

AMERICAN UNIVERSITY OF BEIRUT

PSYCHOLOGICAL CONTRACTS AND THEIR EFFECT ON
EMPLOYEE ENGAGEMENT

by

CARINA MELCON ARZOUMANIAN

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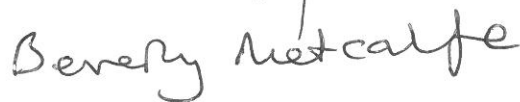
CARINA MELCON ARZOUMANIAN

Approved by:



Dr. Haitham Khoury; Assistant Professor
Olayan School of Business

First Reader



Dr. Beverly Dawn Metcalfe; Visiting Associate Professor
Olayan School of Business

Second Reader

Date of project presentation: May 15, 2018

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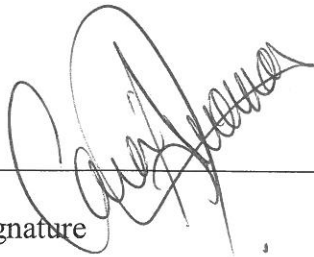
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AN ABSTRACT OF THE PROJECT OF

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Title: Psychological Contracts and Their Effect on Employee Engagement

Trying to better understand relationships between various factors that affect employee performance and outcomes, researchers throughout the years try to observe behaviors and study attitudes, considering different aspects of each. Most notable among these variables is psychological contract; a theory that is described as a set of mutual expectations between employer and employee. Given the impact of such complex relationships on important factors at the workplace, recent studies have tried to build a link between these subjective implicit contracts and employee engagement. As this concept of engagement captures the attention of local and regional organizations in the Middle East, this study analyses the correlation between the two variables along with the effect of generational differences on these results within Bank Audi employees. Results revealed that a strong correlation exists between psychological contracts and employee engagement, specifically within Generation Y – Millennials. Based on these results, it is crucial for organizations to set action plans required to change mindsets and culture in the way expectations are shaped and perceived.

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CHAPTER I

INTRODUCTION

As an attempt to render their organization a more successful one, human resource management tries to place its employees at the core of its system.

Organizations aim at having their workforce give their best, utilize their ability, and contribute to the success of the company. Trying to better understand relationships between various factors that affect employee performance and outcomes, researchers throughout the years try to observe behaviors and study attitudes, considering different aspects of each. Variables like the culture, job satisfaction, performance, and engagement; are all factors that affect the final outcome of the workforce which in turn contribute to the overall success of the organization.

Most notable among these variables is psychological contract; a relatively recent theory that is described as a set of “mutual expectations of which the parties to the relationship may not themselves be dimly aware but which nonetheless govern their relationship to each other” (Levinson, Price, Munden, Mandl, Solley, 1962, p. 21).

“Till death do us part”, is a statement and a promise that lasts a lifetime. Whenever a proposal is made, marriage is the offer, and acceptance results in a wedding. This implied lifetime contract is very much based on trust, commitment, well-being, and equity. Likewise, in the work environment, there is a proposal, an offer, and implicit similar expectations upon acceptance. Hence an implied contract between employers and employees, a “psychological contract”.

In order to grasp a wider understanding of what pushes employees to give more and hence increase their productivity, various factors that influence employee

engagement are considered. The aim is to have a workforce that is both dedicated and committed to its work. Kahn (1990) illustrated the concept of personal engagement as the expression of an individual's ideal self in behaviors that encourages a bond to work itself, and to others. Employee engagement has been empirically linked to many factors including organizational commitment (Saks, 2006), job performance (Rich, LePine, and Crawford, 2010), productivity (Irvine, 2009; Masson, Royal Agnew and Fine, 2008), and finally psychological contract. Given the impact of such complex relationships on important factors at the workplace, recent studies have tried to build a link between these implicit contracts and employee commitment.

As this concept of engagement captures the attention of local and regional organizations in the Middle East, its effective progress lies in its drivers. In order to witness the required improvement, companies should tackle a more fundamental issue: the psychological contract. Employees favor to be managed in a culture of trust and mutual understanding rather than one controlled by rules. However, most of the conducted research on the psychological contract has been carried out in the Western context with its well-defined structures and set of work rules and procedures which clearly diverge from those that rule the Eastern society. Yet it is evident that cultural norms, values, and traditions of a certain region and country may affect the employee and employer perceptions of their psychological contract. According to Lester and Kickul, US employees often focus on the intrinsic results or psychological contract commitments involving the job itself (2001). Whereas employees in far eastern countries tend to have a more family-oriented approach and hence have lower expectations on intrinsic effects such as autonomy and recognition. With these differences highlighted, there has been a growing interest in studying specific drivers of

employee engagement specifically in the Middle East. It remains crucial to gain a broader understanding of psychological contracts and their respective outcomes on employee behaviors.

Nowadays, we witness a rising concern about employers wanting to provide their workforce with the necessary conditions to have them willing to not only stay within their organization but also strive to grow within it. Individuals often seek building a strong relationship with their employers. Whether it is effective communication or a balanced work life, the employee needs shift and change, and it is the employer's responsibility to cater for these needs in order to attain positive and considerate attitudes.

This study aims at introducing the concept of psychological contracts in the Lebanese market. Its goal is to understand the extent to which this concept will influence employee engagement. It targets companies that are keen on understanding what drives their labor to give more and not plan to leave – hence retaining talent. Given that the composition of the workforce is on a constant change, with the Millennials constituting an increased percentage of this workforce, this study also intends to understand to what degree psychological contract fulfillment has an effect on engagement with the Millennials as compared to other generational cohorts.

In order to conduct this study, Chapter II provides an overview of some definitions of employee engagement and psychological contracts along with different explanations provided by researches throughout the years. To grasp a deeper understanding of the two variables, a set of factors pertaining to each of these concepts is assessed in addition to a detailed explanation of elements that influence them. Moreover, this chapter also includes a description of the various generational

differences and underlines the major characteristics belonging to the Millennials. With a thorough reference to previously done studies, the literature review emphasizes the significance of associating the fulfillment of psychological contracts to levels of employee engagement, while highlighting the impact of the generational differences on this relationship. Furthermore, Chapter III also includes a comprehensive analysis on the status of employee engagement in the Middle East and particularly Lebanon. It introduces Bank Audi, given its employees are the main participants taking part in the study. Finally, Chapter IV describes numerous issues with the two concepts.

Chapter V explains the research methodology, including the purpose, measures, and participants of the study. It provides the hypotheses testing along with the calculated relationship ratios.

Chapter VI reveals the results of the study. The discussion chapter (VII) draws conclusions on the existing correlation between the variables and the appraisal of generations as a moderator. This section provides frequency tables of participants' demographic details, reliability test results, means and standard deviations, and lastly the calculated correlations between variables.

Finally, the paper mentions a few limitations to the study in Chapter VIII, in addition to potential future research (Chapter IX) that could be developed based on the resulting data of this study. Based on these results, a set of recommendations on methodologies to improve and fill the gap between current practices and required modifications to cater for the change (Chapter X).

CHAPTER II

LITERATURE REVIEW

A. Psychological contracts

Menninger (1958) initially claimed the term psychological contract to define the mutual relationship between a patient and his therapist. Argyris (1960) referred to this contract by conducting interviews and observing employees working at two factories, concluding that an understanding develops between employee and foreman if the latter accepted the customs of the employee's culture. He claimed that higher productivity and less complaints were achieved when workers were left alone, paid adequately, and were guaranteed jobs.

