

**THE PSYCHOLOGICAL CONTRACT: A CURRENCY ABUSED IN
THE LEBANESE BANKING SECTOR**

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Abstract

Over the past two decades, the interest in the concept of psychological contract breach (PCB) within both the academic and practitioner literature has been rapidly increasing. The topic of the PCB has developed to become a strategic objective for the organizational behavior specialists. This thesis aims to explore the role that change management can play over the psychological contract breach in the world of money and numbers like the banking sector to fulfill the requirements of the Staffordshire University's Doctor of Business Administration. Through a systematic review of relevant literatures of change and PCB, the researcher highlights important change-PCB interfaces and proposes a newly synthesized conceptual model, the change-PCB value chain, which captures the PCB themes and strategy.

The researcher had been a banker for more than three years when change management in the form of complying was introduced in Lebanon and has witnessed organizational and managerial problems regarding trust, commitment and careerism of employees (Rousseau, 1998). The Change-PCB value chain and its embodied proposition were evaluated within the context of five cases studies operating in the banking sector of Lebanon, a country which is witnessing high compliance procedures since the introduction of FATCA. The main objective of this research is to investigate the outcomes that cause breaches in the psychological contract amongst employees who experience continuous imposition of change. It approaches this by critically reviewing the psychological contract theory and through identifying how compliance with the change may affect the psychological contract and finally by creating a conceptual model that proposes the role of change on PCB.

For every case study, semi-structured interviews were conducted with a wide range of top managers in addition to other stakeholders, as well as using secondary data that are related to the examined phenomenon. Empirical findings revealed that the success or failure in implementing change management plays a role over the PCB of employees in terms of trust, commitment and careerism. The plausible explanation for the role of change on PCB was thus identified and the factors affecting this role were discussed. This research contributes to knowledge through presenting the conceptual model which uncovers the role of change on the PCB.

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Chapter one: Introduction

This chapter summarises the purpose of this thesis and serves as a bridge that leads to chapter two where the researcher identifies her rational choices. It also explains the selection of literature review and how it was shaped by the aims and objectives.

1.1 Purpose Statement

This research was written to critically analyse how continually occurring changes in the banking sector may affect the relationship with employees. Banks are considered an energetic and powerful section of Lebanon' economy (Banque Du Liban, 2001), however, this sector was chosen to understand the antecedents and outcomes of psychological contract breach and violation among employees, concerning organisational change. The psychological contract and change are important contemporary topics due to their importance in shaping employee's behaviour and commitment to the organisation. The purpose of this study is to examine the antecedent of the psychological contract breach (PCB) such as trust, commitment and careerism and investigate if change as being adopted or rejected affects the PCB. The foreign account tax compliance act (FATCA) and the procedures it has imposed was considered as a change, five case studies were taken from the Lebanese banking sector and the behaviour of employees was the main critical matter explored in this thesis.

This thesis demonstrates how an employee will respond when certain breach and violations occur, leading to a negative attitude and lower trust. The research will be done by examining five case studies of certain banks in Lebanon to identify how external changes (compliance with international regulations) have affected the internal behaviour of employees and their commitment. There is not enough research about compliance with international regulation vs. employees' behaviour in the banking sector. In general, researchers are interested in analysing the effects of the change from organisational aspects, seldom from employees' perceptions towards it. The topic of change compliance is regarded as a critical subject that affects banking secrecy when it comes to disclosing the nationality of clients for international taxation purposes. Most previous research discussed the gap between banks and clients' perception towards changes and regulation; no real research has analysed the banker's psychological contract as a response to continuous changes in the banking sector. According to Wainwright (2010), the psychological contract has been generally neglected in doctoral studies.

This introduction is the first step in the doctorate programme dissertation, further refinement will appear in later chapters, as the topic is wide and there is a lot to cover in the literature review. Besides, it will be the first in connecting the subject of international regulations to the psychological aspect and attitude of employees in the banking system. It is a challenging subject that enacts a new perception of the psychological contract and change.

1.2 Researcher's Personal Rational

The researcher was a banker for three years when the foreign account compliance act was introduced (FATCA). FATCA procedures were imposed on the whole banking sector and the procedures have created so many changes and new tasks on top of the existing ones. Most people have been discussing FATCA from the perspective of clients' perceptions, banking secrecy and what it might cause to the capital of the banks, but almost no one has discussed it from employees' perceptions and all the stress and confusion they face since the beginning of the compliance process. The research has explored a real managerial problem based around trust, commitment and careerism within the organisation (Chan et al., 2007). Based on this experience the topic was chosen and then shaped and refined in later stages of the study. Five case studies were taken from the Lebanese banking sector, where the research used a semi-structured interview to collect data in addition to secondary data. A qualitative study was conducted using within and cross-case analysis (Miles and Huberman, 1994). The researcher chose the explanatory effect matrix of Miles and Huberman to analyse the data and construct the final conceptual framework.

1.3 Aims and Objectives

The underlying rationale for this thesis emerged out of an interest in investigating the behaviours of employees in the world of numbers and money such as the banking sector. After conducting an intensive search of the literature on PCB and change, a clear gap existed on the PCB-Change (FATCA implementation) affinities and the role that PCB has upon trust, commitment and careerism which continues to be conceptually undeveloped. In both theory and practice, the potential role of change (FATCA) in PCB is often ignored, and the constructs and processes pertaining to better integration of the two functions have not yet been identified and examined.

The aim of this research is *"To investigate the antecedents and outcomes of the psychological contract and perceived breach among employees enduring a continual organizational change in the Lebanese banking sector"*. Specifically, the objectives of this study are:

- To investigate the direct effects of individual antecedents, that is the experiences of continuous changes introduced on psychological contract violation.
- To examine the content and state of the Psychological Contract from the perspective of employees and employers.
- To explore employees' and managers' perceptions of employer obligations and how well the employer has fulfilled its obligations to its employees.
- To investigate the consequences of perceived employer contract behaviour on employee's organisational commitment, trust, and careerism.

Through meeting the above-mentioned objectives, this study aims to find answers to the following research questions:

Does the implementation of change affect the PCB?

If change is well implemented and well adopted by employees would this mean, there would be no PCB?

If change is rejected, would it mean there will be a PCB?

Do trust and commitment have a negative relationship with the PCB?

Does careerism have a positive relationship with the PCB?

1.4 Contribution to knowledge

The research was conducted within the Lebanese context where findings could be understood across two main areas. Firstly, supporting the evolving literature knowledge and academic inquiry into PCB understanding and practices within the Lebanese context especially works of Rousseau and her colleagues (1989; 1990; 1994; 1995;1998; 2000; 2001; 2004). The research findings revealed a limitation in implementing the change equally within the same banking sector so the researcher could not generalise the same facts for the five case studies. Nevertheless, an evolving PCB awareness among employees and management and indication for recognition of employees' contribution to change success were noticed. Rousseau's work did not account for these findings and this could be a contribution for this research in the Lebanese context. The significance of this research draws upon the existing gap in the literature on the role of change over the PCB. The research questions were accordingly designed to reveal the interfaces between PCB and change management and present the theoretical model that explains the role of change in PCB.

Regardless of the context within which it was conducted, this research contributes to knowledge as a novel academic inquiry into the role that change management can take in relation to PCB and the patterns within which change can contribute to PCB and their outcomes. Compared to recent works studying PCB, there are contributions in terms of the examining trust, commitment and careerism, so the researcher distinguishes this research as addressing a gap within the literature on PCB and change management both in terms of empirical study within and theoretical context. Previous works did not thus address the contribution that this research does.

Secondly, the inquiry into the role of change management in PCB within the Lebanese context is novel. Before this research, this area was not explored and academic works within the Lebanese context remained concerned with how clients perceived FATCA and what effect FATCA had on the banking secrecy. The potential contribution of change into PCB was not explored.

Thus, the findings of this research and the definition of the factors influencing the role of change in PCB is novel and opens the door for more academic inquiries within this area. As for the practical contribution the researcher has proposed some recommendations, applicable to companies B and E (two of the case studies) in terms of introducing change more effectively and developing models to follow. After interviewing a large number of stakeholders, the researcher also spread awareness of the terms of the psychological contract.

1.5 Introducing the Research Project

This thesis is contextualised within the banking sector where the employment relationship has been affected deeply by the continuous changes happening in the work process and with the revolution of ICT worldwide (Herriot and Pemberton, 1996; Shalk, 2004). For any organisation to survive, it should be up-to-date with all the changes, and this requires continuous adjustments at work and demands more efforts from employees (Burke, 2002). Change is an ever-present aspect of the organisational life, either on the operational or strategic level (Burnes, 2004). Literature and practice have identified a series of organisational change interventions; this thesis addresses the compliance with the international regulations imposed upon the banking sector and its effects on the relationships with employees concerning their psychological contract. According to Edmonstone (1995), not all changes introduced can be successful; some matters prevent success or the achieving of the change goals. Complying with change has a direct effect on employee's attitude and

behaviour, so implementing change requires acceptance and involvement of those who work in the field (Shin et al., 2012).

In general, employees reject the change because they value it as a breach of their psychological contract (Buono and Bowditch, 1989; Fugate et al., 2008; Kiefer, 2005). Adding new work tasks on top of the existing ones might increase negative attitudes and lead to resistance to change (Beer et al., 1990; Strebel, 1996). According to Shalk et al. (1998), change has a great influence on employees' perceptions towards their career, when it is introduced it causes another change in the psychological contracts of employees, which in return translates into different new reactions and attitudes such as lower trust and lower commitments (Ajzen and Fishbien, 1975). Once these attitudes or behaviour are continuing to occur this will affect core criteria such as employees' commitment, job satisfaction, and turnover. The psychological contract is different from the employment contract, as the second is the materialistic aspect. The psychological contract is not negotiated; it is based on expectation only, so when these expectations are broken a 'breach of this contract' will occur (Wellin, 2007). The most critical part when managing the psychological contract is when a continuous breach leads to the violation which, in turn, creates lower citizenship behaviour, trust, and commitment (Guzzo and Noonan, 1994; Robinson and Rousseau, 1994; Robinson and Morison, 1995; Kickul, 2001; Lo and Aryee, 2003; Restubog, Bordia and Tang, 2006).

Historically speaking the psychological contract was not a topic that researchers would be interested in looking at (Wellin, 2007); as before the attitudes and behaviours did not seem to have any importance in the production area but today it became important as people value the psychology of employees and understand its effects on the work process. However, social exchange theory and the definition of Argyris (1960) could be considered as an antecedent evident of this early work. In the last ten years, there has been a rekindling of interest in behavioural issues in human resources management (Cullinane and Dundon, 2006) and the importance of the psychological contract has increased significantly (Wellin, 2008). Sparrow (2000) and Guest (2004) argued that the concept of the psychological contract became more significant as it gives a deeper view of the role of relationships when implementing change.

This research was structured to explain the systematic process that the researcher went through to conduct this research and meet its objectives. The starting point was conducting an intensive review of the literature to outline the theoretical relationship between change management and PCB and develop the research proposition. This stage shaped the

methodological approach adopted, the case study design and the empirical phase of research data collection. The researcher presents the within- and cross-case analysis with their analytical discussion and then moves to the limitations, recommendations and conclusions of the research. Consequently, this section will briefly summarize the purpose of the chapters.

Chapter 2 addresses the relevant literature on change management and PCB from which the central research question and research objectives are derived..

Chapter 3 outlines the adopted research methodology, including the philosophies that this thesis utilises. The decision to adopt the case study methodology strategy and its design and protocol following Yin's works (2011, 2009, and 2003) are mentioned within this chapter, in addition to the data collection tools, sources of data and data analysis methods.

Chapter 4 provides a broad view of the case context and within-case analysis. The profile of each case representing the research sample from Lebanon is explored and outlined. The descriptive within-case analysis across the change-PCB value chain dimensions and how each case fits within the model are presented in the chapter.

