psychological contract was the most important variable in predicting the turnover intention. The other important predictor in descending order was procedural justice. However, relational psychological contract, transactional psychological contract, distributive justice, interpersonal justice, and informational justice were found not significantly related to turnover intention.

5.2 Conclusion

The main objective of this study was to examine the influence of psychological contract and organisational justice on turnover intention. Based on the findings of this study, we conclude that the Nigerian banking industry is faced with a number of challenges in terms of human resource development. These include issues related to meeting the expectations of employees.

Psychological contract is negatively influencing employee turnover intention in Nigerian banks. Thus, in addition to possible factors related to an individual employee's personality traits and prior job experience, employees are influenced by their perception of the nature of psychological contract with their employers. Therefore, it could be concluded that if bank employees perceive career progression in their organisation, they are likely not to have turnover intention.

Organisational justice is part of the basic needs of employees. Employees want to be valued as humans not only as human capital of an organisation. Employees want their ideas to be considered as important. They also want to be educated on the rationale behind the decisions reached by management. Thus, it could be concluded that if a bank staff perceive fairness in procedures used by his organisation, he is likely to have lower turnover intention.

5.3 Recommendations

This research has made findings which will enable us to make inference on employees in the Nigerian banking industry. Based on the findings, the following recommendations are made:

- i).** Banks should continue in their efforts at maintaining very good personnel welfare and wellbeing.

ii). Despite the fact that the result indicates that transactional psychological contract does not correlate and influence turnover intention, it is a very important tool for enhancing the relationships between employer and employees. In terms of transactional psychological contract, employees indicate that they are exposed to well defined responsibilities. This should continue to be encouraged.

iii). Bank managers should consider what they do to foster the development of positive perception with regards to career progression of their employees. This can be achieved through alignment of employees' perception that the Nigerian banking industry encourages long-term career progression and external marketability.

iv). The findings also revealed that employees were very sensitive to the signals conveyed through their organizations' decision making processes. Therefore, the decision making process should incorporate more employees, such that they can perceive the whole process as being fair and just. Therefore, in order to achieve this, more open communication is needed especially before arriving at vital decisions.

v). Despite the fact that most employees perceived that what they received as outcome of their effort as being fair, there are many with contrary views. More open communication is needed to enhance the perception of more employees about what they receive as being fair and just compared to their contributions.

vi). Banks should continue in their efforts at maintaining and encouraging very good interpersonal interactions among employees. Despite the fact that the findings in this study did

indicate that issues of interpersonal relations are of less important in determining employees' turnover intention, theoretically and practically it is still very important.

vii). Banks should continue in their efforts at maintaining and encouraging timely communication of information about employees' tasks.

5.4 Suggestions for further studies

This study provides a platform for psychological contract and organisational justice studies especially in the Nigerian context. Future research should examine other relevant variables found to be important in previous organisational studies. Also, future research could improve the generalisability of the result. The data collection procedures utilised by the current study was cross sectional. This may make the causality ambiguous. Thus, longitudinal study might be recommended for future research.

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APPENDIX 1

Krejcie and Morgan Sample Size Table

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

APPENDIX 2

Department of Business Administration
Faculty of Administration
Ahmadu Bello University, Zaria.
Kaduna State, Nigeria.

Dear Sir.

ACADEMIC RESEARCH QUESTIONNAIRE

Thank you in advance for taking your valuable time to participate in this survey, which focuses on your experiences and opinions concerning employees' behaviours at work. Specifically, the primary goal of the current study is to better understand how employees behave in the workplace, to fulfil the requirements for the award of Doctor of Philosophy (PhD) by the above-named university.

I would like to inform you that you have been randomly selected to participate in this survey. However, your participation in this survey is completely voluntary. If you refuse to participate or refuse to answer any question from the survey, you are welcome to withdraw at any time and rest assured that your relationship with the researcher will not be affected.

Please complete the survey within the time available. It should take you approximately 10-15 minutes to complete the survey. Upon completion of the survey, please return it to the researcher or the research assistant.

Please be assured that your responses will only be used for academic purpose. Hence, your identity will never be known throughout any part of the research process. If you are interested in the survey I am conducting or have any questions about it, please do not hesitate to contact me at the number and email address below.

Thank you very much in anticipation of your responses.

Yours sincerely,

Salisu Umar

PhD Candidate

Phone: 08065825865

E-mail: salumar2002@yahoo.com

PART A: The following questions ask you about your relationship with your current employer. To what extent has your employer made the following commitment or obligation to you? Please indicate as honestly and as objectively as you can. Use the scales provided below to indicate your level of agreement or disagreement with each statement.

Strongly Disagree	Disagree	Agree	Strongly Agree
1	2	3	4

RPC01	My employer has concern for my personal welfare.	1	2	3	4
RPC02	My employer is responsive to my personal concerns and well-being.	1	2	3	4
RPC03	My employer makes decisions with my interest in mind.	1	2	3	4
RPC04	My employer has concern for my long term well-being.	1	2	3	4
RPC05	My employer provides secure employment.	1	2	3	4
RPC06	My employer pays wages and benefits that I can count on.	1	2	3	4
RPC07	My employer provide steady employment	1	2	3	4
RPC08	My employer provides stable benefits for employees' families.	1	2	3	4
TPC01	My employer provide job to me only as long as he needs me.	1	2	3	4
TPC02	My employer makes no commitments to retain me in the future.	1	2	3	4
TPC03	My employer provides me with short term employment.	1	2	3	4
TPC04	My employer provides job for a short term only.	1	2	3	4
TPC05	My employer provides me with limited involvement in the organization.	1	2	3	4
TPC06	My employer provides me with training only for my current job.	1	2	3	4
TPC07	My employer provides me with job limited to specific, well defined responsibilities.	1	2	3	4
TPC08	My employer requires me to perform only a limited set of duties.	1	2	3	4
BPC01	My employer supports me to attain the highest possible level of performance.	1	2	3	4
BPC02	My employer helps me respond to ever greater industry standards.	1	2	3	4
BPC03	My employer supports me in meeting increasingly higher goals.	1	2	3	4
BPC04	My employer enables me to adjust to new, challenging performance requirements.	1	2	3	4
BPC05	My employer provides opportunity for career development within	1	2	3	4

	this organization.				
BPC06	My employer encourages developmental opportunities within this organization.	1	2	3	4
BPC07	My employer provides advancement within the organization.	1	2	3	4
BPC08	My employer provides opportunities for promotion.	1	2	3	4
BPC09	My employer helps me develop externally marketable skills.	1	2	3	4
BPC10	My employer provides job assignments that enhance my external marketability.	1	2	3	4
BPC11	My employer enhance potential job opportunities outside the organization	1	2	3	4
BPC12	My employer enhances contacts that create employment opportunities	1	2	3	4

PART B: The following questions are to assess organizational justice in your organization. The procedural justice (POJ) refer to the procedures used to arrive at you compensation level. The distributive justice (DOJ) items refer to your compensation level. The interpersonal justice (IPOJ) items refer to your relationship with your supervisor/manager. Informational justice (IOJ) items refer to how you perceived the information communicated to you in your organization. Please indicate as honestly and as objectively as you can about yourself. Use the scales provided to indicate your level of agreement or disagreement with each statement.

Strongly Disagree		Disagree		Agree		Strongly Agree	
1		2		3		4	
POJ01	I have the opportunity to express my views during the procedures to arrive at my salary	1	2	3	4		
POJ02	I have influence over my salary level arrived at by the procedures	1	2	3	4		
POJ03	My organization apply those procedures to arrive at my salary consistently	1	2	3	4		
POJ04	The procedures to arrive at my salary are free from bias	1	2	3	4		
POJ05	The procedures to arrive at my salary are based on accurate information	1	2	3	4		
POJ06	I have been able to appeal the salary level arrived at by the procedures used by my organization	1	2	3	4		
POJ07	The procedures to arrive at my pay upheld ethical and moral standards	1	2	3	4		

DOJ01	My salary level reflects the effort I have put into my work	1	2	3	4
DOJ02	My salary level is appropriate for the work I have completed	1	2	3	4
DOJ03	My salary level reflects what I have contributed to the organization	1	2	3	4
DOJ04	My salary level is justified, given my performance	1	2	3	4
IPOJ01	My supervisor treat me in a polite manner	1	2	3	4
IPOJ02	My supervisor treat me with dignity	1	2	3	4
IPOJ03	My supervisor treat me with respect	1	2	3	4
IPOJ04	My supervisor refrain from improper remarks or comments	1	2	3	4
IOJ01	My supervisor is been candid in his communication with me	1	2	3	4
IOJ02	My supervisor explain procedures thoroughly	1	2	3	4
IOJ03	My supervisor's explanations regarding procedures reasonable	1	2	3	4
IOJ04	My supervisor communicate details in a timely manner	1	2	3	4
IOJ005	My supervisor seems to tailor his communication to individuals' specific needs	1	2	3	4

PART C: The following questions ask you about your decision/intention pertaining your organization. Please use the scales provided to indicate your level of agreement or disagreement with each statement.