A couple of years later, this idea was developed into "unwritten" contracts and expectations that link employers and employees (Levinson, Price, Munden, Mandl, Solley, 1962). It was further expanded by Kotter (1973) stating that it was an unspoken settlement between the employee and the organization concerning what each is supposed to offer and obtain. It is important to distinguish between these definitions and the legal contract of employment. Although it offers a more obvious explanation of the employment relationship, it rarely reflects the full reality. Based on Schein's (1965) understanding, the psychological contract explains why an employee will voluntarily work more than their written contract. This analysis can be easily linked to the concept known as the Organizational Citizenship Behavior (OCB). Katz (1964) refers to this concept by stating that employees should go beyond their roles of meeting performance standards and being part of the organization. When considering OCB and psychological

contracts, if employees feel an inconsistency between what they were promised and what they receive, they would decrease their contributions which also includes OCB, to the organization; if employees feel their organization provides more than it promised, they would put an effort in increasing their contributions to the organization including OCB in order to attain a balance in their relationship with their organization (Turnley, Bolino, Lester, & Bloodgood, 2003). Similarly, when considering psychological contracts, this condition might stand true and this positive relationship might exist between its fulfillment and other employee related elements. As definitions and theories vary, their evolution resulted in Rousseau's (1989) claim that these contracts were not only the "expectation" but also what both parties "owe" to each other. However, Rousseau also emphasized on this notion being "individually subjective". This suggested that what the employee believes has been promised does not necessarily coincide with what the organization has agreed on. As a result, psychological contracts have an individual and subjective nature given they are based on the individual's beliefs of the terms and conditions of a reciprocal agreement.

Conway and Briner (2005) stated that while parts of the agreement between two parties can be explicit and agreed, a lot of it is based on an implied perception of the different kinds of promises that each party has made to the other. Furthermore, they categorized these contracts into two: transactional and relational. Focusing on a short-term and material promise, transactional contracts are represented by "a fair day's work for a fair day's pay". On the other hand, relational contracts are described by trust, fairness, commitment, and mutual investment by both parties on a long-term basis. However, Conway and Briner mention that few discrepancies do exist between researchers' definitions of the psychological contract. Although a certain explanation is

adopted, unlike legal contracts that can be enforced by law, psychological contracts are unwritten, unspoken, and hence cannot be implemented in a court of law.

According to Kickul and Lester (2001), as employee expectations are met, a reaction as an attitude or behavior is observed. Their study revealed that a fulfillment of an individual's psychological contract decreases the appearance of negative reactions towards the organization. Hence there are three potential cognitive reactions upon fulfillment of a contract: satisfaction, commitment, and turnover intentions. These three behavioral responses are also affected by the contract breach. Degrees of fulfillment at the workplace have shown to have an effect on emotional connection and the intention to stay within the organization (Hess & Jepsen, 2009). Moreover, employees who have experienced a breach in their contract will be less keen on going the extra mile for the organization's sake, and thus have a lower wish to stay with the organization (De Hauw & De Vos, 2010).

B. Engagement

Although engagement was assessed to be nothing more than a poorly described concept (Little & Little, 2006), it can be termed as a construct that has cognitive, emotional, and behavioral elements that are linked to performance and commitment at work (Rich, 2010; Saks, 2006). In 1997, Maslach and Leiter suggested that engagement occurs on a scale and is contrary to three main scopes which are exhaustion, cynicism, and a sense of inefficiency; hence on the other end of a state described as burnout. As a result, engagement is perceived as a state of mind.

According to Schaufeli "engagement refers to a more persistent and pervasive affective-cognitive state that is not focused on any particular object, event, individual,

or behavior” (Schaufeli et al. 2002). So basically, it is all about the commitment of the “self” in the workplace (Kahn 1990, Meyer et al. 2010). As explanations vary from “wanting to do the work” (Sibson Consulting, 2007) to precise levels of “work related well-being”, words like “vigor” and “cynicism” are used to define it (Schaufeli, Salanova, Gonzalez-Roma, & Bakker, 2002). Engagement can be described as the degree to which employees are inspired to take part in the organizational success and determined to exert effort in completing tasks important for accomplishing organizational objectives (Wiley, Kowske & Herman, 2010).

Moreover, engagement is made up of three factors: vigor, dedication, and absorption. Vigor is the determination, persistence, and consistent effort invested in completing a job; while dedication is the state of being inspired, passionate, and eager to do the job. And finally absorption is the high degree of focus on the job to an extent of the sense of detachment from the surrounding and lack of awareness of the time spent at work (Schaufeli, 2006). More specifically, vigor is assessed by high levels of energy, not getting tired easily, and determined to overcome challenges. Dedication is calculated by the feelings of giving meaning to one’s work, feelings of pride and inspiration; while absorption is being gladly occupied with work.

To sum it all up, engagement is this emotional state of the employee that affects their willingness to work. Engaged employees will exert more effort to meet what they perceive to be the organization goals. This given indicates that high level of engagement leads to higher job satisfaction, higher organizational commitment, and lower intent to leave (Saks, 2006). By adopting this definition, it is evident that it is crucial for organizations to closely observe employee engagement levels and work on impacting it.

C. Factors of Engagement and Psychological Contracts

Published in 2009, the MacLeod report has highlighted the significance of engagement in employee relations. They also emphasized the factors that were “commonly agreed to lie behind successful engagement approaches” (MacLeod and Clarke, 2009). They labeled these the “enablers” of engagement. They identified four enablers described as strategic narrative, engaging managers, employee voice, and integrity. The Workplace Employment Relations Study (WERS) has been used to examine the enablers that lead to employee engagement. The strategic narrative is defined as “a strong, transparent, and explicit organizational culture which gives employees a line of sight between their job and the vision and aims of the organization”. They explain that engaging managers “facilitate and empower rather than control or restrict their staff and they treat their people as individuals”. Employee voice refers to the managers actively pushing employees to speak up, and also consider their opinions and take actions whenever possible. Finally, the integrity refers to a faith in employees that the organization “lives its values” and that if adopted behavioral customs are held, trust and integrity will be built (MacLeod and Clark 2009).

As Macneil (1985) conceptualized psychological contracts on a relational-transactional scale, Rousseau (1995) further developed this scale to include balanced and transitional dimensions. While the relational component is a long term and open ended employment deal based on mutual trust and loyalty; the balanced component is dynamic and open ended depending on economic achievements of the firm along with opportunities for progress. Contrarily, a transactional component is a short term arrangement with usually specific and limited worker involvement. However, transitional is described as a cognitive state reflecting the result of organizational

change and transitions. In addition, Rousseau (2000) further subdivided the relational dimension into stability and loyalty; the balanced into external employability, external advancement, and dynamic performance; the transactional into narrow and short-term; and the transitional into mistrust, uncertainty, and erosion.

