

Developing a framework for studying and evaluating the types of psychological contracts in the context of relationship marketing

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Abstract

Nowadays, belief in the criteria and conditions of interactions with an organization to promote customer relationships is somehow tied to the organizational performance, and its final goal is of great importance. In the literature on organizational behavior, this belief is defined as the “psychological contract”. The intention of this mixed research is to identify and discover the contents of psychological contracts within “relationship marketing” between customers and banks. In the first phase, qualitative research with a phenomenological approach was applied to study customers’ experiences about psychological contracts. In this phase, the psychological contracts within relationship marketing were assessed through a questionnaire. Next, the data from the questionnaires were “factor analyzed” by Lisrel. We noted a fundamental understanding of the types of psychological contracts in the context of a relationship between a bank and its customers. Marketing policies with regard to the terms extracted from a certain kind of psychological contract in the study provided local and advanced results.

Keywords

Communal contracts, Psychological contracts, Relational contracts, Relationship marketing, Transactional contracts.

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Introduction

It is a known fact among different organizations that, in order to reach their goals of survival or beyond it, they must attract customers' satisfaction and that disregarding customers' satisfaction implies ignoring their wishes and needs. In such a scenario, the lack of a continuing relationship with customers leads to the organization's failure (Rogg *et al.*, 2001). In other words, to attain success, an organization should satisfy its customers and improve their service quality to form great customer relationships (Kanji & Wallace, 2000).

Apparently, in order to improve relationship with customerstied to the performance and the goal of the organization, individual beliefs about the terms and conditions of bilateral interactions are significant. In literature on organizational behavior, this belief is determined as a mental or psychological contract (Lee *et al.*, 2011).

When a person visits an organization for the first time, issues related to the rights, duties, privileges, and obligations are exchanged with the organization, which in turn affects his or her behavior. Therefore appropriate behaviors could be effective for establishing a continuing relationship between the individual and the organization, which implies that the psychological contract is the key foundation for harmonious relations between individuals and organizations (Gamage & Pang, 2003). Although most researches in psychological contracts reveal the relationship between employees and organizations, the surveys have proven that this kind of reciprocity in psychological contracts occurs not only between employees and organizations but also between landlords and tenants, consultants and their guests, spouses, teachers, and pupils as well as between clients and merchants (Roehling, 1997). Public service organizations can offer their consistent and compatible services with the knowledge of the attributes, characteristics, and expectations of each client in the form of psychological contracts and collect these information for application in dealing with clients in the context of relationship marketing. Most empirical studies have indicated that higher degrees of psychological contracts can improve the extent loyalty between

people and organizations (Ma *et al.*, 2012). With respect to the existing literature, we determined several types of psychological contracts, each of which can receive a unique nature in a relationship marketing context; therefore, this study attempted to review the existing literature, determine the different aspects of each contract type in the context of relationship selling along with reviewing of the existing literature.

Typology of the psychological contract in the context of relationship marketing

Argyris (1960) first applied the term “psychological contract”, followed by Levinson *et al.* (1962), Schein (1965-1980), and Rousseau (1989-1995). Argyris (1960) used the structure of the psychological contract to describe the relationship between the employee and the organization as well as the interaction on any other parties. He defined the contract as an unwritten and subjective understanding between two sides with respect to the mutual norms. Rousseau (2009) emphasized on high-quality informal relationship and on the reflection of sensitivity of human management thinkers, especially McGregor (1960).

In the context of organizational behavior, psychological contracting parties are employees and employers, whereas, in the context of relationship marketing, contracting parties are customers and public service organizations. In both the cases, the contracting parties are an individual and an organization. This similarity of relationship structure indicates that the interactions in the both contexts are matched with valence, intensity, symmetry, and formality (Wulf *et al.*, 2001). The new marketing literature suggests that customer management is similar to employee management (Hartline & Ferrell, 1996). This similarity is due to the fact that, in terms of nature, several services such as banking, insurance, and healthcare require contractual relationships (Park *et al.*, 2012). Customers, according to their own and the service provider’s expectations, create a psychological contract after several interactions with a service provider. The psychological contract facilitates future decisions of customers with

regard to selecting and dealing with service suppliers. In terms of psychological contract, service organizations offer resources such as goods, services, social status, and respect for resources, which are among offers by the clients including payment, loyalty, and fidelity (Conway & Briner, 2005).