Chapter 5 investigates the cross-case analysis. Following the case study research design and protocol, the researcher conducts within this chapter the cross-case data analysis. The main contribution of this chapter to the thesis is that it goes beyond the descriptive analysis of the within-case analysis. Using the cross-case matrix analysis method presented by Miles and Huberman (1994), the Change-PCB value chain model and its embodied proposition are examined within the context of the five organizations and the plausible explanations for the role of change management in PCB are defined. The most common and replicated patterns of PCB and Change's roles in PCB are highlighted.

Chapter 6 represents the conclusion of the research objectives and theoretical proposition and the findings. In addition it outlines the research limitations and recommendations.

Chapter two: Literature Review

2.1 Introduction

This chapter is an investigation of literature review of the psychological contract and the theories that are related to it. The researcher maps out the topic into a series of definitions related to change, breach and employees' psychological contract in terms of trust, commitment and careerism. In the first section the researcher defines and discusses the psychological contract among academic and practitioners over the last two decades, and then explains how the introduction of change management may affect employees' behaviours. The second section of the research introduces the proposition for the role of change in PCB and the adapted theoretical model that will be examined with the context of the five cases from the Lebanese context, in order to define the plausible explanation for the role of change in PCB for this research.

2.2 What is the Psychological Contract?

There is no universal definition amongst the academic community of the psychological contract, as it is not considered as a name that can be found in every-day language (Ng and Feldman, 2009; Conway et al. 2006; Anderson and Shalk, 1998). The topic started thousands of years ago in the Jewish's prayers, as the "Amidah" refers in its origins to the relationship between God and the Jewish people. This contract was based on the mutual expectations of two parties, and how these expectations change over time and contribute in affecting behaviours (Anderson and Shalk, 1998). The term was picked up, later on, repeated and defined by Argyris (1960), Levinson et al. (1962), and Schein (1980). They explained the nature of the employment relationship by the social exchange theory. Other authors explained the psychological contract from different perceptions; some described it as implicit obligations of employee and employer while others described it as the expectation between the two (Cullinane and Dundon, 2006). According to Guest (1998), the psychological contract has so many variables with an ambiguous relationship between them, making the analysis more complex.

First, Argyris (1960) argued how psychological contract shaped the relationship between the two parties, employee and employer, based on social as well as an economic exchange (Fox, 1974). Second, Levinson et al. (1962) explained that the psychological contract is about a series of expectations between parties, and none of the parties governs the other. Later,

Schein (1978) continued with the approach of Levinson and added that this expectation does not only cover some materialistic aspects such as pay, but also the whole set of obligations, privileges, and rights of employees. Schein's contribution opened for a wider analysis issues of job satisfaction, working hours, and violation of the psychological contract. For the past ten years, literature around the psychological contract was swayed by Rousseau (1989, 1995, and 2001). Rousseau brought about a new renaissance for the psychological contract when by dividing it into transactional and relational. Rousseau (1995, p.364) defined the psychological contract at its core as: "The psychological contract encompasses the actions employees believe are expected of them and what response they expect in return from the employer."

The psychological contract is also known as the personal deal. The term "personal deal" was first used by Harris (1961); he believed that willingness of employees to adopt change can easily be understood if there is a personal deal with employees with different interests and diverse backgrounds. The personal deal has shifted the relationship from employee versus organization to the relationship between an employee and another employee, between an employee and another team and between employees and their employer (Wellin, 2007). This means that the importance of the relationship is not exclusively between employees and their organisation, but that the importance lies in human relationships as a whole. In practice relationships between people are more powerful than relationships with abstract things, since the most significant personal deals at work are the ones that embody the relationship of individuals with their team leader.

According to Wellin (2007), the employment contract and personal deal are exchange tools, meaning that the party that gives should take in return. Here breach of the employment contract from a legal perspective is seen as the failure of one party and can lead to legal action. However, the personal deal should reflect an ethical rather than legal agreement and if one party fails to deliver the promise, no one will take legal action seeking for penalties. Wellin (2007), gave a deeper look at the similarities between the personal deal and the employment contract. At first, both the employment contract and the personal deal involve expectation. These expectations differ according to perceptions and for the written contract of their job (Eisenberger et al., 1986; Greenberg, 1990). Breaches of these expectations can lead to legal claims in the case of the employment contract but not for the psychological. For example, an employee will expect to be respected at work, and also expects to be always informed about any upcoming changes and may hope to get promoted

in future. These are the expectation of the personal deal. By contrast expecting to get paid a salary at the end of the month, awarded the promised bonus at the end of the year and provided with relevant insurance coverage are issues related to the employment contract.

A second similarity between the personal deal and employment contract it is that if there is a breach in either deal a certain consequence will happen. These consequences may appear in the form of negative behaviour of employees: anger, distrust and lower commitment and disloyalty to the organisation (Robinson, 1996; Robinson and Morisson, 2000; Robisnon and Rousseau, 1994). A third similarity is that both the employment contract and the personal deal are voluntary, as no party is obliged to enter the deal. However, as Wellin (2007) mentions the similarities, he also talks about the differences. The first difference is the measurability of the money and financial concerns, the materialistic aspects the underpin the employment contract. Most of the personal deals are fulfilled or broken outside of money consideration, as it is related to a whole set of obligations, privileges and rights. The second difference it is that even if the personal deal involves expectations, these are not negotiated or revealed until things go wrong at work, and a breach happens. This reflects that the personal deal is framed by moral and ethical expectations.

Using the psychological contract (personal deal) helps in predicting the behaviour of employees and their reactions, so it is possible for them to get involved in change easily and engage at work. Once engaged they are more fulfilled, more productive and more successful (Koch, 2004). According to Drucker (2000, p.9) “in a few hundred years, when the history of our time will be written from a long-term perspective, it is likely that the most important event historians will see is not technology, not the Internet, not e-commerce. It is an unprecedented change in the human conditions. For the first time, people will have to manage themselves.” Drucker wanted to highlight that the major challenge organizations may face nowadays is making employees recognize their talents and focus on them, which leads to higher performance and that’s what involvement is about (Wellin, 2008).

However, according to Cullinane and Dundon (2006), there are still some theoretical problems at the heart of the psychological contract that prevent it from being developed as a vital framework for the future. First, using the term contract is still questioned in the literature. According to Boxall and Purcell (2011), if the psychological contract exists in

the head of employees only and if it is purely subjective then it would be nonsense to use the term “contract “. In addition, Guest (1998) questioned the term “contract “as from a legal perspective it implies an agreement between two parties that is either written or verbalised. This, however, does not reflect the subjective part of the psychological contract and Rousseau’s (1995) definition of “agreement in the eye of the beholder”.

Second, there is some complexity regarding the mixed messages of both parties and their expectations. Guest and Conway (2002) raised the question about whether managers can communicate the required expectations and behaviours of employees and whether they can actually keep promises to them. However, Cullinane and Dundon (2006) explain that if employees observe some breaches or violation of their psychological contract, this might be based on false expectation rather than a proof that management has broken some promises. All these create complexity in the interpretation of mixed messages between employee and employer, especially as employers view the relationship with employees based on the legal contract and not the unspecified rights and obligations (Boxall and Purcell, 2011).

Third, the terms breach and violation are used in the psychological contract within the wider context of the political economy of capitalism. The literature review of the psychological contract shows that management fails more than often to live up their side of the bargain; due to managerial failure and market pressures (Guest and Conway, 2002). Godard (2004) has taken the same position, suggesting a paradigm weakness in addition to the managerial failure. He argues how those researching and defining the psychological contract treatment have failed to explain the contemporary employment relationship. This means that the employees are subordinates to the exercise of employer authority which gives them a reason not to trust management (Cullinane and Dundon, 2006). As a result, trust and employer authenticity are problematic issues when a social exchange interaction is based on non-verbal promises and expectations.

Fourth and finally, questions regarding an alternative socio-political interpretation of the psychological contract are considered and valued. The only way expectations are influenced is through management in the first place. The psychological contract does not exercise a powerful influence in shaping the exchange with greater precision and exactness (Cullinane and Dundon, 2006). According to Kunda (1992) management tries to colonize employee’s expectations and behaviours by controlling the disclosure of information.

Despite these reservations, the psychological contract remains an attractive topic in the contemporary socioeconomic dynamics.

The psychological contract was neglected as a concept by organisational behaviourists (Wellin, 2007). But now, after introducing topics in human resources, business leadership and especially change management, credence for the psychological contract has increased significantly (Wellin, 2008). Sparrow (2000) and Guest (2004) agreed that the concept of the psychological contract is becoming more important since it enlightens the relationships and work process within organisations. This is especially so, if employees are moving towards negotiating the personalised deal and gaining autonomy over their work, which allows for new definitions (Wrzesniewsky and Dutton, 2001; Rousseau, 2005). While some researchers weight the psychological contract regarding beliefs and expectations between both employee and employer (Levinson et al., 1962; Koter, 1973) others weight it regarding promises and obligation that employee holds and expect (Rousseau, 1989; Morrison and Robinson, 1997).

There are many essential reasons for considering the psychological contract as an important tool to manage employees within an organisation. Since considering the psychological contract helps in predicting the reaction of employees, it helps in connecting employees at work and in aligning them better with clients and strategic business goals. Using the psychological contract opens a wide powerful image of perceptions about the relationship between employees and their employer. Employees give higher value to the personal deal at work and this increasing significantly worldwide (Wellin, 2007).

The term and use of contracts have always been a great interest for all the society members from lawyers to sociologists and economists, and there are debates about who first argued and discussed the term (Guest, 1998, 2004; Boxal and Purcell, 2003). A contract is not only a tool used only for an exchange between two parties, nor only used for written recorded agreement. But according to Macaulay (1963), employment contracts have two main components: a) rational planning of the transaction and b) the presence of actual legal sanctions to induce performance of the exchange or the compensation in case of failure of this performance. However, Wellin (2007) identifies another contract in addition to the employment one, which is the personal deal or the psychological contract. **Table 2.1** below gives evidence of how specific academic experts have used the psychological contract. Peter Drucker explained that getting to understand our psychological contract is like

understanding our strengths, whilst Stephan Covey defined it as to find the inner voice within the individual.

Table 2.1: why using psychological contract is important?

Management Expert	Idea
Peter Drucker	Understanding our Strengths
Stephan Covey	Find your Voice
Richard Koch	The 80/20 way

Reference: Wellin, 2007 page 8

The term contract implies agreement between two or more parties, but according to Rousseau (1995, p.6) “agreement is in the eye of the beholder” moving the meaning of the psychological contract to a more subjective aspect.

2.2.1 The Psychological Contract: Broad Understanding

In order to understand the nature of the psychological contract, we need to explore its explicit and implicit aspects. A verbal promise from manager to employee for promotion against a certain target of sales is explicit; a written agreement is also explicit. While the interpretation of past situations and reactions of employees are an implicit aspect of the psychological contract (Robinson and Rousseau, 1994). Explicit promises are believed to exert a greater influence on employee’s thoughts and behaviours more than implicit promises (Rousseau, 1989). The idea was supported by social information processing theory which proposes that an explicit and public comment exerts more power on behaviours than subtle or private ones (Salancik and Pfeffer, 1978). A better way to manage the psychological contract is to make it more explicit or in another way more objective. Consequently, due to the persistent social norms of reciprocity (Gouldner, 1960) and contracting (Rousseau and Park, 1993), the explicit and implicit aspects of contract acceptance between employee and employer set the stage for creating the psychological contract.

Debates about including the implicit or unstated promises in the psychological contract have

gained great importance (Conway and Briner, 2005). Shein (1965) argued that expectations contained in psychological contracts are not written into any formal agreement between the employer and the organisation, yet they operate powerfully as determinants of behaviour (Conway and Briner, 2006). According to Shalk et al. (1998:167), the “psychological contract is more implicit and unspoken, and frequently antedates the formal relationship between person and organisation”. They explained how some expectations are related to concrete issues such as payroll and bonuses while others are related to fewer tangibles issues such as moral matters including dignity and trust.