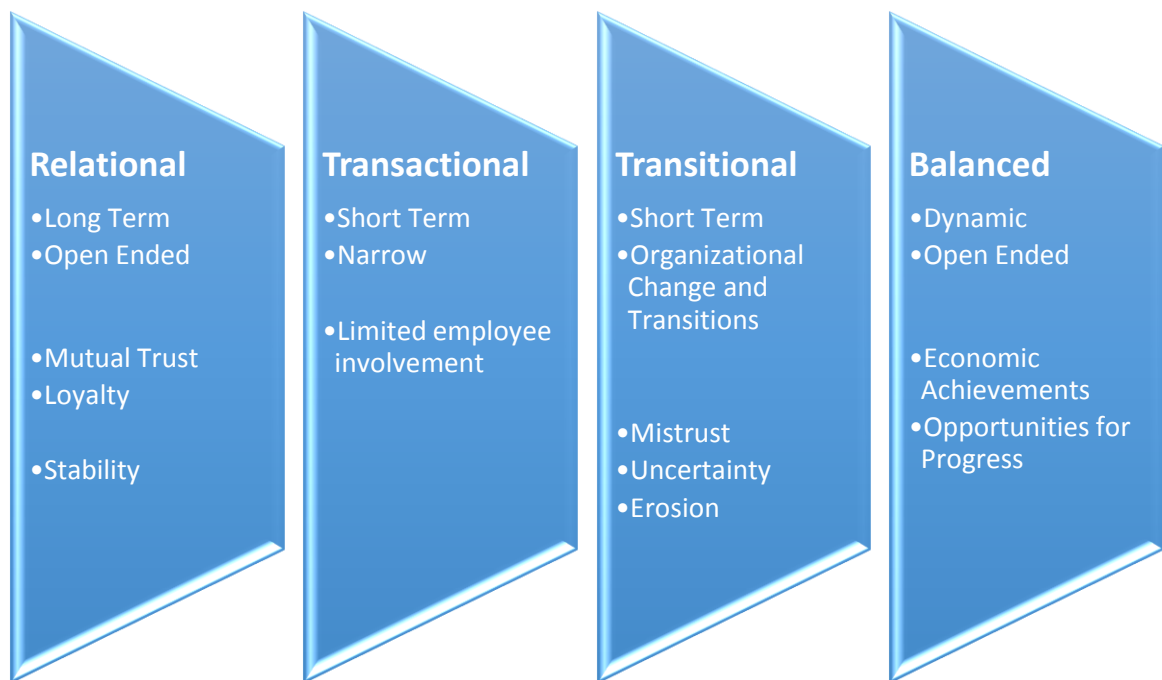


Figure 2.1. Psychological contract types

Additionally, there are numerous variables that might influence the relationship between psychological contracts and employee engagement. Specifically, generational affiliation, tenure, gender, and managerial status all play an important role in affecting engagement. Ng and Fledman (2009) analyzed the impact of age with reference to psychological contracts by referring to cognitive neuroscience researchers. Isaacowits and Riediger (2011) propose that not all cognitive emotions are affected by age;

however, they suggest that younger and older workers may perceive and handle information differently.

D. Generational Differences

It all started with the term they use to define this upcoming Smartphone, tech-freak, digitally hooked-in, tweeting hashtag generation: the Millennial. Also known as generation Y, Millennial generally refers to those born between 1982 and 2003. Which means, those born in the late 1990s will be the fresh talents recruitment teams will be seeking while others born in the early 1980s will be at the midst of their career by 2020. With this shift in workforce generation, it is expected to cause a shift in needs, perceptions, and factors that might lead to the Millennial's engagement.

Recent studies reveal that there are specific characteristics regarding the Millennial's expectations of work and work-related behaviors, and attitudes. Research focuses on the importance of job content (De Hauw and De Vos, 2010), meaningful work (Dries et al., 2008), self-actualization, intrinsic benefits, and a work environment that is both enriching and understanding (Solnet and Hood, 2008). Millennials are interested in finding stability while making sure their presence is of significant value to the business. This generation seeks career development, and is enticed by a clear and fast moving career path. According to Mark Perna (2012), it is all about "shining the light on the career (and) shining the light on the lifestyle". It is this light that will push this generation to take action and achieve.

When considering differences in perceptions, Ng and Feldman (2009) claim that age might be an element affecting the reaction to a breach in a psychological contract. They claim age plays a significant role on employees' ability to change expectations of

their psychological contract. They introduce the term malleability to describe the degree to which employees can handle a divergence from their contracts before considering it a complete breach, resulting in negative reactions. They conclude that as employee age increases, they tend to react less intensely to unfulfilled promises. Moreover, Jepsen and Hess demonstrated that Millennials will possibly have lower perceptions considering their employment requirements compared to other generational groups (2009).

As influences and traits differ in generations, the below table draws some basic behaviors and traits unique to each generation – adopted from Meister and Willyerd, 2010.

Table 2.1. Generational Influences, Traits, and Inventions

Generations	Major Influences	Broad Traits	Defining Inventions
Baby Boomers	Women's Rights, JFK Assassination	Competitive, Hard Working, Long Hours	Personal Computer
Generation X	MTV, AIDS, Gulf War, Stock Market Crash	Eclecticism, Self-Reliant Free Agents, Independence	Mobile Phone
Millennial	Google, Facebook, 911 Attacks, Election of Barak Obama	Community service, Cyber Literacy, Tolerance, Diversity, Confidence	Social Media

CHAPTER III

ENGAGEMENT IN THE MIDDLE EAST, LEBANON, AND BANK AUDI

Qudurat TM, a study conducted by AON Hewitt – Middle East was the first and largest research study of its kind in the region. It represented the voice of 4600 employees across 5 GCC countries and 40 organizations. It revealed that the current level of employee engagement is fairly modest in the GCC at 54%. This indicates that around 1 out of 2 employees is engaged, committed to the organization, and willing to contribute more than what is normally requested. This means that even an incremental improvement in the level of engagement has the ability to boost the performance of the workforce. In comparison with results in other countries, although slightly lower, the average level of employee engagement in the GCC is not dramatically different. Nevertheless, the most crucial concern is that the lowest levels of engagement have been stated by women, especially the younger generations.

Moreover, Deloitte's Middle East Human Capital Trends report for 2016 mentioned that employee engagement ranked fifth as a trend compared to ranking fourth on a global scale. This study reveals that this region tends to be more traditional when it comes to engagement tools used to retain employees. This can be shown through the limited number of studies conducted in the Middle Eastern market specifically on engagement; while the use of an annual satisfaction survey still dominates. Based on Deloitte's experience in the Middle East, there is an evident lack of a two-way feedback philosophy in this regional culture. The culture of change is not fully integrated within the organizations; where employers are not fully ready to make progress given that 61%

of organizations in the region consider that they have proper to exceptional engagement and retention programs and only 27% are willing to reconsider. The main challenge with regards to engagement is the absence of specific programs for the different employee groups.

In Lebanon, the economy is mainly dependent on two industries: banking and tourism. While tourism is currently facing major challenges due to the region's instability, the banking sector struggles to remain afloat. For these reasons and as an effort to increase the overall productivity of the workforce and the bank, it is essential for banks to redirect their efforts on not only motivating their employees, but also introducing the concept of engagement. Moreover, it is essential for organizations to focus on increasing the level of engagement of younger generations given they are the core of the future employable population, and cannot be separated from the workplace.

Bank Audi sal is one of the largest banking institutions in Lebanon. The first branch was operational in 1983 and it has undergone a significant expansion ever since. The human resource department in its current form has been effective since 2003. For the past decade, major efforts have been made in developing this department to become a more career-oriented and strategic function, in order to efficiently manage this fast and continuous local and regional expansion.

Consequently, Bank Audi took the initiative to give their employees the opportunity to express their opinions, by launching the Bank Audi Employee Engagement Survey "Your Voice" in October 2017. Managed by an independent HR consulting firm in order to ensure confidentiality, the results of the survey targeted (1) improving the Bank's policies based on best practice and tangible results benchmarked against relevant employers in the region; and (2) developing and implementing an

action plan focused on boosting engagement, employee satisfaction and finally overall performance.