Psychological contracts have several classes, but organizational behavior literature is classified into two types only: transactional psychological contracts, which have little commitment from the parties and a clear emphasis on short-term financial requirements such that the individuality of the parties is irrelevant. In addition, the relational psychological contracts, which are centered on broad and long-term responsibilities and social emotions such as dedication and loyalty. Cumulatively, they significantly affect both personal and professional lives. Conventionally, due to their nature, psychological contracts cover two areas of psycho contracts termed as “relational” and “transactional.” The relational psychological contract has psychological and social aspects, and transactional psychological contract deals with the economics (trading). Accordingly, the transactional psychological contract has a short-term nature, while relational psychological contract has a long-term nature (Wang *et al.*, 2008).

Moreover, while transactional contract benefits one person, the relational contract depends on the value of relations; in the later, one group emphasizes other groups' benefits. On the other hand, the former has an unwritten nature, that is, it is different from the perceived organizational support of an employee for his or her organization (Aselage & Eisenberger, 2003). However, in terms of the psychological contract in several cases, the staff's expectations of the organization were violated so that the organizations could fulfill the obligations toward them. In many instances, these violations cause changes in the behaviors and attitudes of staffs (Knights *et al.*, 2005).

Nevertheless, according to Goodwin (1996), besides these two types of psychological contracts, a third type can be imagined in the relationship marketing literature. This character of contract is premised as a communal contract, in which one party provides

benefits to meet the needs of the other party due to concerns about his or her welfare. In other words, this type of contract occurs by a norm that requires taking care of each other and not just causing rebuttal (Clark & Mils, 1993).

Goodwin (1996) contends that, despite the nature of their occupation, service relationships are employed for people who are friends or family members and includes a proportion based on a covenant. Unlike a relational contract that is controlled by the reciprocity norm, communal contract does not exist because of what is already provided or received in an exchange, rather one party provides benefits to meet the demands of the other party due to worries about his or her welfare (Goodwin, 1996). The important point herein is that, in the literature on organizational behavior, a psychological contract of this type is not communal or conventional, but is named as an ideology-infused psychological contract. The fields show that, for the first time, Thompson and Bunderson (2003) added the ideological perspectives of individuals' and organizations' interactions. They assigned the ideological aspect as a commitment in the form of a cause or principle implicit in the values that can be exchanged between the individual and the organization (Thompson & Bunderson, 2003). For a long time, Bingham (2005) used experimental methods to defend the concept of political theory as an independent dimension of psychological contract. He defined the ideological scale to evaluate the debt instruments of the psychological contract by using Rousseau's in-depth interviews and measures of psychological contract. He identified some quantifiable issues such as participation, advocacy, support of national performance, and promotion of objectives and policies (Bingham, 2005). After that, Donohue *et al.* (2007) also studied the psychological contract and found the ideological aspect of the psychological contract. Haibin (2008) designed the contracts' scale based on the ideological commitment of the person that ideology is an independent dimension of the psychological contract (Haibin, 2008).

According to the motivation theory, ideology-infused contract increases the values of relationship, i.e., significant people feel more

important by their works. People demonstrate their social citizenship behavior by a contract based on ideology. Bingham (2005) examined the impact of trade agreements, relational contracts, and ideology-infused contracts on individuals' behaviors. He found that reaching an ideology-infused contract has a greater impact on individuals' behaviors than reaching a relational and transactional contract. In addition, ideology-infused contract regulates the relationship between the relational and transactional contract and individual's behavior. Furthermore, when people have a high level of ideological commitment, they work well to regulate their relations with the organization (Wang & Yu, 2011). Table 1 illustrates a comparison of the three instances of psychological contracts, as quoted in the research of O'Donohue and Nelson (2009).