Strongly Disagree		Disagree		Agree		Strongly Agree			
1		2		3		4			
TIN01	I often look for job opportunities outside this organization					1	2	3	4
TIN02	I would like to be very happy to spend the rest of my career with this organization					1	2	3	4

PART D

INSTRUCTION:

Please read and tick as appropriate in the provided boxes your exact assessment of the following demographic information:

1. What is your gender?

Male	1
Female	2

2. What is your age?

21-30	1
31-40	2
	3
51 and above	4

3. How long have you been in the present job?

Less than 1 year	1
1-5 years	2
6 -10 years	3
11 years and above	4

4. Highest Educational Qualification

Doctorate Degree	1
Master's Degree	2
First Degree/HND	3
OND/Diploma	4

Appendix 3: Reliability of the Instruments (Pilot Study)

Scale: Relational Psychological Contract

Case Processing Summary

		N	%
Cases	Valid	58	100.0
	Excluded ^a	0	.0
	Total	58	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.679	8

Item Statistics

	Mean	Std. Deviation	N
RPC01	2.19	.805	58
RPC02	2.14	.805	58
RPC03	2.21	.811	58
RPC04	2.48	.883	58
RPC05	1.93	.672	58
RPC06	2.12	.818	58
RPC07	1.93	.617	58
RPC08	2.19	.783	58

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RPC01	15.00	8.947	.488	.619
RPC02	15.05	8.401	.621	.583
RPC03	14.98	8.123	.684	.565
RPC04	14.71	8.421	.535	.603
RPC05	15.26	12.300	-.171	.750
RPC06	15.07	9.995	.248	.679
RPC07	15.26	10.230	.338	.657
RPC08	15.00	10.105	.247	.678

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.19	11.946	3.456	8

Scale: Transactional Psychological Contract

Case Processing Summary

		N	%
Cases	Valid	58	100.0
	Excluded ^a	0	.0
	Total	58	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.758	8

Item Statistics

	Mean	Std. Deviation	N
TPC01	3.22	.460	58
TPC02	3.10	.552	58
TPC03	2.81	.805	58
TPC04	2.81	.945	58
TPC05	3.03	.591	58
TPC06	3.28	.586	58
TPC07	3.03	.725	58
TPC08	3.09	.756	58

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TPC01	21.16	9.853	.473	.736
TPC02	21.28	9.221	.569	.718
TPC03	21.57	8.671	.446	.736
TPC04	21.57	8.074	.459	.740
TPC05	21.34	9.528	.426	.738
TPC06	21.10	9.673	.388	.744
TPC07	21.34	8.826	.483	.728
TPC08	21.29	8.597	.511	.722

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
24.38	11.433	3.381	8

Scale: Balanced Psychological Contract**Case Processing Summary**

		N	%
Cases	Valid	58	100.0
	Excluded ^a	0	.0
	Total	58	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.839	12

Item Statistics

	Mean	Std. Deviation	N
BPC01	3.21	.642	58
BPC02	3.09	.601	58
BPC03	3.03	.700	58
BPC04	3.14	.661	58
BPC05	3.21	.614	58
BPC06	3.17	.625	58
BPC07	3.21	.554	58
BPC08	3.10	.742	58
BPC09	2.83	.798	58
BPC10	2.02	.737	58
BPC11	1.98	.577	58
BPC12	2.12	.727	58

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BPC01	30.90	18.796	.732	.810
BPC02	31.02	19.947	.555	.824
BPC03	31.07	18.311	.749	.807
BPC04	30.97	19.262	.619	.818
BPC05	30.90	19.007	.729	.811
BPC06	30.93	18.907	.734	.810
BPC07	30.90	19.849	.634	.820
BPC08	31.00	19.018	.575	.821
BPC09	31.28	18.870	.546	.824
BPC10	32.09	21.519	.179	.853
BPC11	32.12	23.055	-.018	.860
BPC12	31.98	21.701	.156	.855

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
34.10	23.287	4.826	12

Scale: Distributive Justice

Case Processing Summary

		N	%
Cases	Valid	58	100.0
	Excluded ^a	0	.0
	Total	58	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.802	4

Item Statistics

	Mean	Std. Deviation	N
DOJ01	1.95	.347	58
DOJ02	1.93	.368	58
DOJ03	1.83	.425	58
DOJ04	1.90	.406	58

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
DOJ01	5.66	.932	.680	.727
DOJ02	5.67	.891	.691	.717
DOJ03	5.78	.879	.562	.783
DOJ04	5.71	.913	.554	.784

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
7.60	1.507	1.227	4

Scale: Procedural Justice**Case Processing Summary**

		N	%
Cases	Valid	58	100.0
	Excluded ^a	0	.0
	Total	58	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.655	7

Item Statistics

	Mean	Std. Deviation	N
POJ01	1.79	.669	58
POJ02	1.83	.566	58
POJ03	2.17	.841	58
POJ04	2.21	.767	58
POJ05	2.19	.783	58
POJ06	2.03	.674	58
POJ07	2.09	.708	58

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
POJ01	12.52	6.745	.315	.634
POJ02	12.48	6.851	.377	.620
POJ03	12.14	5.770	.449	.592
POJ04	12.10	5.498	.612	.536
POJ05	12.12	6.213	.375	.617
POJ06	12.28	7.186	.179	.670
POJ07	12.22	6.809	.265	.648

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14.31	8.288	2.879	7

Scale: Interpersonal Justice

Case Processing Summary

		N	%
Cases	Valid	58	100.0
	Excluded ^a	0	.0
	Total	58	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.932	4

Item Statistics

	Mean	Std. Deviation	N
IPOJ01	3.17	.566	58
IPOJ02	3.10	.612	58
IPOJ03	3.12	.623	58
IPOJ04	2.95	.782	58

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
IPOJ01	9.17	3.514	.848	.913
IPOJ02	9.24	3.274	.895	.895
IPOJ03	9.22	3.230	.899	.893
IPOJ04	9.40	2.945	.774	.948

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12.34	5.633	2.373	4

Scale: Informational Justice

Case Processing Summary

		N	%
Cases	Valid	58	100.0
	Excluded ^a	0	.0
	Total	58	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.916	5

Item Statistics

	Mean	Std. Deviation	N
IOJ01	3.03	.725	58
IOJ02	2.98	.607	58
IOJ03	2.91	.657	58
IOJ04	2.93	.746	58
IOJ05	2.86	.687	58

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
IOJ01	11.69	5.656	.760	.903
IOJ02	11.74	6.125	.768	.901
IOJ03	11.81	5.595	.893	.875
IOJ04	11.79	5.290	.861	.881
IOJ05	11.86	6.086	.661	.921

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14.72	8.800	2.966	5

Scale: Turnover Intention

Case Processing Summary

		N	%
Cases	Valid	58	100.0
	Excluded ^a	0	.0
	Total	58	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.976	2

Item Statistics

	Mean	Std. Deviation	N
TIN01	3.19	.606	58
NTINO2	3.19	.606	58

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TIN01	3.19	.367	.952	.
NTINO2	3.19	.367	.952	.