An impressive 88% participation marked the first survey with an overall engagement placing the institution above major banks in the region and at equal level with global international banks. Moreover, high scores were attained in the “Brand Reputation”, “Innovation” and “Learning & Development” categories, confirming the positioning of Bank Audi as a socially responsible and innovative industry leader that highly supports the growth of its employees (Bank Audi Annual Report, 2017).

As expected, the survey also identified areas that need improvement. For that reason, HR is interested to know the reasons behind these low scores. In order to be able to work closely with Management to address these issues by implementing tangible change initiatives, the Bank would like to study the potential relationship between employee engagement and psychological contract.

CHAPTER IV

ISSUES

Most of the criticism rises from the fact that these two variables – psychological contracts and employee engagement, are very much subjective and based on self-reported data. As they are based on so many factors that are cognitive-psychological, their measurement may lack objectivity. Given definitions vary, perceptions differ, and various affecting factors, their accurate measurement might tend to be debatable. Comparably, Smithson and Lewis (2000) critiqued that Rousseau's definition of psychological contract – that it highlights the employee's subjective beliefs and leaves out the employer's perspective of the contract. It was also pointed out by Krivokapic and O'Neill (2008) that this contract is formed based on individual beliefs rather than being shared by the organization. So the main issue rises in the subjective interpretation of the event that took place between employer and employee rather than the objective description of the event itself.

CHAPTER V

RESEARCH METHODOLOGY

To be an engaged party in an organization, people can use differing levels of their “self”, whether it is physically, emotionally, and cognitively (Kahn, 1990). He connects the work performance of the employee to his\her emotional and psychological condition.

According to Sparrow and Hiltrop (1997), a psychological contract assists employees in predicting the compensation they obtain for investing their time and effort at work. They state that good contracts do not certainly always result in better performance; however, poor contracts do lead to lower commitment and in turn to higher absence and turnover.

Likewise, when comparing various employee engagement definitions, the common point is that there is a cognitive, behavioral, and emotional element to the construct. Considering the above, there clearly is a strong emotional-cognitive component that links employee engagement to psychological contracts. Given this subjective reflection, there is a high probability that this link might also be contextual. To test the validity of its contextual factor, this study also tries to examine if generational differences are associated with this relationship.

A. Purpose

The purpose of this study is to examine the relationship between psychological contracts and employee engagement. Based on previous research, it is expected that a strong positive relationship exists between the two variables whereby a high

psychological contract fulfillment will lead to high levels of employee engagement. Furthermore, the study aims at finding if generational differences act as a moderating factor in determining the link.

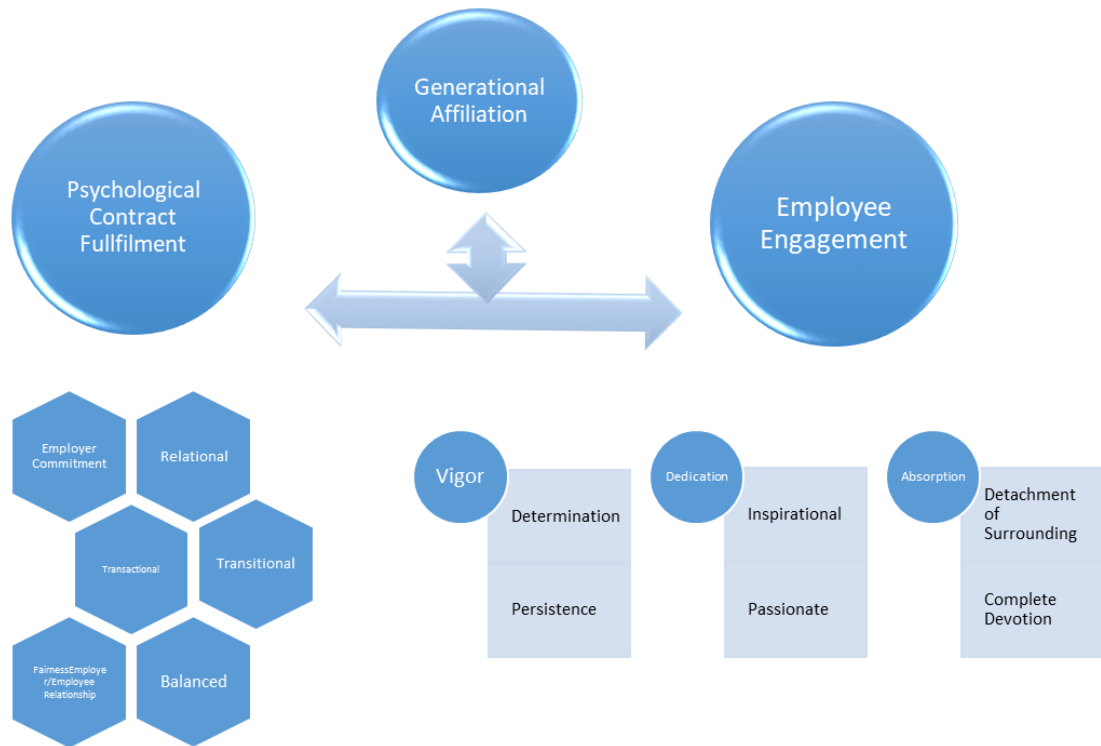


Figure 5.1. Framework

B. Hypotheses

The strength of the psychological contract varies on how fairly the employee trusts the organization in fulfilling its perceived obligations more than the official written contract of employment. These contracts vary from short term employment to longer ones. In turn, this condition will determine an individual's commitment to the organization, motivation levels, levels of dedication, and extent to which an employee is willing to give more. It leads to positive attitudes and a happier workforce.

With the trust that is established between employer and employee and the relationship that is built, the feeling of fairness and kept promises, the ultimate outcome would be having an engaged workforce – employees that are willing to work, give more, and care about their jobs.

Whenever considering the effect of age in the correlation between these two variables, Rousseau's explanation for this is that older and more experienced workers have relatively more stable psychological contracts (2001). With time, employees tend to develop an increasingly stable psychological contract, which is more resilient to change compared to younger and more inexperienced individuals. Variations in the employment conditions, such as contract breaches, may have a more severe impact on young people given they are less experienced when considering their psychological contract than older workers (Rousseau, 2001). Furthermore, younger generations tend to enter the workplace with higher expectations, and as they grow older, they tend to shape their expectations accordingly.

Moreover, older generations tend to be more concerned with having a stable employment and more worried about their conditions post-retirement. Whereas younger generations, such as Millennial, tend to be less concerned about stability and more interested in a fast career growth and development, and flexibility in the workplace.

Based on the above, the study will be specifically addressing the following hypotheses:

H1: Level of employee engagement is positively affected by the fulfillment of a psychological contract.

H1a: A stronger relational psychological contract will lead to high levels of employee dedication.

H1b: A stronger employer commitment/obligation to employee will result in higher levels of vigor.

H2: Employee engagement will correlate more strongly with psychological contract fulfillment among the younger generation than older ones.

C. Method

1. Sample

Head office and branch employees at Bank Audi were asked to fill this questionnaire and take part in this study. There is a total of 3,290 employees at the bank, working in the head offices and 79 branches. Employees at this bank include executives, managers, front liners, and back office employees. Profiles range from fresh graduates and new recruits, to older more experienced and longer tenured employees.