Table 1. Interpretive Framework Developed For Psychological Contracts

	Transactional	Relational	Ideology-Infused
Area	Limited	Unspecified and timeless period	Variable and timeless period
Main aspect	Economical	Social emotional	Ideological
Organizational commitment	Provide continuous employment, safe working environment, fair pay	Providing training, career development, promotion opportunities, long-term job securities	Viewing believable commitment to a useful social purpose
Individuals' commitment	Formally fulfilling the specified requirements	Performing general commitment to the role, involvement and organizational commitment, organizational citizenship behavior	Participation in the mission/purpose of the organization and social citizenship behaviors
The main beneficiary	Own (I)	I and institutional collectivism (us)	Community or related part of it or a general principle (all)

Resource: Donohue & Nelson (2009), retrieved from Bohr & Thomson (2002), and Thompson & Bunderson (2003)

The proposed model of relationship marketing indirectly refers to the three types of psychological contracts (Chiu *et al.*, 2005). They examined the relationship between relational bonds, customer value, and customer loyalty in a research on the topic of relationship marketing. The research model was based on the premise that relational bonds, including financial, social, and structural bonds, can

enhance the operational value and the pleasure perceived by customers, such that, when customers realize the greater value from these bonds, the probability of loyalty increases. This research refers to the fact that commercial enterprises can set up relationships with customers through one or more types of fiscal benefits, including fiscal, social, and structural bonds.

- a) Financial bonding is the bond according to which bank award bonus to customers, who continuously increase their account balance or, say, the GPA of their grade, is high such as a discount on fees and a stimulating career in which the customer's loyalty increases through price.
- b) Social bonding refers to the linkage that creates friendship between the customer and the service provider, such as when organizations send greetings to their clients on any occasions. This kind of bonding develops over a period of time and leads to mutual interaction, which plays an important role in retaining customers.
- c) Structural bonding is the bond according to which a constitution gives more value to its clients than their challengers, such as talking about their own news and stories that are related to the needs of clients. This bond has increased the cost of leaving the company and going toward competitions to customers, thereby gaining a sustainable competitive advantage that creates an opportunity for companies. Therefore, it is the best bond. Although, in this study, we did not refer to the psychological contract, what is consistent with this bonding is to show that, principally, each of these bonds is the same as what has been discussed in the context of psychological contracts (Chiu *et al.*, 2005).

Research Methodology

The choice of research method greatly depends on the goal of the research and the planned approach (Jandaghi & Zarei, 2010). This section of the study was conducted by using the phenomenological

method. Qualitative studies are found along the estimation that claims, “Gaining knowledge about humans isn’t possible except through describing the experience of people as the way they exercise it.” Phenomenology is the best means to ascertain the experience and it implies the meaning of a complex and multidimensional concept such as psychological contracts. Sampling was performed by using purposeful sampling, which was based on our objective, and the participants included veteran customers of public banks. During the writing of this report, examples were applied to obtain rich data with the diversity of age, gender, marital status, ethnicity, education, and business. The sample size in qualitative studies cannot be anticipated by using the data received from this section of a questionnaire.

Data Analysis

In the first phase of this research, which was a qualitative phenomenological research, the customers’ experiences of psychological contracts were analyzed by using the Colaizi model. The Colaizi model consisted of eight stages (overviewing of all the data, extracting significant statements, extracting formulated meanings, forming ideas, providing a brief narrative description, delivering an interpretive analysis of symbolic representations, and distinguishing the underlying structure of the phenomenon) (Edward & Welch, 2011). MAXQDA 10 software was used to accomplish this step of the research. Regarding the second phase of this research, which was a quantitative research along with the use of a questionnaire as a research tool, factor analysis was exerted to secure the accuracy of the questionnaire. Then, inferential statistics were applied to analyze the collected data via questionnaires.