Morrison and Robinson (1997) argue that breaches occur from broken explicit and implicit promises. They argue that “reneging” is the cause of a breach resulting from explicit promises such as a broken promise to pay a bonus. Also “incongruence” is another cause of breaches, resulting from implicit broken promises and employees misinterpreting a statement. Nevertheless, implicit or explicit, all expectations within the psychological contract are concerned with the relationship between employee and employer. This allows one to conclude that the worker's perspectives primarily drive the psychological contract.

There have been debates about the psychological contract and the ethical issues surrounding it. According to Levinson et al. (1960), there are five criteria for psychological behaviour. The first is *the treatment of others*, taking into consideration a homogeneous society that has employees who behave in the same way. The second is *dealing with stress*, when reactions are identical regarding rules, legislation and surveillance. The third is *gratification* that is obtained from resources with heavy emphasis on money. The fourth is *capacity and limitations* when there is a lack of adapting or accepting which leads to an unrealistic view of talents. The last is the *use of talents* which in healthy situations helps in self-fulfilment and the service of others (Conway and Briner, 2006).

There are debates about whether the psychological contract is subjective or objective (Conway and Briner, 2005). Levinson (1962) explained the psychological contract as a subjective phenomenon, not only because it is related to individual perception but also because it influences the development and modification of the contract. Employees will feel that they have the chance to control their destiny through the psychological contract, having agreed to its terms, being able to carry out their obligations and in reducing uncertainty (Shore and Tetrick, 2004).

The subjective-objective distinction depends on the perceptions of individuals and from what

angle they see the psychological contract (Conway and Briner, 2005). According to Rousseau and Parks (1993:18), “psychological contracts emphasise that they are held at the individual level and exist in the eye of the beholder”. Rousseau believed that the psychological contract is purely subjective since it is related to the social information processing limits. In other words, the relationship is considered to be subjective since the interpretation of the relationship between employees versus employer is incomplete, since every party sees the situation in a different angle. Arnold (1996) believed that the relationship between employee and organization is so confusing if defined by individual perception or both parties. Similarly, multiple and opposite sources of information which affect the progress of the psychological contract assures that it remains subjective (Shore and Tetrick, 1994). The only time the psychological contract can be objective is when both parties interpret it the same way (Conway and Briner, 2005).

A second approach considers the possible measurability of the explicit part and to what extent the psychological contract can be verified as objective (Conway and Briner, 2005). However, this idea is not articulated sufficiently in the literature, even if some aspect of the exchange appeared objective in the contract (Conway and Briner, 2005). According to Macneil (1985), all contracts are subjective whether they are written or not. Even the interpretation of the explicit aspect (such as payroll) of the contract by employees is open to the subjective expectation that is unclear. In summary, the psychological contract is considered purely subjective, knowing that some terms are more subjective than others (Conway and Briner, 2005).

The literature identifies two types of psychological contract: transactional and relational, reflecting a different component regarding the social relationships (Cavanaugh and Noe, 1999). Transactional contracts are more related to budgetary obligation, and they are characterised by being short-term and limited involvement of employees. While relational contracts are related to affective obligation, they are wider and involve long term relations such as loyalty and commitment towards management and organisation (McClean Parks and Schedeman, 1994). This leads to a conclusion that if any breach affects the transactional contract, this can be fixed in the short term without harming the loyalty of employees, while if continuous breaches affect the relational contract, this can lead to a violation which results to lower commitment and disloyalty to the organisation.

According to Thomas et al. (2003), the psychological contract tends to be more transactional

than relational regarding social relationships. However, Brown (1997) and Suchman (1995) united the two terms, as transactional is the legal aspect of the contract while relational is the moral obligation to do the right thing and both aspects of the psychological contract. Conversely, Rousseau and Parks (1989, 1992, and 1993) distinguished between the two aspects of the psychological contract; they linked the transactional part to economic exchange and the relational to the social exchange. According to Blau (1964, P. 113) the social exchange “involves unspecified obligations, the fulfilment of which depends on trust because it cannot be enforced in the absence of a binding contract “. However, opposite to the social exchange, the economic exchange is based on the assumptions that the work between the two parties is independent (Emerson, 1981).

Conway and Briner (2005) explained that the distinction between the two categories: transactional- relational was based on the work of Macneil (1974, 1980) then later by Rousseau. They argued that the transactional category is related to a specific exchange within a finite period of time (Robinson et al., 1994), and they are to be considered explicit based on the formal agreement. However, the relational contract is broader and subjectively interpreted by the parties to the exchange. This can be seen as socio-emotional and related to the trust, belief, fairness and long-term job commitment of employees (Rousseau, 1990). Figure 2.1 below indicates that both relational and transactional dimensions contribute to the psychological contract; regardless of how explicit the transactional contract is and how implicit the relational one is.

Figure 2.1: Categories of the psychological contract

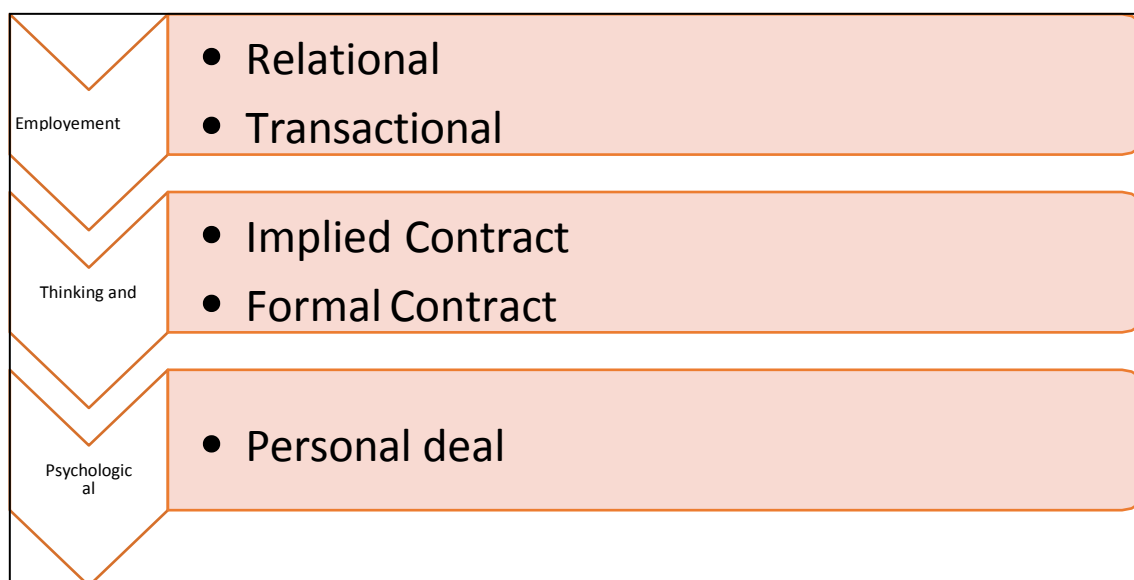


Table 2.2: Transactional vs. Relational

	Transactional Psychological contract	Relational Psychological contract
Period of time	Finite time	Long-term, open-ended
Level of specificity	Very specified	Amorphous
Resource of Exchange	Tangible	Intangible
Promises	Explicit	Implicit
Negotiation	Explicit and based on formal agreement	Implicit and based on actual agreement
Examples	Payroll	Job security

Ref: Conway and Birner (2005, P:44)

There are some debates about whether the transactional-relational contracts contradict each other or coexist (Conway and Briner, 2005). Rousseau (1990) claimed that they are completely opposite, and Table 2.2 (above) validates Rousseau's idea, as one can conclude if the transactional contract is explicit the relational one is implicit, also if the first is tangible the other is intangible etc.

2.2.2 Change Management

Management change is needed for a successful, up-to-date, work and for the organisation to survive in a competitive environment that is continuously renewed (Lueke, 2003; Okumus and Hemmington, 1998). Not all changes introduced can be successful. Edmonstone (1995) argued that fundamental flaws prevented the success of management change over the last twenty-five years. Also, Balogun and Hailey (2004) believed that around seventy percent of the change programs introduced fail to deliver the goal. This failure refers to the lack of a planned agenda of how to implement and manage the change. Failures in implementing management change have great effects on employees' behaviours and attitudes as they are part of the organisation that must have a sense of oneness for the change goals.

By (2005) used Senior's (2002) three categories to review the theories that concentrate on

the rate of occurrence, origins of change and scale. Senior (2002) structured change into three main categories. She differentiated between categories according to the rate of occurrence, how change comes about, and by scale. First, when occurrence characterises change, many researchers found that change cannot be effective if it is continuous (Rieley and Clarkson, 2001). An example of that is the banking sector and also the aviation sector, where every country should comply with the international regulation and changes imposed, which happens on a continuous basis. Such changes are frequently introduced which employees find hard and stressful to adapt to.

Also, Burnes (2004) classified change into five sections that are characterised by occurrence: discontinuous change, incremental change, bumpy incremental change, continuous change and bumpy continuous change. His approach differentiates between incremental and continuous change, while researchers made it more complex by differentiating between smooth and bumpy incremental change (Grundy, 1993; Senior, 2002). Second, when change is characterised by how it comes about, according to past literature change was classified into four sections: planned, emerged, contingency and choice (Lewin, 1946; Brunes, 2004). Here it depends on the nature of the change introduced and how much work tasks might demand, and this can be reflected directly either positively or negatively on employees. Third, the change characterised by scale has four main characteristics: fine tuning, incremental adjustment, modular transformation and corporate transformation (Dunphy and Stace, 1993).

All the classification of a management change from scale or scope, cause, to relationship and consultant role, has become standard for researcher and practitioners of the field. Some have even categorised the categorisations; an example being the four classification of Van de Ven and Poole (2005). At the end, the more types of management change can be understood and differentiated, the more specific theories can be applied and the most practical advice delivered to practitioners (Dibella, 2007).

Individuals in every organisation work according to their goals (Cleveland and Murphy, 1992). The first step in achieving goals is through getting information about these goals; either this information is about career development or simply about how to integrate with the rest of workforce. This thought validates information processing theory, which is based on the idea that employees process the information they receive, rather than merely responding to stimuli. According to Shore and Tetrik (1994), the psychological contract is

considered as the goal-oriented process for every employee. Once employees get all the information, they consider certain goals they need to add to their psychological contract. Informational goals have two categories, transactional and relational, where these differ in percentages between employees. Shore and Tetrik (1994) gave an example that a fresh graduate employee would be more flexible to the transactional part of the psychological contract whereas another employee who has been working for years and seeking promotion will be more focusing on the relational aspect of the psychological contract.

The political nature of change in organizations has been for a long time recognized by scholars (Van de Ven and Poole, 1995). The most powerful one is Lewin and his three steps of change model. According to Lewin the first step to changing behaviour is to unfreeze the existing situation, minimizing barriers to change and increase the odds of a successful change effort. Only then change or movement can occur. In steps two and three the aim is to make the new behaviour stick and to ensure the necessity of a third refreezing step (Lewin, 1958).

The theory and practice of change management creates some social science rules and traditions; even this may appear as strengths, it does make the task of following and defining the core of the change more difficult. The challenge is to achieve a delicate balance between the three schools of thought, in order to establish where the change management stands. Firstly, the individual school has two splits the first is the behaviourist theory where all the behaviour is known and learned, and where the individual (employee) is the receiver of external and objective data of change (Burnes 2009). Pavlov (1927) was the earliest to work in the field of conditioning of behaviour. Pavlov argues human actions are conditioned by their expected results according to the basic principles of behaviourists. As a result, any behaviour that is rewarded tends to be repeated while one that is neglected tends not to be. Therefore, whenever there is a certain behaviour resisting change, the first step should be towards changing the conditions causing it (Skinner, 1974). According to the principle of extinction, a certain behaviour will stop if not rewarded. Significantly, if the aim is to ensure certain wanted behaviour occurs, it should be followed by desirable existing rewards (Lovell, 1980). It is important to understand the emergence of human relations movement and to take awareness of the changes taking place before (David and Canter, 1955). The group dynamic school studies the behaviours and the psychological processes occurring within a specified group of employees. A dynamic social group is a group of employees with similar characteristics, for example, the same type of work, same nationality, or same

religion. Studying the dynamic groups help in decision-making behaviour, tracking the spread of errors at work, creating effective therapy techniques and being up to date with the latest changes of technology introduced (Forsyth, 2006). Finally, the open system school studies the continuous interactions between employees on the one hand, and between employees and their managers on the other. This school is the opposite of the isolated system theory, where employees do not interact or exchange one to another.