With a 95 percent confidence level, a 5 percent margin of error, and a population of 3000 employees, a 10% sample was chosen to represent the bank's population which resulted in around 300 employees. The survey was sent to 600 employees and a 50% response rate was assumed to result in a total sample of N=300.

A stratified sampling method was used by dividing the bank into two equal populations representing the head office and branch employees.

A random sampling of departments and branches was made in order to include participants from all regions and seniority levels.

The participants were predominantly females with n=162 representing 54% of the total population. Ages ranged from 22 till 60 and years of service or tenure at the bank ranged from a minimum of 1 year to a maximum of 38 years. The ages were categorized into generations: Baby Boomers who represent ages above 53 and constitute

4% of the participants, Generation X from 36 till 53 and make up 31.3%, Generation Y (Millennial) representing ages ranging from 24 till 35 that are 60.7%, and Generation Z who represent employees ages 23 and below forming 4%. The years of service were grouped into 4; less than 5 – formed 51.7% of the participants with n= 155, from 6 till 10 formed 23% with n=69, from 11 till 15 formed 12.3% with n= 37, and finally above 16 years of service formed 13% with n= 39. Additionally, 64% of responses were from Head Office employees having n= 192, while the remaining 108 were branch employees. Supervision level placed 65% of the participants in the first category of not having at direct report with n=195, while 70 employees representing 23.3% of the sample supervised 1 to 4 reports, and 35 managers constituting 11.7% supervised more than 5 employees (Table 5.1).

Table 5.1. Frequencies/Percentages of Sample Details

Sample Details		Frequency	Percent
Gender	Females	162	54
	Males	138	46
Age Groups/ Generation	Gen Z <23	12	4
	Gen Y 24-35	182	60.7
	Gen X 36-53	94	31.3
	Baby Boomers >53	12	4
Location	Branches	108	36
	Head Offices	192	64
Supervision Levels	No Reports	195	65
	Supervises 1-4	70	23.3
	Supervises more than 5	35	11.7
Tenure Groups	<5 years	155	51.7
	6-10 years	69	23
	11-15 years	37	12.3
	>16 years	39	13

2. Measures

For this research study, a quantitative method was used to gather the required information. The Utrecht Work Engagement Scale (UWES) was used to measure the engagement level within employees. This survey has been tested for validity. It also handles the range of questions required to cover this complicated concept given aspects such as job satisfaction, flexibility, and job content are interrelated to engagement. The UWES includes 6 questions tackling vigor, 5 for dedication, and 6 for absorption.

To measure the psychological contract fulfillment levels, the Harold Andrew Patrick questionnaire was used which is adapted from Millward & Hopkins, 1998 and Rousseau, 1995. This questionnaire measures the psychological contract variables, which are (i) strength of relational contract, (ii) strength of transactional contract, (iii) employer's commitment/obligation to employee, (iv) employee's commitment/obligation to employer, (v) employer's relationship with employee, and (vi) employee's relationship with employer.

The survey has a total of 5 parts. The first part asks participants 5 biographic/demographic questions. The second part includes 17 engagement questions. For the psychological contract, the third part has 17 questions to measure the strength of the relational and transactional contract, the fourth consists of 14 statements to measure employer's commitment to employee along with 8 statements to measure employee's commitment to employer, and finally the fifth contains 8 statements measuring employer's relationship with employee and 5 statements for measuring employee's relationship with employer. All parts had a five-point Likert scale ranging from 1 - Almost Never / A few times a year or less / Not at all, to 5 Very Often / A few times a week / To a great extent (Appendix I).

The reliability test was done using Cronbach’s Alpha. The engagement survey and psychological contract reliability scores of each section is found in Table 5.2.

Table 5.2. Reliability Score - Cronbach Alpha

Survey Section	Number of Questions	Cronbach’s Alpha (α)
Relational/Transactional Contract	17	0.930
Employer Commitment	17	0.701
Employee Commitment	14	0.927
Employer Relationship	8	0.751
Employee Relationship	8	0.551
Engagement	5	0.822
Total	69	0.946

Given these factors, employee engagement was considered the dependent variable while the psychological contract was the independent one, with the age, tenure, gender, and managerial status used as controls.

The entire survey included questions tackling employee engagement, psychological contracts, and general questions about generational affiliation, tenure, gender, and managerial status. An additional item was added within the demographic section that asked for the “branch or head office” in order to assess the ratio of head office employees vs. branch employees.

In the end, all results were analyzed using SPSS. Multiple regression was used to determine the correlation between the variables: correlation between psychological contracts and employee engagement, and the effect of age differences as a moderator on this correlation.

CHAPTER VI

RESULTS

Means, standard deviations, along with minimum and maximum scores of each section within the engagement and psychological contract are summarized in Table 6.1. The lowest noticeable mean was that of the overall psychological contract which was 2.96 and a standard deviation of 0.449. The highest mean was that of the employee commitment 3.63 and the highest standard deviation was that of employee relationship 0.86.

It is good to note that there were no significant differences in engagement and psychological contract scores between genders and between locations – head office and branches, where the engagement mean was around 3.6 and psychological contract was around 2.9.

Table 6.1. Characteristics of Variables

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Relational Contract	300	1.67	4.67	3.365	0.669
Transactional	300	2.00	4.50	3.299	0.512
Employer Commitment	300	1.43	4.86	3.126	0.799
Employee Commitment	300	2.00	4.75	3.629	0.634
Employer Relationship	300	1.50	4.50	3.113	0.566
Employee Relationship	300	1.00	5.00	3.426	0.866
Total Psychological Contract	300	1.90	3.90	2.969	0.449

A. Relationship among variables

The correlation between the two main variables – psychological contracts and employee engagement was calculated, in addition to the correlation between the sub-elements of each: dedication, vigor, absorption, relational contract, transactional contract, employee/employer commitment, employee/employer relationship. Table 6.2 summarizes the correlation results.

Based on the figures in Table 6.2, and given that the significant value obtained by the Sig. (2 tailed) of $0.000 < 0.05$, it can be concluded that the items are valid. Furthermore, a significant correlation was found between psychological contracts and employee engagement with $r = 0.629$. Another significant correlation was observed between dedication and the relational contract where $r = 0.579$. Correlation between psychological contract and vigor was $r = 0.569$, while it scored $r = 0.643$ between the psychological contract and dedication. Finally, $r = 0.533$ between psychological contract and absorption.

When considering aspects under the psychological contract and their correlation with engagement, employer commitment, employee commitment, relation contract, transactional contract, employer relationship, employee relationship scored the following correlation score respectively $r = 0.476$, $r = 0.472$, $r = 0.586$, $r = 0.372$, $r = 0.423$, and $r = 0.357$.

Table 6.2. Correlation between Variables

		Orrelations										
		Absorption	Dedication	Vigor	Total Engagement	Relational	Transactional	Employee Comm	Employee Comm	Employer Rel	Employee Rel	Total PC
Absorption	Pearson Correlation	1										
Dedication	Pearson Correlation	.761**	1									
Vigor	Pearson Correlation	.827**	.755**	1								
Engagement	Pearson Correlation	.935**	.907**	.931**	1							
Relational	Pearson Correlation	.525**	.579**	.522**	.586**	1						
Transactional	Pearson Correlation	.342**	.332**	.357**	.372**	.194**	1					
Employer Com	Pearson Correlation	.379**	.550**	.393**	.476**	.641**	.129*	1				
Employee Com	Pearson Correlation	.420**	.383**	.506**	.472**	.500**	.443**	.444**	1			
Employer Rel	Pearson Correlation	.336**	.459**	.381**	.423**	.397**	.283**	.605**	.455**	1		
Employee Rel	Pearson Correlation	.331**	.397**	.261**	.357**	.480**	.411**	.390**	.423**	.493**	1	
PC	Pearson Correlation	.533**	.643**	.569**	.629**	.784**	.438**	.880**	.724**	.734**	.570**	1

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

Moreover, there was a positive correlation between the supervisory level of employees and their engagement with $r = 0.161$; however, this correlation is relatively low. Similarly, the correlation between supervisory level and psychological contract revealed a positive correlation with $r = 0.177$ (Table 6.3).