The results of the research

Findings of the qualitative section of the query

At this stage, the codes extracted from the respondents’ interviewer's were categorized and separated into three cases of psychological contracts. After data analysis, three main motifs of the participants' thoughts emerge on the psychological contract with the bank. These

themes could depict the customers’ perception about the psychological contracts.

Findings of the quantitative section of the research

KMO test was an indication of sampling adequacy. The obtained value of 0.851 indicated that the sampling was decent. Therefore, factor analysis could be performed.

First-order factor analysis

LISREL specialized software (version 8.8) was used to perform factor analysis in this study. Regarding this method, the mentioned software analyzed all the doubts that remained after the reliability test. In this analysis, all the questions with a load factor of <0.5 were excluded in order to enhance the content validity and reliability of the construct to the acceptable levels. Then, this stage of first-order factor analysis was run, and the load factors of related concepts and questions were specified. In the end, some questions were eliminated due to low load factor levels. After this exclusion, the final model of first-order factor analysis was derived. Notably, the excluded questions may be unable to insert themselves within the mentioned structural equations for various cases and could not promote the significance and effectiveness levels of the available questionnaires in order to engage in measuring the intended general concept. The results of factor analysis indicated that all questions had a loaded factor of >0.50 as well as the desired ratios. The next step should include a second-order factor analysis to assess the relationship between the dimensions and the concept of PC. It should be noted that the above analysis model had a high stage of goodness of fit. Accordingly, the relevant characteristics can be observed in Table 2.

Table 2. Factor analysis of model parameters

	The final model	Optimum value	Fit index
-	268.56	Be small	χ^2
-	137	>0	df
✓	1.96	<5	Ratio of χ^2 to df
✓	0.049	<0.08	RMSEA
✓	0.96	>0.90	CFi
✓	0.96	>0.90	IFi
✓	0.93	>0.90	GFI
✓	0.91	>0.90	AGFI
-	268.56	Be small	RMR

Second-order factor analysis

Second-order factor analysis was performed to evaluate different aspects of PC in explaining the meaning of this concept. In this pursuit, the outputs of the analysis were also visible. The amounts of goodness of fit of the model indicated that the goodness of fit of this theoretical account was very well. Cumulatively, the extracted mean of the variance (0.55) suggested that this questionnaire has adequate content validity. On the other hand, the value of 0.92 for the reliability of this questionnaire indicated that the reliability of this model was very high.