The process of managing change is more concerned with how an employee can be encouraged and empowered to work with the new resources. This includes the support strategies needed to overcome resistance to change, methods of consultation, the roles of managers at different points in the change process and the influence of organizational climate, structure and ways of working on how well change is managed (NHS, 2005). Individual change is at the heart of everything that is achieved in organizations. However, to some extent, it is governed by group norms, and groups are linked together in a whole system where people are interconnected in an habitual way (Cameron and Green, 2012). This means that when an organisation tends to introduce change, the resistance of one employee may cause resistance to change in their entire group also, leading to a failure in introducing the change within the whole system. Hence the need to acquire knowledge through experience which will lead to a change in behaviour (Huczynski, 1985). Introducing a new change should be followed by a good training system for an employee to feel involved in the change and adapt to it, instead of resisting it.

2.2.2.1 Change Management and Psychological Contract

Moran and Brightman (2001) defined change management as the continuous renewing situations within an organisation. No work can continue for a long period without the need for change and adjustments. According to Burnes (2004), change is an ever-present need for the organisational life, at both operational and strategic levels. However, the implementation of change can be very challenging as it needs the involvement of people, where personal relationships, as well as emotional responses, predominate (McCalman and Paton, 1992). Not all employees perceive change negatively, for some the process, and results, of change can be very positive. This divergence may be evident to a common outcome such as restructuring change within an organisation (Saunders et al., 2002).

Contractual relationships in every organisation have two aspects: first the legal agreement or the employment contract discussed earlier that stipulates what happens if things do not go

as planned; second, the psychological contract of employees which is the main area of this study, which is the intangible personal deal. When introducing change, if an organization fails to deliver against what employees expect, they will sooner or later quit; but if employees underperform against company's expectation they will be fired. The change means enacting new ideas of thinking, acting and operating within an institution to achieve certain goals. Since employees move from what they know to what they do not know they might reject the change and feel uncommitted (Cummings and Worley, 1993). According to Mabey and Salaman (1995), employees may perceive management change as a threatening phenomenon. These changes may directly affect employees' perceptions and expectations built into their psychological contracts.

Employees play a major role in the success or failure of an organization, their acceptance or rejection of change will affect the organization's goals (Kotter and Cohen, 2002). Researchers have agreed that employees' behaviour and attitudes depend on organizational performance and in their job performance once the change is introduced (Kim and Mauborgne, 2003, Robertson and Porras, 1993). In general, when introducing change, employees reject it as they perceive it as an unpleasant situation compared to the routine work they are used to (Beer et al., 1990). Also, if workload increases on top of the old routine tasks, employees experience stress and fatigue in the process of implementing the change (Buono et al., 1985; Fugate, et al., 2008; and Kiefer, 2005). This will result in negative attitudes and a move for more continuous commitment and less normative and affective commitment. Hence, the importance of creating an environment for the change implementation and letting employees adapt the goals of this change by getting involved in its process (Shalk et al., 1998). According to Cumming and Worley (1993) creating this environment requires two steps: first, make employees ready for the change by explaining how this change will lead to better results in the future and by motivating them with incentives. Second, overcome the resistance to, and rejection of, the change by communicating, supporting and participating with employees in implementation (Cumming and Worley, 1993). Also, Saunders et al. (2002) believe that organisational justice theory can be used as a framework for exploring and understanding employees' reactions towards change and how to control results through it.

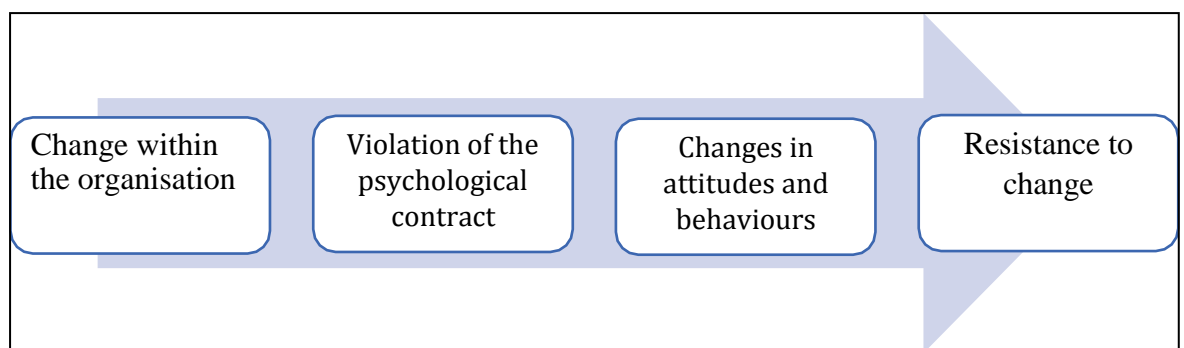
2.2.2.2. Employees' Response to Organisational Change

The topic "*resistance of change*" has been an important aspect of the research of social psychology (Jost, 2015). Lewin (1951) attributed the term "*resistance to change*" to be of

great interest for researchers. Some have defined “resistance “to an emotional aspect rather than a behavioural one (Foster, 2010). Resistance is frequently seen as a form of rejection to do what is required or as a proof of half-hearted efforts and the defensive position of routine and frustration (Argyris and Schon, 1978). Also, Kanter (1985) has muddled resistance as change and the uncertainty and loss of control towards it. Another definition is from Jurkiewicz et al. (2006), explaining that resistance is the result of inappropriate timing and institutional politics, as well as the lack of understanding due to the insufficient resources.

In any organisation, those who introduce change often face resistance by employees. This resistance is usually observed as negative attitudes, leading to a weakening of the effectiveness of change (Smollan, 2011). Resistance to change management can be destructive for the goals of change as well as performance and the atmosphere at work. Lawrence suggested that managers should start taking resistance to change as a useful sign that explains that something is going wrong. When negative behaviour becomes more pressing managers become discouraged that their goals are not going to be achieved. And once the psychological contract is broken, this will turn employees to be change averse and unwilling to show supportive behaviours (Buono and Bowdith, 1989).

Figure 2.2: The process of change



If change is unplanned and continuously introduced, this can lead to a violation of the psychological contract of employees, as outlined in figure 2.2 above. Once individuals experience such a violation, they will start expressing negative attitudes and behaviours that lead to a resistance to change. Somllan (2011) discussed seven points regarding the assumptions about resistance. The first is when resistance goes against organisational interests; here employees challenge the change but remain loyal to the organisation, protecting it from costly errors. At this point, the psychological contract is not being violated, and the resistance to change does not affect the commitment of employees towards their organisation. The second is when the resistance is destructive, where negative attitude leads to refusal of the change (figure 2.2). Rejection reflects the doubt and the stress of employees, arising from interpreting the change as dangerous situation. Resistance stems from the fact that employees value their current situation and therefore changing their behaviours and attitudes is equivalent to leaving the comfortable embrace of the social reality of which they are part (Jost, 2015). The third is when resistance is conscious and deliberate action. Resistance may be manifest in thoughts, emotions and behaviour; and these perceptions may even affect the commitment of employees towards the organisation. The fourth is when employees reject the change as a refusal to what is required from managers. The fifth is when employees refuse the change out of selfishness and a sense of not belonging to the organisation. The sixth is when employees refuse the change out of ignorance and lack of information and resources that might help them in interpreting the goals of the change. The seventh is when employees resist all sort of change. Based on Somllan's seven points, one can conclude that some forms of resistance can affect the psychological contract and the commitment of employees while others may not. Based on this view the researcher must study the nature of response towards change to find the right solution for avoiding resistance to it.

Furthermore, Agboola and Salawu (2011) explained that resistance is seen through deviant behaviour that acts as a barrier, preventing the implementation of change. Since deviant behaviours have great effects on producing losses, managing those behaviours becomes an essential element of every organization's survival (Goetsch and Davis, 2003). Also, resistance to change can serve as a positive factor in firing employees who are being non-loyal and non-committed to the organisational goals (Graetz and Fiona, 2006).

2.3 Psychological Contract Breach

According to Guest (2004), workplaces have become increasingly fragmented because of newer and more flexible forms of employment. This relates to the decline in organizational size by employment; changes to working conditions such as the number of working hours, the variety of contracts and the distribution of work sites; and the usage of advanced technology which contributes in speeding up the work process worldwide (Guest, 2004). Another reason is that most of the promises that were made by employers at the beginning of work were easily broken later due to a range of market imperatives, leading to negative reactions regarding attitudes and behaviours (Cullinane and Dundon, 2006).

According to Morrison and Robinson (1997), these promises are broken due to a range of factors such as changes in the market, as well as change management and restructuring in the organisation which may cause violations and breaches. Meanwhile, managers have become increasingly prejudiced of time-consuming and inactive processes of negotiation under traditional employment relations systems. However, the relationship of employee and employer is fundamental to the success and survival of the organisation as well as for employee satisfaction (Lambert et al., 2000, 2002). This relationship is considered as important since the most stimulating part of managing the psychological contract is the effects on employee behaviours when this is violated (Robinson and Rousseau, 1994).

Herriot (2001) defined the psychological contract as the expectation between two parties (employees and employer) about their right and obligations. This has a great connection with the theory of leadership and motivation (Maier, 2012). The theory states that one person can motivate another to the desired behaviour, whether intrinsic or extrinsic, since individuals are always motivated based on their beliefs and personal interest (House and Mitchell, 1975). However, perceptions and expectations can be broken down which is considered a purely subjective phenomenon (Morrison and Robinson, 2000).

A breach occurs when employees believe that the organization has broken a promise that was made before. Breach is the most important idea in the psychological contract theory as it is directly related to employees' reactions, attitudes, and behaviours (Conway and Briner, 2006). Robinson and Rousseau define breach as the failure of one party in fulfilling a promise obligation, since the opposite of breach is fulfilment. The terms breach and violation were used interchangeably until Robinson, and Morrison (1997) explained that breach became an accepted term by most researchers who work in the field. They defined breach as

a comparison between what is received and what was promised, while violation is the aggressive emotional reaction that follows breaches (Rousseau, 1989). Research indicates that the negative attitudes, low citizenship behaviour and lower job commitment that result from the breach are all a function of felt violation (Raja, Johns, and Ntalianis, 2004).

Researchers tend to agree that employees are more likely than their supervisors to believe that the organization breaks the promises made to them (Lester et al., 2002). The difference in perception between managers and employees towards an organization's breach is due mainly to the likelihood that employees tend to view the introduction of continuous management change by the organization less favourably, than organizational representatives (Conway and Briner, 2006). Different measures were used to evaluate violation as well as the fulfilment of the psychological contract; cultural measures have been used and confirmed providing deeper results than the simple studies that use composite measures (Zhao et al, 2007). Researchers supported global measures because of their wider image about employee's perception regarding breaches within organisations (Nikolaou, 2011).

Employees evaluate the state of their psychological contract through viewing breaches that may occur. Researchers have found that breaches cause lower employee well-being, negative attitudes during work, job dissatisfaction, low commitment for the organization, low performance and a low level of organizational citizenship (Conway and Biner, 2006). According to Robinson and Rousseau (1994), breach reduces trust which affects the relationship regarding confidentiality between parties. When employees lose confidence, they become less motivated to invest emotionally or behaviourally, and they start doubting the past of the organisational integrity (Rousseau, 1989). Breaches prevent employees from progressing at work and from achieving goals (Weiss and Cropanzano, 1996).

2.3.1 Psychological contract fulfilment

The psychological contract became a useful concept for the understanding of human relationships at work (Lub et al., 2016). According to Rousseau (1995), the psychological contract represents the mutual obligations between both employee and organisation. Based on this exchange, an employee perceives that the organisation will fulfil these obligations and so will react with positive attitudes such as affective commitment and intention to stay (Lub et al. 2016). Fulfilment of the psychological contract is the opposite to breach. Turnley and Feldman (1999) claimed that psychological contract can be over-fulfilled or under-

fulfilled. However, previous research demonstrates that under-fulfilment is more likely to happen than over-fulfilment of the psychological contract (Shore and Barksdale, 1998).