Table 6.3. Correlation between Supervision Level and Engagement/Psychological Contract

		Engagement	Psychological Contract
Supervision	Pearson Correlation	0.161	0.177
	Sig. (2-tailed)	0.005	0.002
	Sum of Squares and Cross-products	24.655	16.524
	Covariance	0.082	0.055
	N	300	300

When considering the location of employees (Head Office employees vs. Branch employees) and its correlation with psychological contract and engagement, the calculated ratios were $r = 0.069$ and $r = 0.017$ respectively, showing a very weak correlation between these variables (Table 6.4).

Table 6.4. Correlation between Location and Engagement/Psychological Contract

		Engagement	Psychological Contract
Location	Pearson Correlation	0.017	0.069
	Sig. (2-tailed)	0.766	0.236
	Sum of Squares and Cross-products	1.826	4.436
	Covariance	0.006	0.015
	N	300	300

B. Hypotheses tests

H1: Level of employee engagement is positively affected by the fulfillment of a psychological contract.

To test this hypothesis, correlations between the two variables were examined and results showed a positive relationship between levels of employee engagement and the fulfillment of psychological contract with a ratio = 0.629 (Table 6.5).

Table 6.5. Correlation between Psychological Contract and Engagement

		Engagement
Psychological Contract	Pearson Correlation	0.629
	Sig. (2-tailed)	0.000
	N	300

H1a: A stronger relational psychological contract will lead to high levels of employee dedication.

Hypothesis H1a specifically predicted that the stronger the relational contract, the higher the levels of dedication which constitutes an element of employee engagement. Results showed a positive significant relation between these two variables with a ratio = 0.579 (Table 6.6).

Table 6.6. Correlation between Relational Contract and Dedication

		Dedication
Relational Contract	Pearson Correlation	0.579
	Sig. (2-tailed)	0.000
	N	300

H1b: A stronger employer commitment/obligation to employee will result in higher levels of vigor.

Hypothesis H1b predicted that a strong employer commitment or obligation within the psychological contract will lead to higher levels of vigor within engagement. Results showed a positive correlation between the two variables with a ratio = 0.393 (Table 6.7).

Table 6.7. Correlation between Employer Commitment and Vigor

		Vigor
Employer Commitment	Pearson Correlation	0.393
	Sig. (2-tailed)	0.000
	N	300

H2: Employee engagement will correlate more strongly with psychological contract fulfillment among the younger generation than older ones.

To test this hypothesis, several correlations were calculated for each of the different generations. Correlations between the two main variables, the psychological contract and employee engagement, showed a positive relation in all four given generations – the baby boomers, Generations X, Y, and Z. However, when comparing ratios, the highest correlation was clearly with the Millennial – Generation Y with a ratio = 0.724 (Table 6.8).

Table 6.8. Correlation between Psychological Contract and Engagement in Different Generations

Generations			Engagement
Gen Z	Psychological Contract	Pearson Correlation	0.448
		Sig. (2-tailed)	0.144
		N	12
Gen Y		Pearson Correlation	0.724
		Sig. (2-tailed)	0.000
		N	182
Gen X		Pearson Correlation	0.429
		Sig. (2-tailed)	0.000
		N	94
Baby Boomers		Pearson Correlation	0.563
		Sig. (2-tailed)	0.057
		N	12

CHAPTER VII

DISCUSSION

A. General Appraisal of the Relationships between Study Variables

The correlation between the two main variables in this study – psychological contracts and employee engagement, showed a significant positive relationship, similar to previously done research tackling this topic which showed that a successful fulfillment of the psychological contract leads to an increase in the overall employee engagement at the organization. Parallel to the recent study done by Devendra Lodha and Khushali Pathakin in Gandhinagar Institute of Technology and Indus University - Ahmedabad, in 2017, conducted on working women from the academic institution, revealed that the Psychological contract bearing the significant impact on the employee engagement.

Moreover, a study conducted by Marjo-Riitta Parzefall and Jari Hakanen (2010) on 178 Finnish employees addressed the issue of psychological contract fulfillment and its positive effect on commitment, which in turn influences turnover intentions and employee mental health. This study looked at the relationship between psychological contract on work engagement, as well as the moderating effects of generational belonging. Results revealed that perceived psychological contract fulfillment had both motivational and health-improving effects where psychological contract lead to higher work engagement, effective commitment and reduced turnover rate and hence better mental health.

In the Impact of Psychological Contract Fulfillment on Employee Engagement in the Millennial Generation by Traron Moore (2014), the significant correlation of $r =$

0.73 proved that with a sample of 62,046 participants from retail sales workers, higher levels of perceived psychological contract lead to increased levels of employee engagement. However, the second hypothesis stating that the generational affiliation will moderate the relationship between the two variables was not proven significant.

The results of this study were fairly consistent with similar previous research. However, little data is available for studies in the Middle East, specifically in Lebanon. The psychological Contract notion is relatively new in the country, and not much analysis is done on its effects in the Lebanese market. The engagement variable has been occupying the spotlight for a while in the region, given its rising popularity in the organizations seeking to increase employee satisfaction and ultimately lead to higher productivity.

Highlighting the country's most stable sector in the economy – the banking, it is important to consider the types of contracts most bank employees have. Majority of banks provide contracts with an unlimited time frame with the exception of some very specific types of jobs that require a well-defined set of conditions and articles within a certain time frame, such as technicians, engineers, lawyers... The most essential item employers need to ensure is that new joiners are fully aware of the banking secrecy form and have signed the official document. At Bank Audi, employees also receive an official letter of employment, specifying their start date, offered position, department, their monthly basic salary, and the benefits. In this case, this employment letter can be considered the physical contract between employer and employee, while the rest is unspoken and implied – the psychological contract. Given the above conditions, the employer should consider having a stronger relational contract given its workforce seeks a long-term career based on personal and professional development.