Mean	Variance	Std. Deviation	N of Items
6.38	1.433	1.197	2

APPENDIX 4: SPSS OUTPUT (Factor Analysis)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.770
Approx. Chi-Square		2520.294
Bartlett's Test of Sphericity	Df	153
	Sig.	.000

Anti-image Matrices

		RPC01	RPC02	RPC04	RPC07	RPC08	TPC01
Anti-image Covariance	RPC01	.495	-.292	-.116	.028	.003	.012
	RPC02	-.292	.475	-.154	-.042	-.015	-.006
	RPC04	-.116	-.154	.710	.005	-.003	-.001
	RPC07	.028	-.042	.005	.855	-.278	-.009
	RPC08	.003	-.015	-.003	-.278	.866	.053
	TPC01	.012	-.006	-.001	-.009	.053	.942
	TPC05	-.054	.023	.039	.047	.026	-.091
	TPC07	-.006	-.015	.048	-.005	.023	-.075
	TPC08	.001	.004	-.020	.004	-.040	.050
	BPC01	-.012	.009	.014	.021	.019	-.083
	BPC02	.008	-.019	.016	-.026	.011	.024
	BPC03	-.003	-.027	.027	.002	-.023	.052
	BPC04	-.001	-.006	-.010	-.009	.048	-.043
	BPC05	.012	.018	-.061	.016	-.059	-.029
	BPC06	-.001	.004	-.029	-.022	.021	-.011
	BPC07	-.008	-.006	.001	-.016	-.009	.034
	BPC10	-.009	.004	-.014	-.026	.041	-.044
BPC11	.019	-.006	-.014	-.110	-.015	.024	
Anti-image Correlation	RPC01	.641 ^a	-.601	-.196	.044	.005	.018
	RPC02	-.601	.639 ^a	-.265	-.065	-.023	-.009
	RPC04	-.196	-.265	.790 ^a	.007	-.003	-.001
	RPC07	.044	-.065	.007	.574 ^a	-.323	-.010
	RPC08	.005	-.023	-.003	-.323	.514 ^a	.059
	TPC01	.018	-.009	-.001	-.010	.059	.565 ^a
	TPC05	-.079	.035	.048	.053	.029	-.097
	TPC07	-.011	-.032	.083	-.007	.036	-.112
	TPC08	.001	.008	-.034	.007	-.061	.074
	BPC01	-.022	.017	.022	.030	.027	-.112
	BPC02	.016	-.037	.026	-.038	.016	.033
	BPC03	-.006	-.051	.042	.004	-.032	.070
	BPC04	-.001	-.012	-.015	-.013	.066	-.056
	BPC05	.022	.035	-.097	.022	-.085	-.040
BPC06	-.002	.008	-.048	-.033	.031	-.016	

Anti-image Matrices

		TPC05	TPC07	TPC08	BPC01	BPC02	BPC03
Anti-image Covariance	RPC01	-.054	-.006	.001	-.012	.008	-.003
	RPC02	.023	-.015	.004	.009	-.019	-.027
	RPC04	.039	.048	-.020	.014	.016	.027
	RPC07	.047	-.005	.004	.021	-.026	.002
	RPC08	.026	.023	-.040	.019	.011	-.023
	TPC01	-.091	-.075	.050	-.083	.024	.052
	TPC05	.936	-.036	.008	.088	-.058	-.010
	TPC07	-.036	.468	-.330	-.019	.003	-.072
	TPC08	.008	-.330	.491	-.035	-.001	.041
	BPC01	.088	-.019	-.035	.581	-.197	-.043
	BPC02	-.058	.003	-.001	-.197	.568	-.167
	BPC03	-.010	-.072	.041	-.043	-.167	.582
	BPC04	-.061	.040	-.027	-.090	-.059	-.094
	BPC05	.013	.007	.004	-.009	-.041	-.023
	BPC06	-.059	-.002	-.032	-.025	.015	-.101
	BPC07	.013	-.031	.039	-.093	-.052	-.030
	BPC10	.004	-.058	.008	-.022	.024	-.015
	BPC11	.008	.030	-.044	-.012	.064	-.029
Anti-image Correlation	RPC01	-.079 ^a	-.011	.001	-.022	.016	-.006
	RPC02	.035	-.032 ^a	.008	.017	-.037	-.051
	RPC04	.048	.083	-.034 ^a	.022	.026	.042
	RPC07	.053	-.007	.007	.030 ^a	-.038	.004
	RPC08	.029	.036	-.061	.027	.016 ^a	-.032
	TPC01	-.097	-.112	.074	-.112	.033	.070 ^a
	TPC05	.608	-.055	.012	.119	-.079	-.014
	TPC07	-.055	.586	-.689	-.037	.005	-.138
	TPC08	.012	-.689	.563	-.066	-.002	.078
	BPC01	.119	-.037	-.066	.859	-.343	-.075
	BPC02	-.079	.005	-.002	-.343	.834	-.290
	BPC03	-.014	-.138	.078	-.075	-.290	.876
	BPC04	-.080	.074	-.049	-.150	-.099	-.156
	BPC05	.017	.013	.009	-.017	-.072	-.041
	BPC06	-.084	-.004	-.064	-.046	.027	-.184

Anti-image Matrices

		BPC04	BPC05	BPC06	BPC07	BPC10	BPC11
Anti-image Covariance	RPC01	-.001	.012	-.001	-.008	-.009	.019
	RPC02	-.006	.018	.004	-.006	.004	-.006
	RPC04	-.010	-.061	-.029	.001	-.014	-.014
	RPC07	-.009	.016	-.022	-.016	-.026	-.110
	RPC08	.048	-.059	.021	-.009	.041	-.015
	TPC01	-.043	-.029	-.011	.034	-.044	.024
	TPC05	-.061	.013	-.059	.013	.004	.008
	TPC07	.040	.007	-.002	-.031	-.058	.030
	TPC08	-.027	.004	-.032	.039	.008	-.044
	BPC01	-.090	-.009	-.025	-.093	-.022	-.012
	BPC02	-.059	-.041	.015	-.052	.024	.064
	BPC03	-.094	-.023	-.101	-.030	-.015	-.029
	BPC04	.625	-.048	-.053	-.103	.027	-.078
	BPC05	-.048	.559	-.219	-.112	-.021	.012
	BPC06	-.053	-.219	.517	-.095	-.013	-.037
	BPC07	-.103	-.112	-.095	.582	-.017	-.042
	BPC10	.027	-.021	-.013	-.017	.881	-.231
BPC11	-.078	.012	-.037	-.042	-.231	.840	
Anti-image Correlation	RPC01	-.001 ^a	.022	-.002	-.014	-.014	.029
	RPC02	-.012	.035 ^a	.008	-.011	.006	-.009
	RPC04	-.015	-.097	-.048 ^a	.002	-.017	-.019
	RPC07	-.013	.022	-.033	-.023 ^a	-.030	-.129
	RPC08	.066	-.085	.031	-.013	.047 ^a	-.017
	TPC01	-.056	-.040	-.016	.046	-.048	.027 ^a
	TPC05	-.080	.017	-.084	.018	.004	.009
	TPC07	.074	.013	-.004	-.059	-.090	.048
	TPC08	-.049	.009	-.064	.073	.013	-.069
	BPC01	-.150	-.017	-.046	-.161	-.031	-.017
	BPC02	-.099	-.072	.027	-.091	.034	.092
	BPC03	-.156	-.041	-.184	-.051	-.021	-.041
	BPC04	.902	-.081	-.093	-.172	.037	-.108
	BPC05	-.081	.841	-.407	-.197	-.030	.017
BPC06	-.093	-.407	.849	-.174	-.019	-.057	

Anti-image Matrices

		RPC01	RPC02	RPC04	RPC07	RPC08	TPC01
Anti-image Correlation	BPC07	-.014	-.011	.002	-.023	-.013	.046
	BPC10	-.014	.006	-.017	-.030	.047	-.048
	BPC11	.029	-.009	-.019	-.129	-.017	.027

Anti-image Matrices

		TPC05	TPC07	TPC08	BPC01	BPC02	BPC03
Anti-image Correlation	BPC07	.018	-.059	.073	-.161	-.091	-.051
	BPC10	.004	-.090	.013	-.031	.034	-.021
	BPC11	.009	.048	-.069	-.017	.092	-.041

Anti-image Matrices

		BPC04	BPC05	BPC06	BPC07	BPC10	BPC11
Anti-image Correlation	BPC07	-.172	-.197	-.174	.901	-.023	-.060
	BPC10	.037	-.030	-.019	-.023	.700	-.269
	BPC11	-.108	.017	-.057	-.060	-.269	.702

a. Measures of Sampling Adequacy(MSA)