Lambert et al. (2006) look at deficiency in, and fulfilment of, the psychological contract: A deficiency occurs when the breach of promises take place, deprivation of rewards, injustice, distrust, betrayal (Robinson and Rousseau, 1995; Rousseau, 1989). Deficiency also occurs when there is an excess of inducement, in a way that employee is getting more than what was promised (Conway and Briner, 2002). Fulfilment occurs when promises are fulfilled which leads to higher level of trust and increase satisfaction and make employees more loyal to the institution (Conway and Briner, 2002; Robinson and Morrison, 1995). According to Lambert et al. (2003), deficiency and fulfilment are complimentary in that increased deficiency will be followed by a decreased fulfilment and vice versa. Researchers argued that deviation from fulfilment leads to breach while fulfilment constitutes positive results, they also treated the excess of inducement as a deviation from fulfilment (Coyle-Shapiro and Kessler, 2000; Robinson and Rousseau, 1994). Consequently, this leads to an assumption that an excess of inducement (deviation from fulfilment) is similar to deficiency as both leads to a breach of the psychological contract.

Turnley et al. used social exchange theory to test the ways psychological contract fulfilment affects job performance. Furthermore, as for the norm of reciprocity (Gouldner, 1960), when employers do not fulfil their obligations, individuals experience this as a breach of their psychological contract and reciprocate by adopting negative behaviours such as lower performance and lower commitment to their work (Bal, Chiaburu, and Jansen, 2010). In the opposite side, individuals show positive behaviours such as high commitment and high sense of belonging when their psychological contract is fulfilled (Lub et al. 2016). Coyle-Shapiro and Kessler (2000) explained that affective commitment plays an important role that predicts performance of employees (Zhano et al. 2007). Coyle-Shapiro and Kessler (2000) argued that fulfilment of the psychological contract and breaches have a great influence on certain outcomes such as the affective commitment.

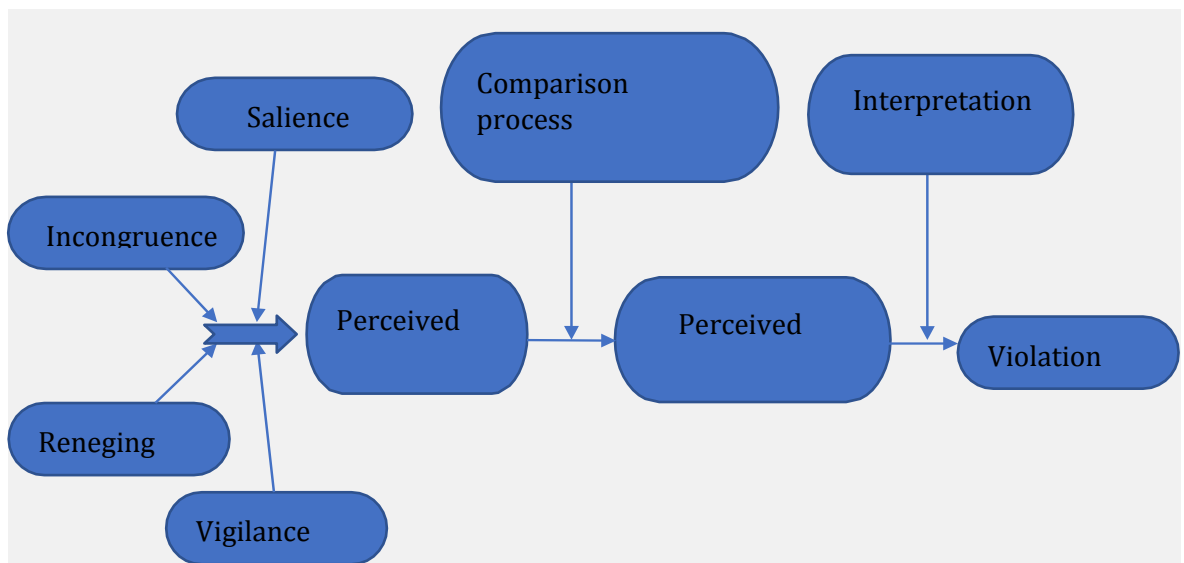
3.3.2 The Process of PCB

Some researcher such as Robinson and Morrison (1997), Turnley and Feldman (1999), Conway and Birner (2002) and Lo and Aryee (2003) Highlight the importance of the PCB processes. The key models are presented in this section.

2.3.2.1 The Process Model of PCB

The process model refers to the work of Robinson and Morrison (1997), covering the whole process of psychological contract by highlighting how employees sense making is inaugurated to their emotional experience of breach. Figure 2.3 (below) identifies “incongruence” and “reneging” as the first two factors that influence PCB.

Figure 2.3: The process model of PCB



Morrison and Robinson (2000) developed a further theoretical model that describes the causes that lead to breaches of the psychological contract. For them, these causes are “Reneging”, “incongruence”, and “vigilance”. *Reneging* happens when there is a failure in meeting an obligation that is mutually understood by both parties. *Incongruence* happens when the understanding about a given obligation is unclear by one or both parties, for example: the misinterpretation of a statement made during recruitment. Finally, *Vigilance* is the extent to which employees detects PCB because they have a perception that the organisation has failed to meet obligation regardless of this could be the case or not (Morrison and Robinson, 1997). In addition to the theoretical model of Morrison and Robinson, Conway and Birner (2002:71) summarized the main reasons that lead to breach as the followings: “unmet expectations, the breakdown of trust, loss of inducements, feeling of inequity, and an impediment to goal progression”. Table 2.3 (below) summarize the two models that lead to the same result: the breach of the psychological contract.

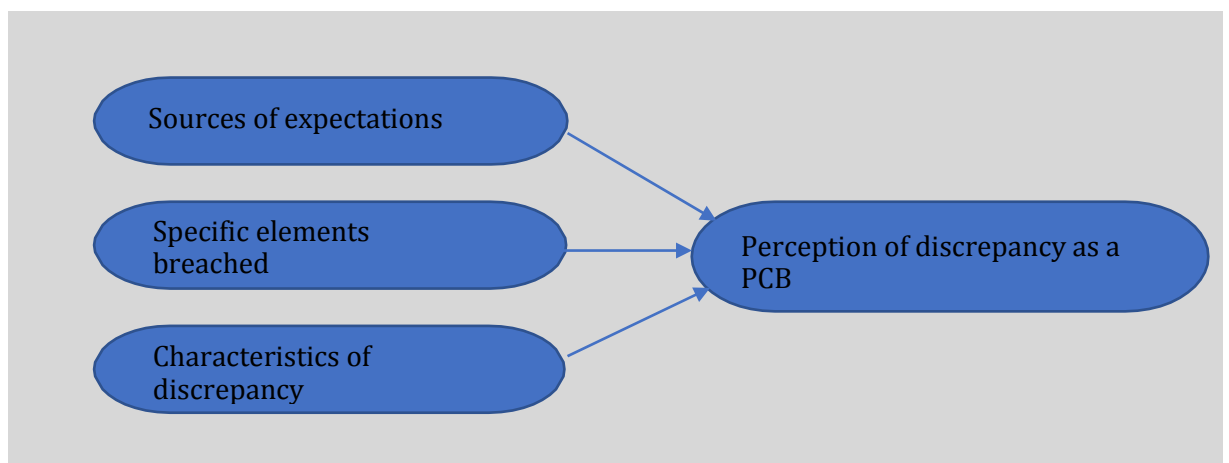
Table 2.3: Factors that lead to breach

Factors that cause breach	Conway and Birner (2002)	Morrison and Robinson (2000)
	Breakdown of trust	Reneging
	Loss of inducements	Incongruence
	Feeling of inequity	Vigilance
	Impediment to goal progression	Violation

2.3.3.2 The Discrepancy Model of PCB

Turnley and Feldman's (1998) model describes the factors and causes of the PCB (see Figure 2.4 below). The *sources of expectation* represent the promises made by the top management, the organisational culture and how common practices are perceived by employees. Turnley and Feldman state that a failure in fulfilling obligations or expectations is considered a BCP. *Specific elements breached* relates to shows the breach of certain elements identified by Rousseau (1990). The *characteristics of discrepancy* includes the magnitude of the discrepancy, over-reward and under-reward trade-offs, the amount of time between the promise and discrepancy, and the perceived cause of the discrepancy" (Turnley and Feldman, 1999b: 374).

Figure 2.4: Turnley and Feldman's (1999) model

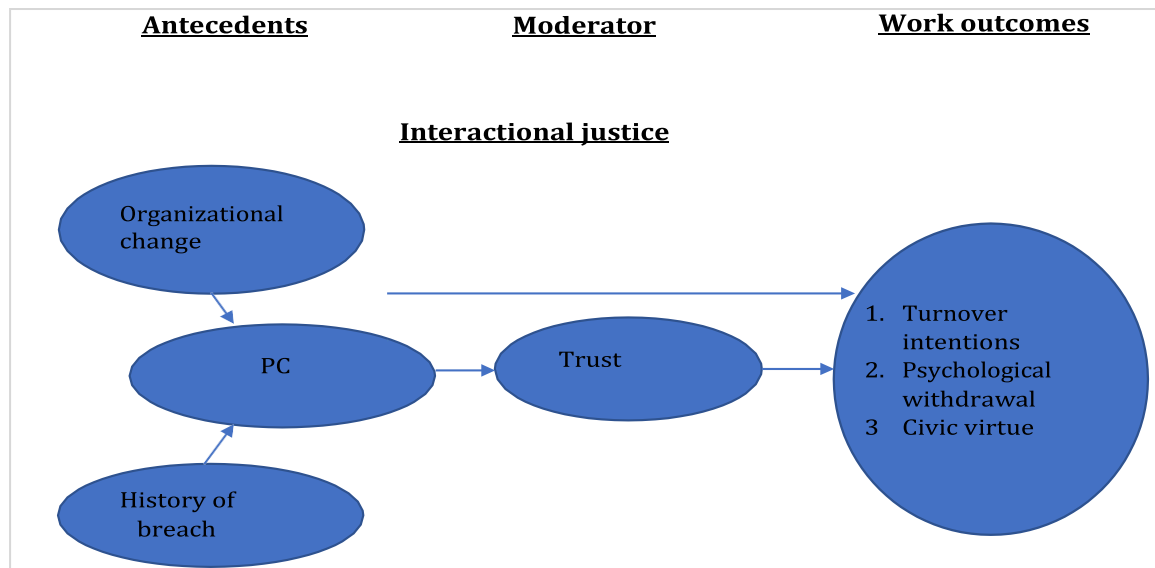


2.3.2.3 Other Models of PCB

The cognitive model of Pate et al. (2003) describes the mechanism of PCB. This model suggests that PCB can be defined through organizational fair treatment: this means the

perceptions of employees towards fairness and how it would affect their behaviours and attitudes (Andersson, 1996). Pate et al.'s model has three factors of organisational equality: distributive justice, procedural justice and interactional justice. These factors explain the extent to which organisational issues are sufficient and important for the change of employees 'work performance.

Figure 2.5: Lo and Aryee's (2003) model of PCB



Lo and Aryee's model (2003; see Figure 2.5 above) provides a more dynamic model of psychological contract breach. They argue that change and history of PCB are the main antecedents. This implies that change and history of breaches are positively related to PCB and will inform employee's turnover intentions, psychological withdrawal behaviour, and may negatively relate to civic virtue.

The researcher chose to adapt this latter model since it fits most closely to this research study. The model of Robinson and Morrison (1997) focuses on the development of PCB, which is not the case in this study, while Turnley and Feldman's model pay attention to the cause of PCB and neglects the outcomes. Consequently, the researcher relied on Lo and Aryee's model because it explains the dynamics of PCB and focuses on the whole process between change, PCB and employees' work outcomes. However, this model does not argue the role of PCB on the correlation between change and employees 'outcomes. This is something the researcher will return to in the later stages of the chapter.