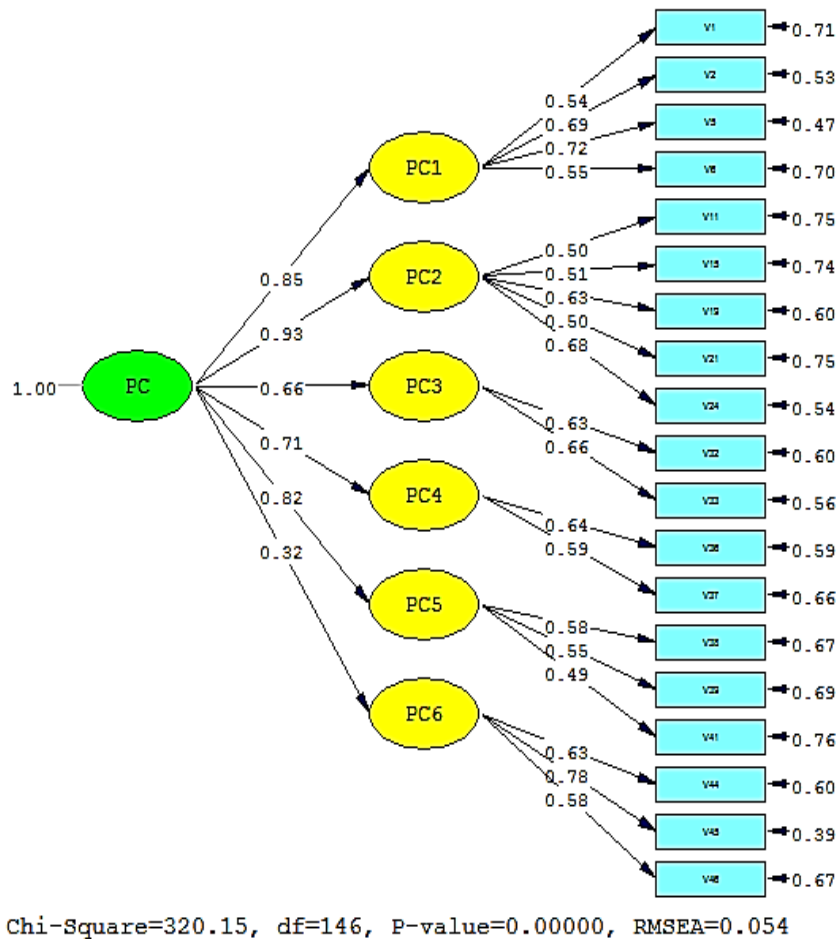


Fig. 1. The standard output of the second-order factor loadings in factor analysis

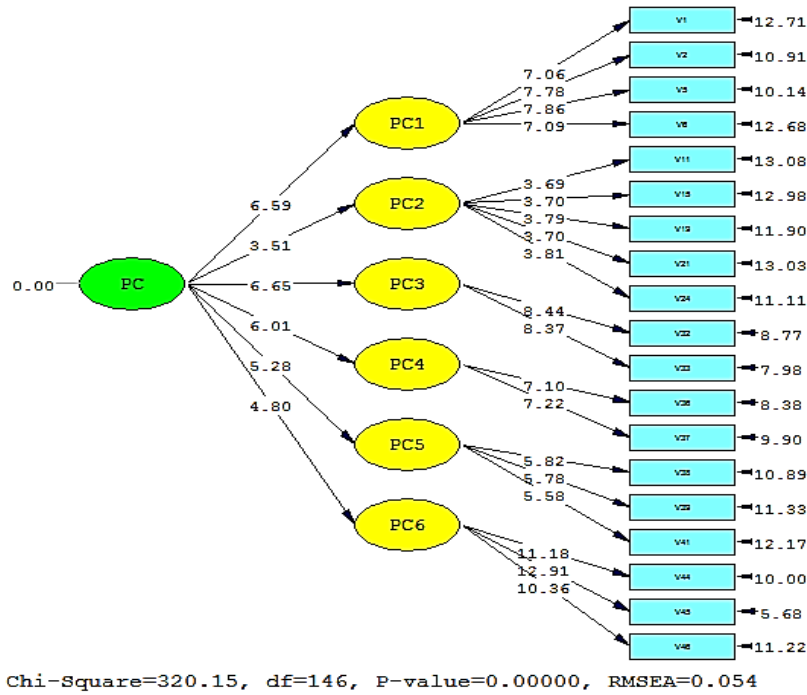


Fig. 2. The output of the second-order factor analysis' significant relationship

Consequently, the questionnaire that included six dimensions and 19 questions was fitted with the standard weather.

Table 3. Goodness of fit indices and factor loadings of variables and the related items

The main study variable	Dimension	Loading factor dimensions	Significant of dimensions	Items related to each dimension	Loading factor	Significant	AVE	CR
PC	PC1	0.85	6.56	V1	0.54	10.67	0.55	0.92
				V2	0.69	14.30		
				V4	0.73	15.17		
				V5	0.54	10.49		
				V11	0.50	9.81		
	PC2	0.93	3.51	V15	0.50	9.63		
				V19	0.63	12.83		
				V21	0.52	10.11		
				V24	0.67	13.89		
	PC3	0.66	6.56	V32	0.63	10.89		
				V33	0.66	11.30		