	Initial	Extraction
RPC01	1.000	.763
RPC02	1.000	.778
RPC04	1.000	.579
RPC07	1.000	.640
RPC08	1.000	.693
TPC01	1.000	.506
TPC05	1.000	.595
TPC07	1.000	.846
TPC08	1.000	.831
BPC01	1.000	.541
BPC02	1.000	.574
BPC03	1.000	.542
BPC04	1.000	.524
BPC05	1.000	.525
BPC06	1.000	.568
BPC07	1.000	.569
BPC10	1.000	.635
BPC11	1.000	.626

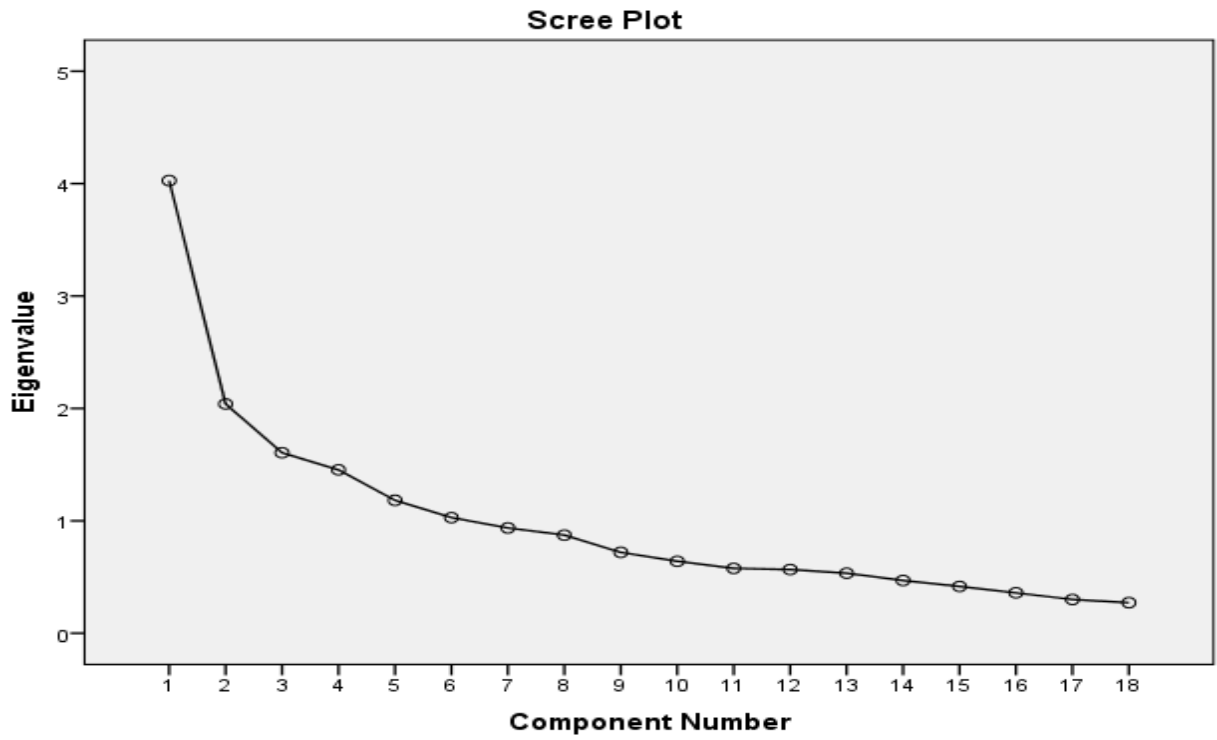
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.027	22.371	22.371	4.027	22.371	22.371
2	2.040	11.331	33.702	2.040	11.331	33.702
3	1.606	8.920	42.622	1.606	8.920	42.622
4	1.453	8.074	50.697	1.453	8.074	50.697
5	1.183	6.570	57.267	1.183	6.570	57.267
6	1.028	5.713	62.980	1.028	5.713	62.980
7	.937	5.203	68.183			
8	.873	4.850	73.033			
9	.719	3.996	77.029			

10	.640	3.556	80.585		
11	.577	3.206	83.791		
12	.567	3.150	86.941		
13	.534	2.966	89.907		
14	.469	2.606	92.514		
15	.416	2.313	94.827		
16	.359	1.996	96.823		
17	.300	1.669	98.491		
18	.272	1.509	100.000		

Total Variance Explained

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	3.674	20.411	20.411
2	2.101	11.672	32.083
3	1.721	9.561	41.644
4	1.360	7.554	49.198
5	1.348	7.491	56.689
6	1.132	6.290	62.980
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			

Extraction Method: Principal Component Analysis.



	Component					
	1	2	3	4	5	6
RPC01		.826				
RPC02		.837				
RPC04		.729				
RPC07				.704		
RPC08				.658	-.394	
TPC01						.565
TPC05				-.311		.671
TPC07	.386		.788			
TPC08	.336		.805			
BPC01	.685					
BPC02	.670					
BPC03	.710					
BPC04	.686					
BPC05	.682					
BPC06	.734					
BPC07	.717					
BPC10					.652	
BPC11				.449	.550	

Extraction Method: Principal Component Analysis.^a

a. 6 components extracted.

	Component					
	1	2	3	4	5	6
RPC01		.869				
RPC02		.876				
RPC04		.748				
RPC07				.783		
RPC08				.824		
TPC01						.699
TPC05						.760
TPC07			.899			
TPC08			.901			
BPC01	.703					
BPC02	.732					
BPC03	.721					
BPC04	.705					
BPC05	.697					
BPC06	.712					
BPC07	.739					
BPC10					.780	
BPC11					.760	

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.^a

a. Rotation converged in 5 iterations.

Component Transformation Matrix

Component	1	2	3	4	5	6
1	.924	.191	.245	.064	.186	.109
2	-.161	.971	-.136	.094	-.017	-.056
3	-.321	.074	.904	.091	.240	.092
4	-.035	-.119	-.164	.819	.422	-.330
5	-.113	.013	-.257	-.362	.835	.305
6	-.065	-.019	-.105	.421	-.180	.880

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Component Score Coefficient Matrix

	Component					
	1	2	3	4	5	6
RPC01	-.029	.420	.028	-.033	-.039	.028
RPC02	-.022	.421	.030	.012	-.031	-.010
RPC04	-.011	.359	-.059	-.014	.054	-.031
RPC07	-.013	-.016	-.018	.577	.056	.050
RPC08	-.012	-.009	.024	.621	-.125	.003
TPC01	-.041	-.015	-.019	.005	.060	.629
TPC05	-.019	.008	-.025	.060	-.093	.689
TPC07	-.036	-.007	.534	-.010	-.018	.027
TPC08	-.047	.001	.544	.019	-.011	-.050
BPC01	.204	-.031	.065	-.092	-.057	-.108
BPC02	.229	-.022	.017	-.026	-.195	-.068
BPC03	.207	-.007	.027	-.001	-.067	-.068
BPC04	.199	-.010	-.076	-.041	.021	.056
BPC05	.195	-.012	-.096	.064	.031	.051
BPC06	.185	-.004	-.044	.038	.064	.081
BPC07	.212	-.012	-.070	.006	.039	-.055
BPC10	-.058	.007	.018	-.110	.606	.012
BPC11	-.018	-.016	-.054	.048	.575	-.046

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Component Score Covariance Matrix

Component	1	2	3	4	5	6
1	1.000	.000	.000	.000	.000	.000
2	.000	1.000	.000	.000	.000	.000
3	.000	.000	1.000	.000	.000	.000
4	.000	.000	.000	1.000	.000	.000
5	.000	.000	.000	.000	1.000	.000
6	.000	.000	.000	.000	.000	1.000

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.718
Approx. Chi-Square	2060.366
Bartlett's Test of Sphericity Df	45
Sig.	.000