2.4 Traditional framework

Historically speaking, research about the psychological contract was related to the social exchange theory (Robinson and Morrison, 1995), equity theory (Aselage and Eisenberger, 2003), and affective event theory (Zhao et al., 2007).

Social exchange theory studies the relationship between employees and employer. It gives an explanation of employees' perceptions when obligation is not fulfilled and when there is a breach of their psychological contract (Robinson and Morrison, 1997). Blau (1964) explained how feelings of breach will affect the relationship between employees on the one hand and between the employee and management and organisation on the other. Further, Rousseau et al. (1989) differentiate between the two sections of psychological contract; transactional and relational. They linked the former to economic exchange theory and the latter with the social exchange theory.

Blau (1964) claimed that social exchange theory implies two sides, first the mutually contingent that involve action, and second the mutually rewarding process that involves the exchange resulting from the actions made. All the applicable laws in human social behaviour are reflected in the psychological behaviour, that is why the social theory should be advanced beyond what is currently placed (Homans, 1961). Social exchange theory became embedded in the work of past researchers such as Argyris (1960); Levinson et al. (1962); and Schein (1965; 1978). As opposed to economic exchange theory, social exchange theory is related to the unspecified obligation, and on the assumptions that transactions between parties are treated as dependent events, such as trust, commitment and interpersonal relationships (Emerson, 1981). Employees may perceive over-fulfilment of their psychological contract which means that they get more than what it was promised. In such situation, employees experience positive imbalance in the social exchange process. As for the theory of reciprocity, when over-fulfilment occurs employees reciprocate by increasing their contributions to the organisation (Homans, 1961).

Expectation of the social exchange theory is also consistent with the expectations assumed by equity theory (Adams, 1963). Equity theory is based in the assumption that employees are motivated by fairness, and if they perceive inequities in the input or output ratios of themselves and their colleagues, they will seek to change their input to reach their perceived equity. Conversely, under-fulfilment occurs when employees perceive less than what they

expected. According to Goodman and Friedman (1971), under-fulfilment is more likely to occur than the over-fulfilment. However, either for the expectation of social exchange theory or equity theory, employees show positive behaviour when organisation over-fulfil their psychological contract or when there is no breach of it (Turnley et al. 2003).

Affective event theory is different from social exchange and equity theory in that it is concerned with employees' emotional reactions (Weiss and Cropanzano, 1996). This means an employee's emotional attitudes and reactions towards a certain event or practices (Gallagher, 2008). However, the affective event theory would be insufficient to discuss the perception of employees towards PCB if not supported by the social exchange theory.

2.5 The Role of Careerism, Trust and commitment in Psychological Contract Breach

Individuals plan their career in order to reach their goals in life (Milkovich and Boudreau, 1988). According to Robinson and Rousseau (1994), employees who think their career advancement will be pursued outside their current institution think differently from those who have the potential to grow in the same organisation; this is what known as "careerism". *Careerism* is the course that employees take when they feel that their organisation is acting as a block for their planned career path (Rousseau, 1990). According to Rousseau (1990), careerist employees have a lower level of trust towards their management. Violations of the psychological contract have a dissimilar influence on employees' behaviour up in relation to their career motives (Robinson and Rousseau, 1994). Careerism plays a major role in determining individuals' employment relationships. Highly careerist employees will value more the tangible rewards such as pay, training and incentives and rely on the short-term relation; While low careerism individuals will value more the "relational part " and rely on long-term commitment and loyalty.

Trust is the belief of every employee that future actions will be taken, accepted or at least not violat their interests (Gambetta, 1988). Trust reinforces the image of how breach and feeling of violation account for lower affective commitment. According to Blau (1964), trust is the main element in the social exchange theory, and once the organisation fails to deliver promises, the first ingredient to be affected is trust. Lo and Ayree (2003) found that Chinese employees give trust in their management great attention since it mediates the relationship between contract breach and behavioural attitudes and civic virtues. A case study made about the banking sector in Greece confirmed a hypothesis that trust mediates the

relationships between violation and job commitment of employees. Also, trust can be identified as a mechanism for predicting (breach) influences on psychological contract (Nikalou et al., 2011).

Figure 2.6: Response to Violation (Ref: Sparrow and Cooper 2003)

Passive	Loyalty/silence	Exit
	Voice	Neglect
Active		
	Constructive	Destructive

Change is a process that most of individuals and organisation face, for this reason, research about how to implement and manage the behavioural response to it have increased (Foster, 2010). Individual responses to change may affect their commitment to the organisation, and their commitment is an essential component in storing support for planned management change efforts (Klein and Sorra, 1996; Kotter, 1995). Organizational commitment refers to a wide range of behavioural aspects, reflected in feelings, attitudes, practices and involvement in the work of organization to which employees belong (Dhnapal and Anjani, 2012).

According to Armenakis and Bedeian (1999), organisational commitment is a main variable criterion in the success of change implementation. Sparrow and Cooper (2003) explained four reactions of employees in response to psychological contract violation when unplanned changes are introduced (see Figure 2.6). *Exit* is the first and fastest reaction when employees choose to terminate the employment relationship. *Voice* is the second action taken by employees as a remedy to the violation, examples: restoring trust through talking and changing attitudes and behaviours. *Loyalty or silence* is considered as a non-response serving to endure the unacceptable conditions of violation because no voice is present (Maier, 2012). Finally, *Neglect* is the complex response that mirrors the passive negligence of violation. It is likely to occur when there is a record of conflict, distrust, and breaches, no voice channels,

or the greater part of other employees demonstrate neglect and destruction (Maier, 2012). Meyer and Allen (1991, 1997) have focused on the outcomes of management change and how it affects job commitment. Since organizational commitment is based on the psychological attachment of an employee towards the organization, this relationship affects the satisfactory level of both parties. If employees are satisfied, they will feel committed and will have a sense of oneness known as organizational identification. “Commitment has been documented as the bond that provides a critical link between employees and change goals” (Abdul Ghani, 2004, p: 27).

Employees who have a high level of organizational commitment are highly required since when introducing a change those are most likely to adapt and get involved, demonstrating increasing organizational citizenship behaviour (Dhnapal and Anjani, 2012). Conversely, Kwon and Banks (2004) explained how low rates of commitment would affect business performance, such as decreased turnover and demonization. According to Meyer and Herscovitch (2002, p. 475), commitment refers to a “force (mindset) that binds an individual to a course of action deemed necessary for the successful implementation of a change initiative”. It improves trust between employees and their managers and creates a better organizational climate which, in turn, leads to higher rates of growth and development. Global labour markets and the increased need for skilled employees have caused changes in the business practices. Skilled workers have better performance and move organization to progress in their careers without feeling the need to stick in the same organization for any given period (Guest, 2004). All evidence shows that it is difficult to replace a skilled employee with experience (Ward and Field, 2001). That is why an organization pays great attention to how to retain skilled employees who contribute high performance at work (Griffith et al., 2000). Organizational commitment is seen as an important aspect in developing a stable workforce, and according to Allen and Meyer (1990), commitment is classified into three sections: Affective, Continuous, and Normative.

Affective commitment is the emotional attachment and involvement of an employee towards the organisation, while affective commitment to change represents a desire in, and belief of the benefit of, supporting change (Foster, 2010). Continuous commitment is based on the cost that employees calculate if they decide to leave an organization (Mathieu and Zajac, 1990, Hackett et al., 1994), while continuous commitment to change is the associated cost in case of failure in implementing change (Foster, 2010). Normative commitment is the

moral attachment of an employee who feels obliged to stay because it would be unethical to leave while normative commitment to change is the sense of obligation towards the change. According to Meyer and Allen (2007), employees with strong continuous commitment are least likely to leave the organisation; this confirms Oreg's (2003) view of cognitive rigidity and routine seeking. Also, Meyer et al. (1993) found that there is a positive relation between affective commitment and an individual's voice. There is a positive relationship between organisational commitment and organisational citizenship behaviour and satisfaction (Shore et al., 1995). If employees are satisfied, the more likely they will get attached to their work and commit to it.

2.5.1 Compliance with international regulations in the banking sector and its effect on employees' psychological contract Breach

Banks are known to be the most important sector within any financial system (Chatain and Chavanne, 2009). Without banks, international as well as domestic payments face complications and delays, As all banks are bound by international regulations, any new external regulation imposed will affect the internal one (domestic banks). Such regulations subject the banks to specified requirements, restrictions, and guidelines. The compliance and consolidation are imposed on international bases to ensure transparency (Edgington and Hayter, 2013). This research seeks to identify how compliance with regulations can cause continuous internal changes that affect the psychological contract of employees in the Lebanese banking sector.

There are lists of regulations in the banking world, that have been discussed over the past ten years; examples of the most recent are the *Anti-Money Laundering regulations (AML)* and the *Foreign Account Tax Compliance Act (FATCA)*. The AML is a regime that aims to prevent money launderers and terrorist organisations from using a country's financial system to clean their money and make it appear legal. The objective is to detect where it might occur and punish those involved in the schemes (Chatain and Chavanne, 2009). The FATCA is a percentage share of the 2010 Hiring Incentives to Restore Employment (HIRE) Act. It has aims to identify individuals outside of the United States holding the American nationality, registers them as US accounts and reports all the list of the US accounts to the Internal Revenue Service (IRS). Banks are one of the sources of the foreign financial institutions that must report about their American clients (Cunningham, 2012).

FATCA was designed for two main reasons: first to fight against the offshore tax evasion

and recoup federal tax revenues; and second to ensure proper collection of US tax imposed on the foreign income of US holders' nationalities. The aim is to establish a system that produces information that is reliable and evident (Amaral and Grazielle, 2013). FATCA established rules for payments to foreign financial institutions; that imposes thirty per cent withholding tax on the gross amount of a "withholdable payment" made to a foreign financial institution or non-financial entity (tax executive, 2010). The reason FATCA was established, was a result of escaping tax by the US holding nationality persons on their worldwide income. These escapes were made through the enacting of unreported offshore accounts and structure. For example, a person X opens an account in Lebanon in the name of an offshore account Y; this American person does not report to the IRS at the end of the year as the income is hidden in the name of the offshore Y. In Lebanon, the BDL (Banque du Liban, 2002) required every bank to comply with the procedures of FATCA. Introducing FATCA was a great challenge as banks had a limited period to meet the deadline for reporting all their US accounts' clients.

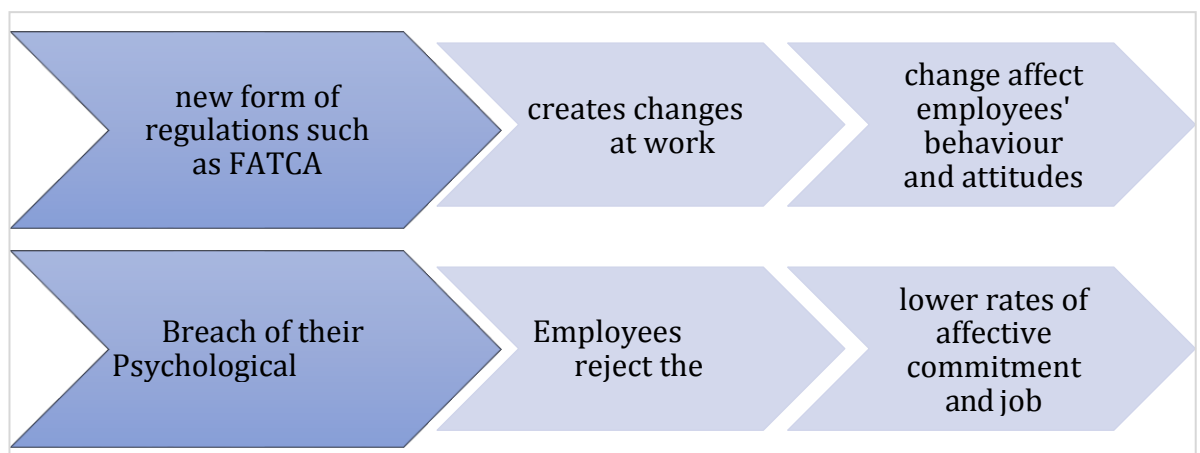
FATCA was a way to obtain information about US account holders in the banking sector worldwide. However, this process has caused the erosion of habitual concept of banking secrecy. Lebanon is one of the countries that was required to comply with FATCA procedures, otherwise the country will be prosecuted for criminal offenses under the US law and subject the bank or the person escaping taxes to substantial civil money penalties (Michel, 2013). This thesis aims to show that banks' compliance with regulations such as FATCA creates continuous changes and procedures that urge employees to adapt in order to implement the change.