Continue Table 3. Goodness of fit indices and factor loadings of variables and the related items

The main study variable	Dimension	Loading factor dimensions	Significant of dimensions	Items related to each dimension	Loading factor	Significant	AVE	CR
	PC4	0.71	6.01	V36	0.58	9.85		
				V37	0.65	10.58		
				V38	0.58	10.54		
	PC5	0.82	5.28	V39	0.53	9.62		
				V41	0.51	28.9		
				V44	0.64	11.53		
PC6	0.32	4.80	V45	0.77	13.44			
			V46	0.58	10.52			

Goodness of fit indices:

Chi-square:320.15; df: 146; chi-square/df: 2.19; NFI:0.92; NNFI: 0.94; CFI: 0.95; IFI: 0.95; GFI: 0.92; AGFI: 0.90; RMR: 0.056

Discussion and Conclusion

One of the qualitative findings of this study indicate some signs of the three types of psychological contracts in the context of relationship marketing as well as interviews with fixed customers of a bank. Nonetheless, the remarkable point is that fixed customers of a bank believe that psychological contracts are mainly governed via relational relationship and then by transactional and sharing relationship. Meanwhile, individuals may believe that bank interests occupy a more important status than the bank type and the quality of relationship with the bank. Nevertheless, one must remember that we have highlighted and magnified the experiences of those who have once been too fixed customers.

Table 4. Summary of the quantitative factor analysis results

Priority	Types of Contracts	Items	Precedence
1	Relational psychological contract banking with customers	Offer precise information and transparency from banks	1
		Providing facilities for customers	2
		Reputation and name of bank in the mind of customers	3
		Staff friendly relations with customers	4
		Modesty and appropriate behavior of employees	5

Continue Table 4. Summary of the quantitative factor analysis results

Priority	Types of Contracts	Items	Precedence
2	Transactional psychological contract banking with customers	Volubility of time in providing banking services	1
		Bank facilities to provide e-banking services	2
		Fitness services and fees	3
		Varied and diverse services	4
3	Relational psychological contract customers with banks	Deal effectively with employees	1
		Respect for employees	2
4	Transactional psychological contract customers with banks	Appreciative of efforts of staff	3
		Turn-by-customer compliance	1
5	Communal psychological contract bank with customers	The accuracy of the provided data and fill out forms by clients	2
		Offering facilities for paying interest to customers	1
		Additional and complementary services	2
6	Communal psychological contract customers with banks	Sense of responsibility to the Bank	1
		Attempt to promote the name and reputation of the bank	2
		Comments provide compassionate and constructive critique	3

Based on results on the quantitative factor analysis, it can be stated that the most important step for customers in the context is the governance of relational psychological contracts on the way for a bank to another. This point implies that customers expect banks to offer services that deliver clear and accurate information and various facilities. Similar studies have suggested that the topmost facilities demanded from the bank are accurate and secure (Vivekanandan & Jayasena, 2012). Relational psychological contracts are wider than other contracts. Furthermore, these types of contracts include long-term bilateral transactions. A review of literature suggested that relational psychological contracts revolve around factors such as trust, loyalty, and reciprocity. In addition, these factors develop over a period of time (Lester *et al.*, 2007). Moreover, these contracts contain more social and emotional facets. However, almost all of the existing banks present relatively equal advantages and facilities. Regarding these circumstances, decisions made by the customers are based on

the repetition of transactions, turnover, the number of services used, and the amount of money invested in a bank. This matter indicates the emotional loyalty. In these circumstances, banks should implement various activities in the form of a program devoted to attracting customers' loyalty in order to improve their own situation (Arikan & Guner, 2013). A review of past research has confirmed this fact. Yang and Fu (2013) indicate that banks should tone up the effective mechanisms for consultation and communication with their customers in order to improve their relational psychological contracts (Yang & Fu, 2013).