Anti-image Matrices

		POJ01	POJ02	DOJ01	DOJ02	IPOJ01	IPOJ02
Anti-image Covariance	POJ01	.636	-.348	-.050	.010	-.056	.004
	POJ02	-.348	.639	-.019	-.033	.035	-.022
	DOJ01	-.050	-.019	.382	-.289	.008	-.005
	DOJ02	.010	-.033	-.289	.382	-.017	.025
	IPOJ01	-.056	.035	.008	-.017	.554	-.157
	IPOJ02	.004	-.022	-.005	.025	-.157	.402
	IPOJ03	.024	.023	.001	-.010	-.103	-.216
	IOJ03	-.005	-.022	-.069	.052	-.054	-.004
	IOJ04	.024	-.036	.077	-.105	-.005	-.035
	IOJ05	-.063	.029	-.002	-.010	-.006	-.026
Anti-image Correlation	POJ01	.603 ^a	-.546	-.102	.020	-.093	.008
	POJ02	-.546	.611 ^a	-.038	-.067	.059	-.043
	DOJ01	-.102	-.038	.558 ^a	-.755	.018	-.012
	DOJ02	.020	-.067	-.755	.552 ^a	-.037	.064
	IPOJ01	-.093	.059	.018	-.037	.856 ^a	-.333
	IPOJ02	.008	-.043	-.012	.064	-.333	.762 ^a
	IPOJ03	.047	.046	.004	-.025	-.217	-.533
	IOJ03	-.009	-.037	-.152	.115	-.099	-.010
	IOJ04	.040	-.058	.161	-.219	-.008	-.071
	IOJ05	-.093	.043	-.003	-.019	-.009	-.048

Anti-image Matrices

		IPOJ03	IOJ03	IOJ04	IOJ05
Anti-image Covariance	POJ01	.024	-.005	.024	-.063
	POJ02	.023	-.022	-.036	.029
	DOJ01	.001	-.069	.077	-.002
	DOJ02	-.010	.052	-.105	-.010
	IPOJ01	-.103	-.054	-.005	-.006
	IPOJ02	-.216	-.004	-.035	-.026
	IPOJ03	.409	-.059	-.045	-.018
	IOJ03	-.059	.537	-.228	-.190
	IOJ04	-.045	-.228	.602	-.076
	IOJ05	-.018	-.190	-.076	.732
Anti-image Correlation	POJ01	.047 ^a	-.009	.040	-.093
	POJ02	.046	-.037 ^a	-.058	.043
	DOJ01	.004	-.152	.161 ^a	-.003
	DOJ02	-.025	.115	-.219	-.019 ^a
	IPOJ01	-.217	-.099	-.008	-.009
	IPOJ02	-.533	-.010	-.071	-.048
	IPOJ03	.788	-.126	-.090	-.033
	IOJ03	-.126	.782	-.401	-.303
	IOJ04	-.090	-.401	.780	-.114
	IOJ05	-.033	-.303	-.114	.851

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
POJ01	1.000	.797
POJ02	1.000	.781
DOJ01	1.000	.880
DOJ02	1.000	.889
IPOJ01	1.000	.714
IPOJ02	1.000	.808
IPOJ03	1.000	.783
IOJ03	1.000	.717
IOJ04	1.000	.631
IOJ05	1.000	.632

Extraction Method: Principal

Component Analysis.

Total Variance Explained

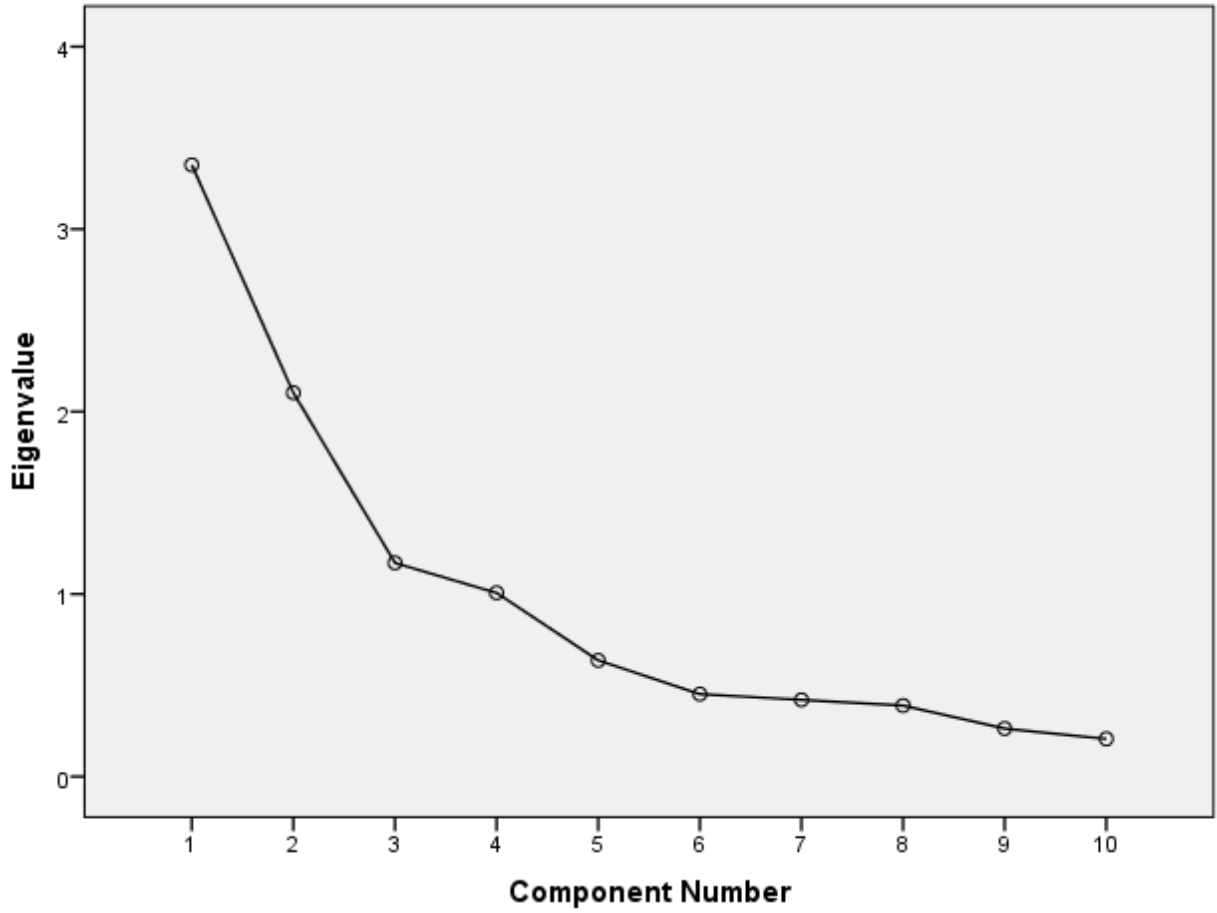
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.352	33.520	33.520	3.352	33.520	33.520
2	2.103	21.032	54.552	2.103	21.032	54.552
3	1.171	11.707	66.259	1.171	11.707	66.259
4	1.007	10.066	76.325	1.007	10.066	76.325
5	.637	6.369	82.694			
6	.452	4.517	87.211			
7	.420	4.202	91.413			
8	.389	3.891	95.303			
9	.263	2.632	97.936			
10	.206	2.064	100.000			

Total Variance Explained

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2.316	23.163	23.163
2	1.956	19.561	42.723
3	1.770	17.697	60.420
4	1.591	15.906	76.325
5			
6			
7			
8			
9			
10			

Extraction Method: Principal Component Analysis.

Scree Plot



Component Matrix^a

	Component			
	1	2	3	4
POJ01		.601	.602	
POJ02		.631	.571	
DOJ01	.332	.732	-.460	
DOJ02	.348	.706	-.506	
IPOJ01	.704			.383
IPOJ02	.746	-.345		.358
IPOJ03	.761	-.341		
IOJ03	.741			-.406
IOJ04	.685			-.394
IOJ05	.592			-.529

Extraction Method: Principal Component Analysis.^a

a. 4 components extracted.

Rotated Component Matrix^a

	Component			
	1	2	3	4
POJ01				.882
POJ02				.869
DOJ01			.920	
DOJ02			.930	
IPOJ01	.826			
IPOJ02	.873			
IPOJ03	.839			
IOJ03		.787		
IOJ04		.743		
IOJ05		.784		

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.^a

a. Rotation converged in 5 iterations.