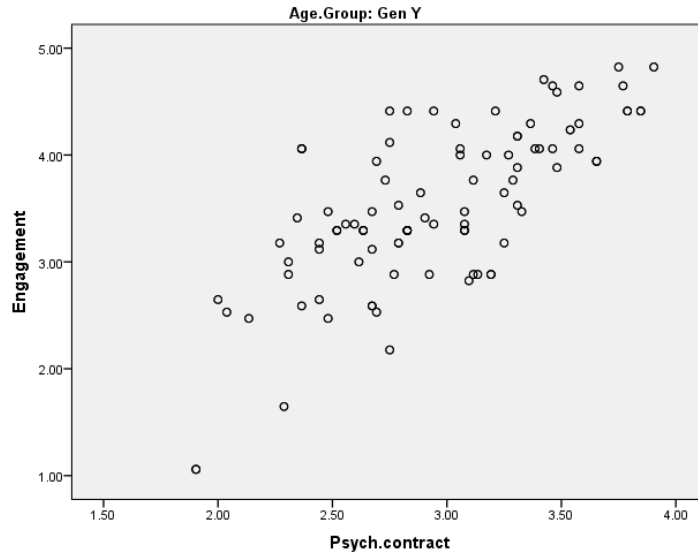
Considering Bank Audi's initiative in conducting an engagement survey at its organization, different factors were studied including "Brand Reputation", "Innovation" and "Learning & Development". Additionally, the survey included a section on the employer/employee relationship. It is the result of this section that triggered the topic of this study. With a correlation ratio of 0.629 between psychological contracts and engagement, it is clear that HR should consider placing action plans on ways to enhance their fulfillment of the psychological contracts if they wish to better their engagement scores. Moreover, with a correlation ratio of 0.579, strengthening the relational contract of employees will have a significant effect on its employees' dedication levels. Similarly, a ratio of 0.393 revealing a significant correlation between employer commitment/obligation and employee vigor, it is vital for the bank to consider reinforcing the existing bond between employer and employee while highlighting the employer's promise and duty towards its workforce.

B. The Appraisal of Generations as Moderator

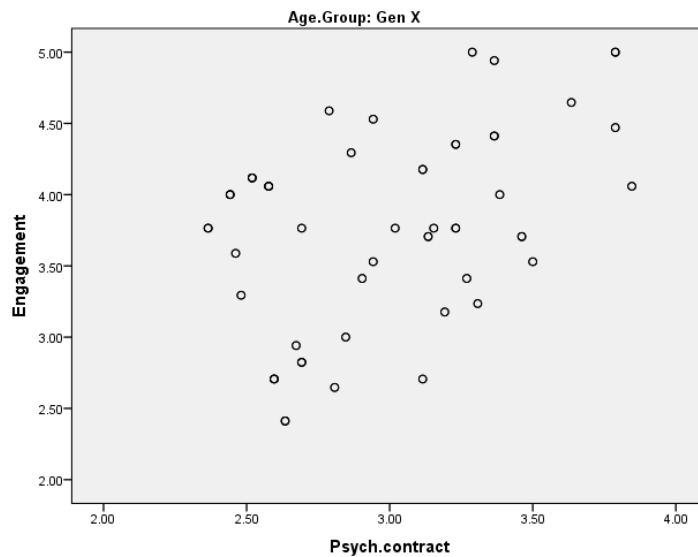
The study of Ng and Feldman (2009) suggests that age may have an impact on moderating the response to a psychological contract breach. When their workers are divided into two categories in their research – above 40 and less than 40, they propose that age has an effect on the flexibility of employees to change their expectation with regard to psychological contracts. In 2009, Hess and Jepsen illustrated that with respect to relational and transactional psychological contracts. Results revealed that Baby Boomers showed considerably higher statistics than Generation X. There were no statistically significant differences found between Millennials and Baby Boomers. They also demonstrated that transactional psychological contract affinity was higher for baby

boomers than for Millennial. This might imply that Millennial employees may expect less from organizations compared to other generation employees.

Given that by the year 2020, Millennials would be making up 50% of the total workforce, it is important to understand the extent to which psychological contract fulfillment has an effect on its engagement in the workplace. As shown in the graphs below, the correlation between the two variables within the Generation X reveals a significance $r = 0.429$, while a stronger correlation exists within the Generation Y with $r = 0.724$. The scattering of the results clearly illustrate the link between the two variables and the existing regression line (Graph A) for Generation Y, while the scattered outcomes for Generation X show a less distinctive connection between the variables (Graph B). With their unique characteristics that differentiates them from other generations, it is essential to highlight the importance of psychological fulfillment in the successful engagement of the Millennials. With respect to Generation Z, the correlation shows a lower ratio of 0.448, which could be a result of their limited experience in the workplace. Given they are mostly fresh graduates with less than a year of work tenure mainly on job rotations and trainings, their engagement and psychological contract scores do not necessarily reveal accuracy. It would be interesting to revisit this generation in the coming few years to assess the correlation more accurately.



Graph A: Correlation between engagement and psychological contract in generation Y



Graph B: Correlation between engagement and psychological contract in generation X

Figure 7.1. Correlation between Engagement and Psychological Contracts in Generations Y & X

CHAPTER VIII

LIMITATIONS

Although this study presents several insights, there are certain limitations that might be tackled in future research. First of all, the survey was sent out only to Bank Audi employees, though counted as a diversified population, it cannot be considered as an accurate representation of all bank employees in Lebanon. Second, the questionnaire was solely in English, raising two major issues: the language barrier for some non-English speaking employees hence excluding them from the study, and the miscomprehension of some of the questions leading to possible inaccurate responses. Moreover, the quantitative nature of the study limits the answers of participants to the mere questions raised in the survey, possibly ignoring other potential insight or input on the perceived psychological contract. Whereas a qualitative one would have given participants the chance to express their thoughts and opinions on the matter more easily, with a vaster range of descriptive tools, given the subjective nature of the topic.

CHAPTER IX

FUTURE RESEARCH

With the defined attributes of the psychological contract – the relational, transactional contract, the employer commitment/obligation, the employee commitment/obligation, the employer relationship, the employee relationship, potential future research may include studying other possible factors that might influence the strength of the psychological contract. Conducting one-to-one interviews with employees would give researchers insight on additional dynamics governing the psychological contract existing between the organization and its workforce; hence highlighting the items that need the most attention and immediate action plan.

Furthermore, considering the limited number of studies conducted in the Lebanese market, employees from other sectors should take part in identifying the correlation between these two variables. It would be interesting to compare results of different companies in various fields and industries. Additionally, instead of considering generational affiliation a moderator in determining the correlation, a probable variable to consider would be the number of years of experience that determine the stage in an employee's career. Tenure and supervisory level alone would not be enough to consider the effect of years of experience and career span on the correlation between psychological contract and engagement.

CHAPTER X

RECOMMENDATIONS

Unlike other contracts, psychological ones are not obvious, they are not written down, and they are not legally binding. Yet, they have a significant influence on employee behavior specifically because they seize what employees really believe they will get in return for what they give to the organization. However, every workplace has a clear set of policies and procedures; which mean that when put in the psychological contract framework, each employee and manager will have a distinctive interpretation of these policies and procedures. Moreover, these messages will be relayed differently by each individual. Hence the importance of communication.

Firstly, before any line manager takes charge of building this contract with the employee, the setting of expectations starts at the recruitment phase. Every stage of the selection process including the job advertisement, the job description, and the interview itself, all shape the initial expectations of potential employees. Therefore, it is critical for the Human Resource personnel and respective teams to ensure the accurate conveying of the message and correct molding of an initial contract. The second step is a crucial one: the on-boarding process or the induction. During this process, new joiners have their first experience comparing their initial encounter with the organization, with what they had perceived during the selection process. The appropriate relaying of the messages at this stage is absolutely fundamental. It is at this point where the employee key expectations are built. All parties during the induction, whether Human Resource personnel or line managers, should ensure the clear and transparent communication of

procedures, regulations, and even cultural aspects. By listening and observing, new employees shape and re-shape their psychological contract.