Afterwards, customers expect that a bank pursue the customer path within the area of transactional psychological contracts, which means that customers believe that the first priority should be placed on establishing relational psychological contracts among banks and customers and then on establishing the transactional psychological contract among banks and customers. Consequently, customers expect banks to provide banking services and installations such as the value of time in providing banking services as well as bank facilities to furnish e-banking services and other topics. Notably, national banking system realizes the importance of using electronic tools, and the lack of delivering timely banking services to all sections of the society is considered a massive barrier against the national economic development and expansion. Therefore, it is necessary to carefully examine the issues as well as the approaches of e-banking expansion in the country (Arayesh, 2015). Transactional psychological contracts can be worked out normally in short periods of time. Therefore, it is probable that most of the contracts include transactional rather than relational psychological contracts (Cuypera & Wittea, 2007). Transactional psychological contracts are known with limited commitment of the parties as well as emphasize on short-term and specific duties. In reality, they are economically oriented (trade) contracts (Rousseau, 1995). Milward and Hopkins (1998) indicated that cutting these types of contracts is advantageous for organizations because people feel more dedicated to their relationships (Raja *et al.*, 2004). In addition, Fokay and Feng (2012) argue that transactional

psychological contracts are negatively correlated with an individual's desire to collaborate with organizations and knowledge sharing services (Cheng, 2012). The outcomes of this study indicate that, in the context of relationship marketing, increase in experience leads to decrease in priority for transactional psychological contracts. One can consider two cases of psychological contracts, from which banks consider that the relational psychological contracts established between customers and bank deserve more importance. That is, they believe that they must deal effectively with employees, respect the employees, and appreciate them for undertaking their efforts. After these three contracts, customers believe that transactional psychological contract established between customers and banks deserve adequate importance.

After these, customers believe that shared psychological contracts established between banks and customers should include providing loan facilities (Qarz al-Hasanah) and other complementary services to them. Moreover, the shared psychological contracts established between customers and banks should include a shared sense of responsibility to the bank, conducting a concerted effort to promote the name and reputation of the bank, as well as offering constructive suggestions and criticisms. Thus, the positions of these 6 types of contracts were identified in the context of the field and from the view of the clients. There are three other noteworthy points. First, customers prefer relational contracts to transactional ones, irrespective of the path (i.e., customer to bank or vice versa). Second, the customers prefer and prioritize the commitment of a bank to themselves over the commitment of themselves to the bank. Third, the customers pay very low attention to the shared contracts. Some people sacrifice their personal interests for the benefit of the organization. Similarly, it has been reported that the shared or ideological psychological contracts can be effectively applied to interpret these interesting relationships. Nonetheless, previous research on psychological contracts has rarely seen the ideological purpose in this setting. Today, the desegregation of the ideological dimensions of the psychological contracts within the psychological framework seems

necessary. The existence of an ideology is founded on the presumption that most people would consider their system of having particular ideological commitments. Nevertheless, the roots of these feelings have not been discussed in these empirical researches (Wang & Yu, 2011).

Research recommendations

It is thus proposed that bank managers and financial institutions in particular as well as service organizations apply the points made in this work as important options in the caliber of the psychological contracts between the mortals and the governing bodies, which necessitates paying attention to the following points to reach the greater goals of the organizations: to supply precise and clear information by banks; to provide facilities for customers; to seek reputation, credibility, and name of the bank; to establish relations among employees and customers; to show modesty and appropriate behavior toward employees; to value the time during banking hours; to consider the facilities of the bank in providing e-banking services; to provide fitness of services and fees; and to provide multiple other services. In terms of recommendations for future inquiry, it can be proposed that another inquiry is exercised considering the position of employees and directors of public banks and, then, various cases of psychological contracts are studied. Furthermore, other researchers can analyze the impact of different types of psychological contracts on the attitudes and behaviors of customers and employees in the context of relationship selling. In sum, we recommend that other comparative studies investigate public service organizations such as insurance companies for the better understanding of the proposed concepts.

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