Component Transformation Matrix

Component	1	2	3	4
1	.701	.635	.263	.191
2	-.379	-.052	.698	.605
3	.053	-.025	-.639	.767
4	.602	-.770	.190	.091

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Component Score Coefficient Matrix

	Component			
	1	2	3	4
POJ01	.019	-.037	-.094	.589
POJ02	-.008	-.023	-.074	.574
DOJ01	.005	-.059	.548	-.059
DOJ02	-.006	-.032	.560	-.098
IPOJ01	.426	-.154	.010	.035
IPOJ02	.435	-.125	-.026	.020
IPOJ03	.396	-.073	.013	-.042
IOJ03	-.078	.453	-.033	-.016
IOJ04	-.086	.434	-.001	-.056
IOJ05	-.188	.517	-.077	.000

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Component Score Covariance Matrix

Component	1	2	3	4
1	1.000	.000	.000	.000
2	.000	1.000	.000	.000
3	.000	.000	1.000	.000
4	.000	.000	.000	1.000

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Approx. Chi-Square		259.358
Bartlett's Test of Sphericity	Df	1
	Sig.	.000

Anti-image Matrices

		TIN01	TIN02
Anti-image Covariance	TIN01	.617	-.382
	TIN02	-.382	.617
Anti-image Correlation	TIN01	.500 ^a	-.619
	TIN02	-.619	.500 ^a

a. Measures of Sampling Adequacy(MSA)

Communalities

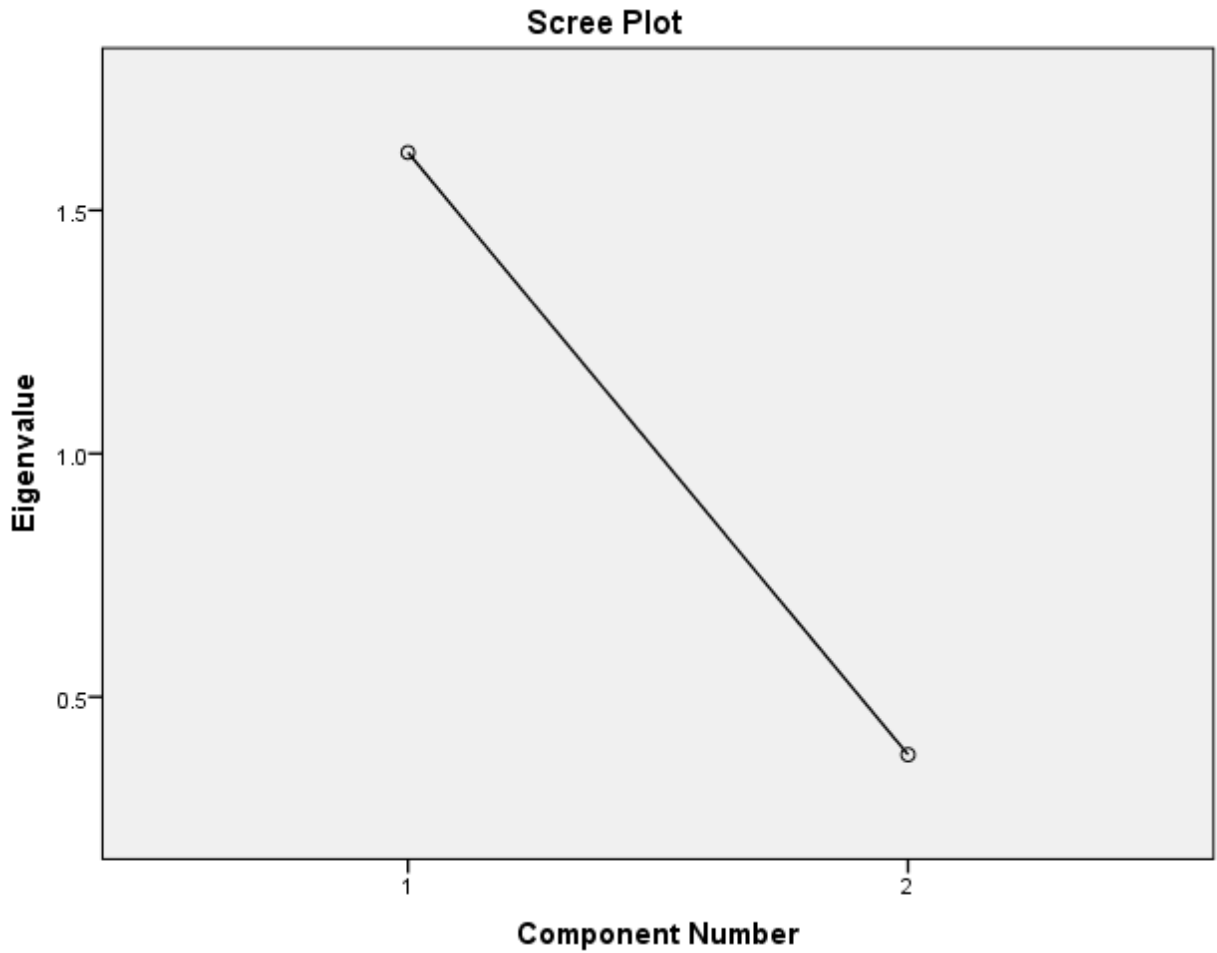
	Initial	Extraction
TIN01	1.000	.809
TIN02	1.000	.809

Extraction Method: Principal

Component Analysis.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.619	80.935	80.935	1.619	80.935	80.935
2	.381	19.065	100.000			

Extraction Method: Principal Component Analysis.



Component Matrix^a

	Component
	1
TIN01	.900
TIN02	.900

Component Score

Coefficient Matrix

	Component
	1
TIN01	.556
TIN02	.556

Extraction Method:

Principal Component

Analysis.

Rotation Method:

Varimax with Kaiser

Normalization.

Component Score

Covariance Matrix

Component	1
1	1.000

Extraction Method: Principal
Component Analysis.

Rotation Method: Varimax
with Kaiser Normalization.

Appendix 5: Reliability Test

Scale: Relational Psychological Contract

Case Processing Summary

		N	%
Cases	Valid	540	100.0
	Excluded ^a	0	.0
	Total	540	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.778	3

Item Statistics

	Mean	Std. Deviation	N
RPC01	2.11	.813	540
RPC02	2.09	.766	540
RPC04	2.19	.855	540

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RPC01	4.28	1.955	.659	.651
RPC02	4.31	2.027	.687	.627
RPC04	4.20	2.111	.512	.817

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
6.40	4.114	2.028	3

Scale: Relational Psychological Contract2

Case Processing Summary

		N	%
Cases	Valid	540	100.0
	Excluded ^a	0	.0
	Total	540	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.496	2

Item Statistics

	Mean	Std. Deviation	N
RPC07	1.99	.690	540
RPC08	2.14	.783	540

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RPC07	2.14	.614	.333	.
RPC08	1.99	.477	.333	.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
4.13	1.450	1.204	2

Scale: Transactional Psychological Contract2**Case Processing Summary**

		N	%
Cases	Valid	540	100.0
	Excluded ^a	0	.0
	Total	540	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.190	2

Item Statistics

	Mean	Std. Deviation	N
TPC01	3.24	.550	540
TPC05	2.96	.705	540

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TPC01	2.96	.497	.108	.
TPC05	3.24	.303	.108	.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
6.20	.884	.940	2

Scale: Transactional Psychological Contract

Case Processing Summary

		N	%
Cases	Valid	540	100.0
	Excluded ^a	0	.0
	Total	540	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.824	2

Item Statistics

	Mean	Std. Deviation	N
TPC07	3.02	.755	540
TPC08	2.96	.793	540

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TPC07	2.96	.629	.702	.
TPC08	3.02	.569	.702	.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
5.98	2.038	1.428	2

Scale: Balanced Psychological Contract

Case Processing Summary

		N	%
Cases	Valid	540	100.0
	Excluded ^a	0	.0
	Total	540	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.847	7

Item Statistics

	Mean	Std. Deviation	N
BPC01	2.86	.853	540
BPC02	2.79	.858	540
BPC03	2.79	.827	540
BPC04	2.89	.816	540
BPC05	2.81	.843	540
BPC06	2.83	.846	540
BPC07	2.69	.822	540

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BPC01	16.78	13.543	.588	.829
BPC02	16.86	13.478	.594	.828
BPC03	16.85	13.554	.611	.825
BPC04	16.76	13.711	.593	.828
BPC05	16.84	13.580	.590	.828
BPC06	16.82	13.368	.626	.823
BPC07	16.96	13.473	.631	.822

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.65	17.958	4.238	7

Scale: Balanced Psychological Contract2

Case Processing Summary

		N	%
Cases	Valid	540	100.0
	Excluded ^a	0	.0
	Total	540	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.460	2