Once the initial employee expectations are shaped, the second step in strengthening this psychological contract is focusing on the line managers. These managers need to be equipped with the knowledge and resources to understand to what extent they take part in their relationship with each employee they manage. To begin with, it is important to introduce the existence of this contract in the workplace given we cannot really change what we fail to acknowledge. Consequently, managers will need to have the necessary skills to start discussing perception and expectation matters with their staff, while employees in turn start sharing their thoughts freely. This manager-employee relationship should be based on a mutual trust which is fundamental to the health of the psychological contract. This trust can be boosted by offering a supportive cultural, one that provides a behavioral consistency and is based on integrity. It is in this stage that practicing transparency plays a major role. Organizations should have transparency at the core of their values when it comes to the basis of their relationship, specifically when handling matters of promotions, future career development, and growth. Another important behavior is actively giving adequate feedback on employee performance. Parallel to organizational goals, managers should be able to set individual goals and assess performance accordingly. Moreover, it is also a manager's responsibility to match personal contributors along with individual skills and competencies to the respective tasks and jobs. If employees are assigned responsibilities below or beyond their capacities, the contract can be in risk of failure. Once this condition is met and employees are ready to handle the right amount of accountability, managers should then be able to support, empower, and delegate to their

staff, as steps of development and growth. Finally, minimal violations or breaches of contracts are very possible and are often results of misunderstandings or inaccurate transmission of messages. However, many are reparable if handled quickly and with sensitivity.

Most importantly and prior to all those action plans, the real change must not only be initiated but also lived by the top leadership of the organization. When Human Resources is constantly trying to build programs and set change plans to engage employees and attain a work-life balance, senior management must play a more effective role in enforcing and building an “irresistible organization” (Deloitte, 2016). This adoption of change by management ensures alignment with the organization strategic mission and vision.

CHAPTER XI

CONCLUSION

As a conclusion, this study has identified and examined the various factors that play major roles in determining the relation between employee engagement and psychological contracts. Given its significance, it has also provided several recommendations to strengthen this subjective yet substantial contract. Though each of these elements has a significant impact on the examined correlation, it remains of high importance to not only take the theoretical components but also examine the environment in which the study is conducted. Based on Deloitte's report, the culture ranks sixth in the Middle East and should be closely linked to employee behavior such as engagement: cultural features of the region are dominant in a way that they actually affect the little data generated from the studies done. In fact, a key influence – mainly in the MENA region – is the big impact that the cultural aspect plays in governing the relationship between people, drilled down to the level of employee/employer. Given that the culture is not based on fully detailed and written work contracts that manage the liaison between the staff and their employers, this magnifies the importance of having a proper dissection of all the different aspects and elements within these unspoken and implied promises known as the psychological contracts.

Every organization aspires to have an engaged workforce. This study has clearly linked this desired outcome to the successful fulfilment of the psychological contracts. Considering the fact that the majority of the population will be represented by Millennials holding various responsibility and supervisory levels and given the previously highlighted increased correlation with this specific generation, it becomes

crucial to set the grounds today along with a solid action plan to strengthen this bond and avoid future fall-outs. For management seeking to increase employee productivity and dedication, while reinforcing the sense of commitment and willingness to stay, the effective achievement of these contracts should be prioritized. Ultimately, it is not the actual change in the policies and procedures of an organization that will result in this desired shift, rather than the culture in which these practices are applied.

APPENDICES

APPENDIX I

EMPLOYEE SURVEY

The employee survey includes items from UWES and Psychological Contract Inventory along with general demographic questions presented below.

Employee Survey

Personal Information

Gender: Female Male

Age: _____

Seniority at the bank (in years): _____

Supervision level: I am not responsible for supervising employees
 I supervise 1-4 employees
 I supervise 5+ employees

Location: Branch Head Office

#	The following 17 statements are about how you feel at work . Please read each statement carefully and decide if you ever feel this way about your job. Indicate how often you feel it by crossing the number (from 1 to 5) that best describes how frequently you feel that way .	Almost Never 1 A few times a year or less	Rarely 2 Once a month or less	Sometimes 3 A few times a month	Often 4 Once a week	Very Often 5 A few times a week
1	At my work, I feel bursting with energy					
2	I find the work that I do full of meaning and purpose					
3	Time flies when I'm working					
4	At my job, I feel strong and vigorous					
5	When I am working, I forget everything else around					
6	I am enthusiastic about my job					
7	My job inspires me					
8	When I get up in the morning, I feel like going to work					
9	I feel happy when I am working intensely					
10	I am proud on the work that I do					
11	I am immersed in my work					
12	I can continue working for very long periods at a time					
13	To me, my job is challenging					
14	I get carried away when I'm working					
15	At my job, I am very resilient, mentally					
16	It is difficult to detach myself from my job					
17	At my work I always persevere, even when things do not go well					

	The following questions describe your attitude and behavior towards your job . Indicate how much you disagree or agree with the statement (from 1 to 5).	Strongly Disagree 1	2	3	4	Strongly Agree 5
18	I do this job just for the money					
19	I prefer to work a strictly defined set of working hours					
20	I expect to gain promotion in this company with length of service and effort to achieve goals					
21	It is important not to get too involved in your job					
22	I expect to grow in this organization					
23	I expect to be paid for any overtime I do					
24	I come to work purely to get the job done					
25	I feel part of a team in this organization					
26	My loyalty to the organization is defined by the terms					
27	I feel this company reciprocates the effort put in by					
28	I only do what is necessary to get the job done					
29	I am motivated to contribute 100% to this company in return for future employment benefits					
30	I have a reasonable chance of promotion if I work					
31	My career path in the organization is clearly mapped					
32	I work to achieve the purely short term goals of my					
33	I will work for this company indefinitely					
34	I am heavily involved in my place of work					

	In the next set of questions, kindly describe to what extent your employer has made the following commitment/obligation to you	Not at all 1	2	Somewhat 3	4	To a great extent 5
35	Provide you with opportunities for promotion					
36	Opportunity to learn and develop your professional capabilities by on the job training					
37	Provide with job assignments that would help in					
38	Offer flexi-time options					
39	Provide you fair pay for the work					
40	Provide you with assistance in relocation					
41	Provide you with the choice of your location once					
42	Provide you with opportunities to prove your worth					
43	Provide you to develop marketable skills					
44	Provide you job security					
45	Is concerned about your personal welfare					
46	Overall, do you feel you are rewarded fairly compared with other people performing similar jobs/roles					
47	Receive a formal performance appraisal during the					
48	Provide you with an opportunity to vary your work schedule					

	In the following questions, describe to what extent you have made the following commitment/obligation to your employer.	Not at all 1	2	Somewhat 3	4	To a great extent 5
49	You make personal sacrifice for the organization					
50	You seek job assignments that would enhance your					
51	You leave at the time of your choice					
52	You increase your participation in the decision					
53	How loyal are you to your present organization?					
54	You perform only the required tasks					
55	You only do what you are paid for					
56	You are proud to be a part of the organization					

In this section, state to what extent the below items describe your employer's relationship with you.		Not at all 1	2	Somewhat 3	4	To a great extent 5
57	To what extent do you trust your immediate manager to look after your best interests					
58	To what extent do you trust your senior manager to look after your best interests					
59	Withhold information that is important					
60	Don't trust you with the work provided					
61	Does not involve you in the decision making regarding your department					
62	Loads you with a lot of work					
63	Pays less and gets more work done					
64	Provides you with the resources required to complete your job					

In this last part, state to what extent the below items describe your relationship with your employer.		Not at all 1	2	Somewhat 3	4	To a great extent
65	My commitments towards the employer is uncertain					
66	Lot of difference in what the employer says and practices					
67	I do not trust this employer					
68	Difficult to ascertain my future with this employer					
69	Plan your work					

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