Implementing FATCA in all the Lebanese banks produced a list of procedures starting from branches to the head offices of all domestic banks. Continuous changes were presented causing different outcomes and performance distinctive from the normal past ones (Garrett, 2004). These changes had a profound effect on employment relationships, precisely the psychological contract of employees (Herriot and Pemberton, 1996; Shalk, 2004). The series of changes introduced to the work-life balance led to questioning of past employment relations since these changes increased working hours. Limits on psychological contract were placed according to the rules and regulations imposed on employees reflecting their attitudes towards it (Rousseau and Shalk, 2000). Most of front desk employees in the branches could not really understand the idea of FATCA, and why they should they act as an investigator of the IRS when their job is just a banker and not a tax collector for the US.

According to Rubin et al. (1998) when individuals are well informed about what is allowed and what is forbidden, applying information theory, this will allow them to bargain for some adjustments in the rules. However, in the case of banking sector, this process cannot be applied since compliance with regulations is obligatory, and employees have no choice but to comply or leave. According to Rousseau and Shalk (2000), social and firm-level factors create a space of negotiation between employees and their psychological contract.

In Lebanon, the regulations imposed such as AML and FATCA were followed by continuous adjustment and changes, which in return were followed by larger social fluctuations (Burke and Robin, 2002). The fact that the continuous changes imposed were obligatory, required by the bank du Liban; has an impact on the impersonal sources, specifically the workforce and employment relationships. This led to different reactions in attitudes and behaviours of employees towards the change. This concept is discussed in social exchange theory and psychological contract theory (Shore and Tetrik, 1994; Rousseau, 1989, 1995), and reflect in Figure 2.7 below).

Figure 2.7: How change influence commitment



Many researchers agree that employees play a major role in the success or failure of change in their organization (Kotter and Kohen, 2002). This relationship between employees and organisation is essential for the success and survival of the organisation, as well as for employees' satisfaction (Lambert et al., 2003). Yet employees are often reluctant to commit to organizational change because they typically experience it as intrusive and disruptive of the routines and social relationships formerly relied upon to complete important work tasks. They may also experience increased workloads resulting from the assignment of new work

tasks on top of existing ones (Beer et al., 1990).

According to Ajzen and Fishbien (1975), when management introduces a specific change, this creates another change in the psychological contracts of employees, which result in a reaction in the form of different attitudes and behaviour. Once workload increases with insufficient motivations, employees' perceptions towards the organisation fail, in a way that the promises are no longer fulfilled. This commences the violation of the psychological contract (Robinson and Rousseau, 1994). The first indicator of the violation is the negative reactions and attitudes of employees, and second it appears through the low rates of commitment and loyalty to the organisation (Turnley and Feldman, 1998).

Introducing FATCA to the Lebanese banking sector and urging all financial institutions to comply with the new procedures created many challenges. All these regulations and laws were spread through the main head Bank of Lebanon (Banque Du Liban), later the entire financial sector and its managements. Management in every bank introduced the new requirement to all employees from head department reaching the front desk employees within every branch of a bank, whom are known as "Tellers". Tellers receive and pay out money, record routine transactions for bank customers including cashing checks, accepting deposits and withdrawals, processing loan payments and money transfers. They provide advice on the bank's products and services. After FATCA, a teller was not only requested to do the above-mentioned routine jobs but also to detect, report and review any relating issues to FATCA, transformed into a detective more than a teller. All this created continuous breaches that lead to the violation of the psychological contract. Tellers experienced negative feelings such as anger, betrayal and mistrust (Robinson and Morison, 2000). Briner et al. (2002), investigated between two variables: first contract breach and second exceeded promises. According to his investigation, they found that broken promises have a deeper effect than exceeded promises. Briner et al.'s results show the importance of the relationship of employees towards their organisation, and to what extent the psychological contract should be taken into consideration when introducing new changes. However, in the case of the banking sector, no promises were broken, but the expectations of employees in respect of their job description did change.

FATCA was not only imposed in Lebanon but on more than seventy countries. Mexico faced the complication of FATCA, and according to their taxation system "should Mexican financial institutions decline to sign this agreement, they will the risk of having to

discontinue making US investments from Mexico or seeking US customers” (Amaral and Grazielle, 2013.p2). Mexico’s banking sector was obliged to comply with the laws of FATCA bearing all the cost with no reimbursement otherwise the loss will be in international trade and transfers between the two territories. Not only the IRS tax authority imposed such rules, but also in Brazil there is a regulation for declaring foreign assets where their values exceed hundred thousand dollars. Failure to declare or rejection of obligation will be subjected to sanctions and penalties.

A similar case study conducted in Greece analysed the impact of social and economic changes in the banking sector. These changes were first the rapid growth of technology, second the globalisation and third the information diffusion (Nikolaou et al., 2011). Every bank in Greece was involved in the change, and this was moving the whole sector to a new environment especially with the entry of foreign banks to Greece (Glaveli et al., 2006). The study was followed by the Podsakoff et al (2003) with their statistical measures of variances. The findings of the research stated that global changes in the financial sector had its greatest effect on the Greek banking sector where employees’ psychological contract faced breaches with strong attitudinal reactions. These breaches caused job dissatisfaction and lower rates of commitment (Nikolaou et al., 2011).

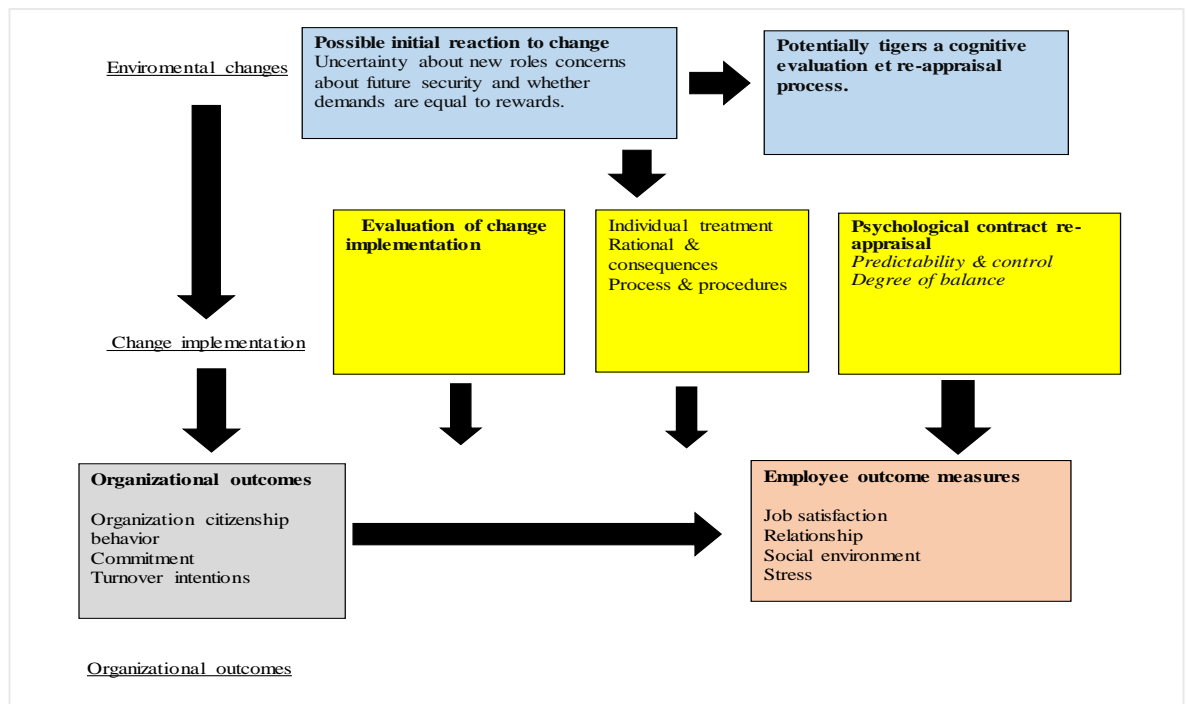
Nikolaou et al. explained how negative feelings mediated between the reactions of breaches and attitudes regarding work and organisation. They also demonstrate that when employees’ psychological contracts are being fulfilled this leads to higher job satisfaction and higher commitment and loyalty to the organisation. What was surprising in the study, changes were not directly related to the opinion of breach but rather with the feeling of violation of the psychological contract (Nikolaou et al., 2011). This fact contradicts to a certain extent the previous researches that showed a positive correlation between employees’ attitude towards change and the breach of the psychological contract (Turnley and Feldman, 1998; Pate, Martin, and Staines, 2000; Edwards, Rust, Mckinley and Moon, 2003). Nikolaou et al. (2011) clarified that this opposition is because employees in the banking sector in Greece are familiar with change as it is considered as common practice. Piderit et al. (2002) state that an employee’s reaction towards a change might be to accept it but the emotional status of the employee contradicts this acceptance, by experiencing some negative feelings like betrayal, anger, anxiety. Overall, the study supported the hypothesis of psychological contract violation and the apparent breach, and this is illuminating how important is the personal deal at work (Zhao et al., 1994).

2.6 Conceptual Design Framework

As discussed earlier in the literature review, many researchers discussed the topic of psychological contract breach. According to Lo and Aryee (2003) change represents an antecedent of breach and it has a positive relationship with PCB. In addition, some have argued that change has an impact on employees' psychological contract, which in turn would affect their behaviours and attitudes towards their current job (Freese et al. 2011). Turnley and Feldman (1998) also found a positive relationship between PCB and employee's exit, voice and neglect behaviour. However, little work has focused on the process between organisational change and employee's response in terms of trust, commitment and careerism.

Another example is the work of Sharp (2010), that takes the environmental changes as a change is introduced and investigates its outcomes and effects on employees in terms of job satisfaction, relationships and social environmental stress. Based on the literature review and empirical studies, the correlation between organizational change, PCB, and the Lebanese bankers' behaviours can be presented as a coherent conceptual framework. In accordance with the research question, aim and objectives, the variables were identified within the conceptual framework (Figure 2.8):

Figure 2.6: Conceptual Framework of Sharp (2010)



2.7 Conclusion

Organisational change attracts a high level of research interest (Armernakis and Harris, 2009; Burke, 2002; Herold and Fedor, 2008; Malone, 2009). According to Shalk et al. (1998), change helps to achieving organizational goals through new ways of thinking, acting and operating within an organisation. Even though most researchers argued that there is a high probability of failure with change, they also concluded that employees play a major role in the success or failure of change within an organisation (Kotter and Kohen, 2002; Knippenberg et al., 2006). Employees' attitudes and behaviour gained great importance lately as it has a direct relationship with the success and implementation of change (Shin et al., 2012). In general, employees often reject the change because they experience it as a breach of what they expected to have or to reach in their tasks at work (Beer et al., 1990; Strebel, 1996). Alternatively, it may simply be because they fear the unknown, as change moves employees from what they do to what they do not know. Shalk et al. (1998) believed that change has a great influence on employees' perceptions and expectations; and thus their psychological contract with the organisation.