Item Statistics

	Mean	Std. Deviation	N
BPC10	2.17	.747	540
BPC11	2.01	.727	540

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BPC10	2.01	.529	.299	.
BPC11	2.17	.558	.299	.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
4.17	1.412	1.188	2

Scale: Procedural Justice**Case Processing Summary**

		N	%
Cases	Valid	540	100.0
	Excluded ^a	0	.0
	Total	540	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.729	2

Item Statistics

	Mean	Std. Deviation	N
POJ01	1.84	.769	540
POJ02	1.78	.665	540

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
POJ01	1.78	.442	.579	.
POJ02	1.84	.591	.579	.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
3.62	1.625	1.275	2

Scale: Distributive Justice**Case Processing Summary**

		N	%
Cases	Valid	540	100.0
	Excluded ^a	0	.0
	Total	540	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.870	2

Item Statistics

	Mean	Std. Deviation	N
DOJ01	2.09	.860	540
DOJ02	2.07	.853	540

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
DOJ01	2.07	.728	.770	.
DOJ02	2.09	.739	.770	.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
4.16	2.597	1.611	2

Scale: Interpersonal Justice

Case Processing Summary

		N	%
Cases	Valid	540	100.0
	Excluded ^a	0	.0
	Total	540	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.846	3

Item Statistics

	Mean	Std. Deviation	N
IPOJ01	3.03	.769	540
IPOJ02	3.05	.732	540
IPOJ03	3.06	.709	540

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
IPOJ01	6.11	1.796	.654	.844
IPOJ02	6.10	1.738	.757	.742
IPOJ03	6.08	1.829	.732	.768

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
9.14	3.734	1.932	3

Scale: Informational Justice

Case Processing Summary

		N	%
Cases	Valid	540	100.0
	Excluded ^a	0	.0
	Total	540	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.652	3

Item Statistics

	Mean	Std. Deviation	N
IOJ01	2.98	.759	540
IOJ04	2.95	.722	540
IOJ05	2.86	.755	540

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
IOJ01	5.82	1.504	.465	.550
IOJ04	5.84	1.540	.495	.512
IOJ05	5.93	1.570	.427	.602

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
8.79	2.948	1.717	3

Scale: Turnover Intention

Case Processing Summary

		N	%
Cases	Valid	540	100.0
	Excluded ^a	0	.0
	Total	540	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.764	2

Item Statistics

	Mean	Std. Deviation	N
TIN01	3.27	.567	540
TIN02	3.23	.572	540

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TIN01	3.23	.327	.619	.
TIN02	3.27	.321	.619	.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
6.50	1.048	1.024	2

Appendix 6: Correlations Result

Descriptive Statistics

	Mean	Std. Deviation	N
RelationalPSCN	2.1321	.67606	540
TransactionalPSCN	2.9880	.71386	540
BalancedPSCN	2.8066	.60539	540
ProceduralOJN	1.8083	.63730	540
DistributiveOJN	2.0815	.80572	540
InterpersonalOJN	3.0481	.64414	540
InformationalOJN	2.9309	.57229	540
TurnoverN	3.2519	.51191	540

Correlations

		RelationalPSCN	TransactionalPS CN	BalancedPSCN
RelationalPSCN	Pearson Correlation	1	.027	.130**
	Sig. (2-tailed)		.531	.002
	N	540	540	540
TransactionalPSCN	Pearson Correlation	.027	1	.226**
	Sig. (2-tailed)	.531		.000
	N	540	540	540
BalancedPSCN	Pearson Correlation	.130**	.226**	1
	Sig. (2-tailed)	.002	.000	
	N	540	540	540
ProceduralOJN	Pearson Correlation	-.005	.123**	.260**
	Sig. (2-tailed)	.908	.004	.000
	N	540	540	540
DistributiveOJN	Pearson Correlation	-.021	.021	.248**
	Sig. (2-tailed)	.618	.625	.000
	N	540	540	540
InterpersonalOJN	Pearson Correlation	.055	.149**	.272**
	Sig. (2-tailed)	.198	.001	.000
	N	540	540	540
InformationalOJN	Pearson Correlation	-.003	.152**	.317**
	Sig. (2-tailed)	.945	.000	.000
	N	540	540	540
TurnoverN	Pearson Correlation	-.002	-.022	-.181**
	Sig. (2-tailed)	.970	.608	.000
	N	540	540	540

Correlations

		ProceduralOJN	DistributiveOJN	InterpersonalOJN
RelationalPSCN	Pearson Correlation	-.005	-.021	.055**
	Sig. (2-tailed)	.908	.618	.198
	N	540	540	540
TransactionalPSCN	Pearson Correlation	.123	.021	.149**
	Sig. (2-tailed)	.004	.625	.001
	N	540	540	540
BalancedPSCN	Pearson Correlation	.260**	.248**	.272
	Sig. (2-tailed)	.000	.000	.000
	N	540	540	540
ProceduralOJN	Pearson Correlation	1	.299**	.039**
	Sig. (2-tailed)		.000	.365
	N	540	540	540
DistributiveOJN	Pearson Correlation	.299	1	.066**
	Sig. (2-tailed)	.000		.127
	N	540	540	540
InterpersonalOJN	Pearson Correlation	.039	.066**	1**
	Sig. (2-tailed)	.365	.127	
	N	540	540	540
InformationalOJN	Pearson Correlation	.068	.105**	.564**
	Sig. (2-tailed)	.115	.015	.000
	N	540	540	540
TurnoverN	Pearson Correlation	-.183	-.123	-.034**
	Sig. (2-tailed)	.000	.004	.430
	N	540	540	540

Correlations

		InformationalOJN	TurnoverN
RelationalPSCN	Pearson Correlation	-.003	-.002
	Sig. (2-tailed)	.945	.970
	N	540	540
TransactionalPSCN	Pearson Correlation	.152	-.022
	Sig. (2-tailed)	.000	.608
	N	540	540
BalancedPSCN	Pearson Correlation	.317**	-.181**
	Sig. (2-tailed)	.000	.000
	N	540	540
ProceduralOJN	Pearson Correlation	.068	-.183**
	Sig. (2-tailed)	.115	.000
	N	540	540
DistributiveOJN	Pearson Correlation	.105	-.123
	Sig. (2-tailed)	.015	.004
	N	540	540
InterpersonalOJN	Pearson Correlation	.564	-.034**
	Sig. (2-tailed)	.000	.430
	N	540	540
InformationalOJN	Pearson Correlation	1	-.043**
	Sig. (2-tailed)		.320
	N	540	540
TurnoverN	Pearson Correlation	-.043	1
	Sig. (2-tailed)	.320	
	N	540	540

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Appendix 7: Regression

Descriptive Statistics

	Mean	Std. Deviation	N
TurnoverN	3.2519	.51191	540
RelationalPSCN	2.1321	.67606	540
TransactionalPSCN	2.9880	.71386	540
BalancedPSCN	2.8066	.60539	540
ProceduralOJN	1.8083	.63730	540
DistributiveOJN	2.0815	.80572	540
InterpersonalOJN	3.0481	.64414	540
InformationalOJN	2.9309	.57229	540

Correlations

		TurnoverN	RelationalPSCN	TransactionalPS CN	BalancedPSCN
Pearson Correlation	TurnoverN	1.000	-.002	-.022	-.181
	RelationalPSCN	-.002	1.000	.027	.130
	TransactionalPSCN	-.022	.027	1.000	.226
	BalancedPSCN	-.181	.130	.226	1.000
	ProceduralOJN	-.183	-.005	.123	.260
	DistributiveOJN	-.123	-.021	.021	.248
	InterpersonalOJN	-.034	.055	.149	.272
	InformationalOJN	-.043	-.003	.152	.317
	Sig. (1-tailed)	TurnoverN	.	.485	.304
RelationalPSCN		.485	.	.266	.001
TransactionalPSCN		.304	.266	.	.000
BalancedPSCN		.000	.001	.000	.
ProceduralOJN		.000	.454	.002	.000
DistributiveOJN		.002	.309	.313	.000
InterpersonalOJN		.215	.099	.000	.000
InformationalOJN		.160	.472	.000	.000
N		TurnoverN	540	540	540
	RelationalPSCN	540	540	540	540
	TransactionalPSCN	540	540	540	540
	BalancedPSCN	540	540	540	540
	ProceduralOJN	540	540	540	540
	DistributiveOJN	540	540	540	540
	InterpersonalOJN	540	540	540	540

InformationalOJN	540	540	540	540
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Correlations

		ProceduralOJN	DistributiveOJN	InterpersonalOJN
Pearson Correlation	TurnoverN	-.183	-.123	-.034
	RelationalPSCN	-.005	-.021	.055
	TransactionalPSCN	.123	.021	.149
	BalancedPSCN	.260	.248	.272
	ProceduralOJN	1.000	.299	.039
	DistributiveOJN	.299	1.000	.066
	InterpersonalOJN	.039	.066	1.000
	InformationalOJN	.068	.105	.564
	TurnoverN	.000	.002	.215
	RelationalPSCN	.454	.309	.099
Sig. (1-tailed)	TransactionalPSCN	.002	.313	.000
	BalancedPSCN	.000	.000	.000
	ProceduralOJN	.	.000	.182
	DistributiveOJN	.000	.	.064
	InterpersonalOJN	.182	.064	.
	InformationalOJN	.058	.007	.000
	TurnoverN	540	540	540
	RelationalPSCN	540	540	540
	TransactionalPSCN	540	540	540
	BalancedPSCN	540	540	540
N	ProceduralOJN	540	540	540
	DistributiveOJN	540	540	540
	InterpersonalOJN	540	540	540
	InformationalOJN	540	540	540
	InformationalOJN	540	540	540

Correlations

		InformationalOJN
Pearson Correlation	TurnoverN	-.043
	RelationalPSCN	-.003
	TransactionalPSCN	.152
	BalancedPSCN	.317
	ProceduralOJN	.068
	DistributiveOJN	.105
	InterpersonalOJN	.564
	InformationalOJN	1.000
	TurnoverN	.160
	RelationalPSCN	.472
Sig. (1-tailed)	TransactionalPSCN	.000
	BalancedPSCN	.000
	ProceduralOJN	.058
	DistributiveOJN	.007
	InterpersonalOJN	.000
	InformationalOJN	.
	TurnoverN	.540
	RelationalPSCN	.540
	TransactionalPSCN	.540
	BalancedPSCN	.540
N	ProceduralOJN	540
	DistributiveOJN	540
	InterpersonalOJN	540
	InformationalOJN	540
	InformationalOJN	540

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	InformationalOJN, RelationalPSCN, ProceduralOJN, TransactionalPSCN, DistributiveOJN, BalancedPSCN, InterpersonalOJN ^b		Enter

a. Dependent Variable: TurnoverN

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.236 ^a	.056	.043	.50069

a. Predictors: (Constant), InformationalOJN, RelationalPSCN, ProceduralOJN, TransactionalPSCN, DistributiveOJN, BalancedPSCN, InterpersonalOJN

b. Dependent Variable: TurnoverN

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7.880	7	1.126	4.490	.000 ^b
	Residual	133.369	532	.251		
	Total	141.248	539			

a. Dependent Variable: TurnoverN

b. Predictors: (Constant), InformationalOJN, RelationalPSCN, ProceduralOJN, TransactionalPSCN, DistributiveOJN, BalancedPSCN, InterpersonalOJN

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.740	.167		22.336	.000
1 RelationalPSCN	.011	.032	.015	.349	.727
1 TransactionalPSCN	.019	.031	.026	.593	.554
1 BalancedPSCN	-.124	.041	-.146	-3.043	.002
1 ProceduralOJN	-.108	.036	-.135	-2.973	.003
1 DistributiveOJN	-.031	.029	-.048	-1.070	.285
1 InterpersonalOJN	.002	.041	.002	.047	.962
1 InformationalOJN	.011	.047	.012	.237	.813

Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
1 RelationalPSCN	.975	1.026
1 TransactionalPSCN	.931	1.075
1 BalancedPSCN	.769	1.300
1 ProceduralOJN	.866	1.155
1 DistributiveOJN	.874	1.144
1 InterpersonalOJN	.667	1.499
1 InformationalOJN	.647	1.544

a. Dependent Variable: TurnoverN

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	RelationalPSCN	TransactionalPS CN
1	1	7.599	1.000	.00	.00	.00
	2	.129	7.666	.00	.14	.01
	3	.084	9.488	.00	.19	.03
	4	.080	9.764	.00	.52	.03
	5	.046	12.796	.00	.00	.74
	6	.030	15.927	.00	.02	.04
	7	.017	20.928	.09	.00	.02
	8	.014	23.485	.91	.13	.13

Collinearity Diagnostics^a

Model	Dimension	Variance Proportions				
		BalancedPSCN	ProceduralOJN	DistributiveOJN	InterpersonalOJ N	InformationalOJ N
1	1	.00	.00	.00	.00	.00
	2	.00	.14	.45	.01	.00
	3	.00	.48	.47	.00	.00
	4	.00	.28	.01	.04	.03
	5	.00	.04	.02	.10	.06
	6	.96	.04	.03	.08	.01
	7	.03	.00	.00	.76	.57
	8	.00	.02	.02	.00	.32

a. Dependent Variable: TurnoverN

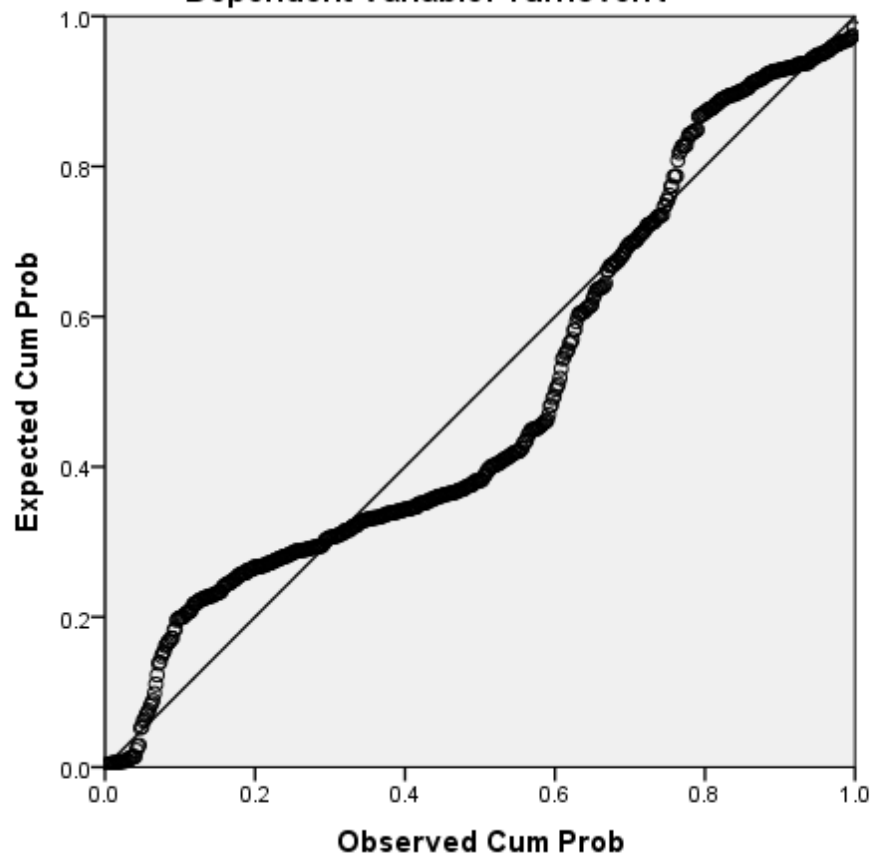
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.9179	3.6137	3.2519	.12091	540
Std. Predicted Value	-2.762	2.993	.000	1.000	540
Standard Error of Predicted Value	.025	.113	.059	.017	540
Adjusted Predicted Value	2.8807	3.6184	3.2513	.12122	540
Residual	-1.40087	1.07454	.00000	.49743	540
Std. Residual	-2.798	2.146	.000	.993	540
Stud. Residual	-2.808	2.190	.001	1.001	540
Deleted Residual	-1.41085	1.11929	.00060	.50519	540
Stud. Deleted Residual	-2.826	2.198	.001	1.003	540
Mahal. Distance	.318	26.275	6.987	4.627	540
Cook's Distance	.000	.025	.002	.003	540
Centered Leverage Value	.001	.049	.013	.009	540

a. Dependent Variable: TurnoverN

Charts

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: TurnoverN



Scatterplot

Dependent Variable: TurnoverN