When an organisation fails in introducing the change, this failure is not related precisely to the strategy or the goal of change but to the failure in implementing it (Paulussen, 2004; Greenhalgh et al., 2004). If employees keep on resisting the change, holding negative attitudes towards it, involving them or making them accept the new strategy would sound like an impossible task (Schneider et al., 1994). According to Caldwell et al. (2008), there are some dynamics and processes that could support the behavioural change needed in achieving new goals. Creating the good "climate" is the first step of introducing the change, making it appear fit and logical (Klein et al., 2001). The second step is through informing employees about the need and purpose of the change to gather their consensus towards it, as when employees support the strategy it would be more likely to success (Markoczy, 2001). The final step could be applied to senior leaders who can play a good role in influencing the speed and effectiveness with which new processes are introduced (House and Aditya, 1997; Morel and Thomas, 1988).

A good plan for implementing the change is needed to help employees in getting involved and in having the sense of oneness towards the organisation and its goals. Once this happens no breaches will harm the psychological contract and employees' reaction and attitudes will be positive and corporative (Shalk et al, 1998). According to Lambert et al. (2003) there are

some inducements that help individual to get involved with any upcoming change. These inducements can be through the form of pay, as “pay” is considered to be the primary motivation for employees’ hard work and for the excess time spent at work (Lawler, 1987, Simon, 1951).

Recognition from management also plays a major role in integrating the change, this could be a simple verbal compliment, but it contributes to making employees’ feel better and increase their trust (Mayer et al., 1995; Stajkovic and Luthans, 2001). In addition, Baumeister and Leary (1995) as well as Cohen and McKay (1984) explain that the solidity of relationships at work leads to stronger connections between employees and their social support. Hackman and Oldham (1975) explained that variety enriches the experience of employees and allows for an atmosphere of openness and flexibility while Rousseau (1997) and White (1959) claimed that training and skills development are considered to be the most effective incentives when introducing new changes. Commitment is necessary for the success of continuous adjustments, as when employees are committed, they adapt faster and get involved easily in the change which, in turn increases organisational citizenship behaviour (Dhnapal and Anjani, 2012).

On the other hand, low rates of commitment will affect business performance, such as increased turnover and demotivation (Kwon and Banks, 2004). Researchers have agreed that when employees are involved and committed to the change introduced, the strategy goals are more likely to succeed (Wooldridge and Floyd, 1990). Leaders have a great role in shaping employees’ attitudes and behaviours. When leaders support the continuous changes that are happening, employees will efficiently implement it. According to Caldwell et al (2008), when leaders provide direction and resources, employees progress with a sense of oneness and acceptance towards new strategies. On the opposite side, if leaders do not support the change introduced, employees will be demotivated and may show the negative attitude of resistance. If we take the case of the banking sector and the changes imposed regularly through international regulations, leaders must assume the role of managers in every branch. Managers can motivate employees from all levels to get involved and integrate easily with the regulations imposed (Cartwright and Cooper, 1993).

Chapter three: Methodology

People use research in order to gain knowledge and expertise in a certain field in which they are interested. Gauri and Gronhaug (2005) defined research as having two components, first “*the systematic way*” which is based on logical and objective thinking instead of the subjective that relies on assumptions and beliefs. Second “*the find out things*” approach, which is based on stating the purposes, describing certain data, and critically analysing them. Research is not a description of findings; according to Walliman (2005) the use of the term “research” does not reflect its exact meaning, sometimes this term can be wrongly interpreted.

At doctoral level “research” drives deeper than just series of statements and unsupported findings that are founded upon assumptions. When researchers are interested in a field, they undertake in-depth research about it, creating a deeper view, so that they become able to explain it and predict its behaviour (Marshall, 1997). Conducting a research design means putting in place a framework to be adapted in order to assure a reliable approach to all the aspects of the study (Creswell, 2003).

This chapter is built based on the literature review outlined in chapter two, where the primary aim is to create new knowledge in relation to the psychological contract in the banking sector. This study focuses on how continuous changes can affect the psychological contract of employees in respect of their commitment. Most previous studies around this topic were investigated through clients’ perceptions and not employees; the researcher is taking the case of Lebanon since the banking sector is very successful in this country, as for other countries in the region.

It is argued that a framework classification must reflect a deep review of the parameters of the research in order to enable an effective and efficient study design (Hills and Flusher, 1996). Once the researcher becomes familiar with the existing knowledge, it becomes easier to select logical methodological choices that could be linked with the specific research tools (methods) in order to create a robust research design (Jonker and Pennink, 2009). This chapter considers the current state of progress of the researcher’s journey, describing the appropriate methodology that satisfies the aims and objectives of the proposed research. It also describes the academic and professional (praxis) ethical forms that are applied in the study and how they affect management and social science researchers on a DBA programme.

Having established the topic of the research embodied by the thesis title “*The psychological contract a currency abused: case study in the banking sector*”, this chapter will establish the central research question to be addressed, followed by the wider research objectives. The chapter will then discuss the research design, considering methodology, case study design and the main research methods, documentary analysis and semi-structured interviewing. Having explored issues of sampling and ethical considerations, the reliability, validity and generalisability of the research is considered.

3.1 Research Question

Choosing the right question is like affirming a clear statement. The research question derives from the aims of the study; it is a translation of the aims into a real question. Any research study can be viewed through its research question (Andrew, 2003). However the research question should be clear and manageable and workable in terms of the methodology of research (Creswell and Plano Clark, 2011). No research can start without first stating the research question (Jonker and Pennink, 2009).

According to Michael (1992, p.5), a researcher should start by asking “*what is it like to be asked a question?*” as conducting research usually involves setting rather than answering questions. This allows the researcher to be in a position of controlling the research process by posing question and by putting forward sub-question for their objectives. This process takes time to be developed, since connecting different phenomena in a certain paradigm needs a lot of effort. However, even if a research question may not clearly reflect the aims of a study, it can be used as a link between a problem and a goal (Jonker and Pennink, 2009). Saunders et al. (2009) explained that the key of success for a research can be measured through the conclusions that are drawn from the data collected; this can only be achieved through the clarity of the research question posted at the beginning.

In this thesis the “Russian doll principle”, was selected to write the research question. This principle means taking all the ideas of the research and breaking down the research questions from the top statement to the smallest layers, for the research question to be drawn by linking all these into one formula of question, just as the Russian doll is taken apart to reveal a tiny doll at the centre “(Clough and Nutbrown, 2003: 34). Based on this approach, the following research question was developed:

“What effect has the continuous change, imposed through compliance with international regulation’s procedures, had upon the psychological contract breach of employees within the banking sector?”

The researcher set out within the research question to determine how employees’ behaviours are affected by the continuous changes introduced, and how these may cause breach or violation of their psychological contract. The researcher focused on two key terms: change and psychological contract. Since, the literature indicates that these two factors are likely to be the key factors affecting a change in the psychological contract. In addition, the use of these terms contextualises and narrows the extensiveness of the topic, for the purpose of evaluating and analysing the research question and being able to reach the goal of successfully conducting this research.

3.2 The Research Aim and Objectives

3.2.1 Aim

The literature review generated a definitive gap between the continuous changes imposed and the engagement of employees of the banking sector. The primary aim developed by the researcher was:

“To investigate the antecedents and outcomes of the psychological contract and perceived breach among employees enduring continual organizational change in the Lebanese banking sector”

The aim mirrors the research question, with sub-questions following from it. These sub-questions help determine the issues that contribute to the main research question. Some sub-questions open up studies to wider issues, these issues might be raised without being explored in the research (Andrew, 2003). This means that some sub-questions may lead to a broader topic, while the researcher works on narrowing the topic to a specified area of concerns. In this section the researcher uses the research aim to re-affirm her research question mentioned above and how it relates to the conceptual research model developed.

3.2.2 Objectives

Research objectives define the aim of the research; they should be stated clearly in the study (Farrugia et al, 2009). Objectives state the outcome measures that are going to be used within the study, they also help to serve as a guide for the development of the research design and

play a role in sample size calculations. From the case of the DBA researcher the outlined objectives can be as follows:

- 1- To investigate the direct effects of individual antecedents, that is the experiences of continuous changes introduced on psychological contract violation.
- 2- To examine the content and state of the Psychological Contract from the perspective of employees and employers.
- 3- To explore employees and managers' perceptions of employer obligations and how well the employer has fulfilled its obligations to its employees.
- 4- To investigate the consequences of perceived employer contract behaviour on employee's organisational commitment, trust, and careerism.

By choosing a "research question "and writing the objectives, the researcher developed a plan about the quality of the research design she is conducting.

3.3 Research Conceptual Model

This section of the chapter portrays how the research is designed in relation to the research question, aim and objectives outlined above.

3.3.1 Philosophical Position

The philosophical stance facilitates the explanation of how research design helps in contributing to knowledge in this thesis. Interpretivism was selected due to the researcher interacting with individual subjects of the investigation (Walsham, 1995). Further evaluation of all the stances was carried out against the research question with detailed output depicted in Appendix A. The ontological stance justified interpretivism, as it validates the research question, which focuses on the employees' attitudes and behaviours as a result of continuous change. However, the epistemological stance justified against positivism, suggesting that the research question requires the capture of evidence that will be tested later, since knowledge in the social world is based on evidence that must be tested scientifically. Finally, the methodology suggests an interpretivist approach to answer the research question based on the use of qualitative, semi-structured interviewing.

The researcher adopted a pragmatic position as according to Cuba and Lincoln (1994) it would be unrealistic in practice to choose between either epistemology, ontology and axiology. Through this work the researcher worked on addressing the research question

(Saunders et al., 2002) while working on with variations in epistemology, ontology and axiology. By adopting the pragmatic position, the researcher thought of philosophies as a continuum rather than opposite positions. Based on the work of Tashakkori and Teddlie (1998), pragmatism is intuitively appealing, basically because it avoids the researcher engaging in what they see as rather pointless discussions about such concepts as truth and reality.

In this research it would appear that the positivist approach is not relevant to the research question, given that it prioritizes the quantitative approach, even if it allows for questioning how individual attitudes can be predicted based on existing theories and facts (Bertilsson, 2004). It also supports the development of the research hypothesis that does not exist in this thesis. This also suggests that realism is relevant to the research topic and methodology since the researcher generates knowledge according to a series of theories. In addition, the interpretivist approach was also relevant since the researcher is involved with social and human factors (Walsham, 1995). As in this thesis the researcher is taking the case of employees in the banking sector rather than objects; the interpretation of employees' social roles is related to the meaning of these roles.

This deductive approach is adopted in this research because it narrows the research question into a series of sub-questions. In addition, the researcher is not generating new theory but instead using existing theories as an exploratory framework to understand the phenomena under investigation; as discussed in detail in the literature review in chapter two. The researcher also adopts this inductive approach and combines it with the deductive in the case study analysis. The researcher moves from deductive (the predetermined themes) to inductive (the new emerging themes and patterns).

3.3.2 Pilot study of Questionnaire and influence of the research design

These development of research questions were undertaken with the supervisor and then amended, as agreed, after a pilot study done with twenty employees in the Lebanese banking sector. This brief section outlines the process.

The researcher discussed a potential research survey with the supervisor also received mails from colleagues commenting on it, leading to a second iteration of the survey being designed and discussed with the supervisor. After amending the final comments from supervisor and DBA colleagues, the questions were distributed to employees in Tyre area (South Lebanon). Most of the comments were common saying that the question on every table was confusing

in its wording and they suggested a different way to ask the questions. This was enormously helpful in ensuring the employees drawn from the same pool as the intended survey participants were able to comment on questions designed within the university setting. It enabled the questions in the survey to be revised and made more accessible, leading to a final draft version of the questionnaire being developed (and is shown in Appendix B).

In the end it was decided not to use a survey and to concentrate, focusing upon the interpretivist qualitative research design on interviews, which are discussed below. Nevertheless, this piloting process was important in helping with the research design and the subsequent selection of questions, as it led the researcher to recognise the importance of aligning the interview questions to the knowledge of the proposed participant.

3.3.3 Multiple Case Study Design

This research aims to investigate the effect of change on the psychological contract breach and create a theoretical model that integrates both concepts in a coherent context. The nature of the research in this thesis suggested that multiple case study be selected as a research strategy. According to Amaratunga et al. (2002), a case study is a tool that is used to understand the dynamics present within single settings. Case study research can work as an effective mechanism because of its richness and understanding of reality (Mitchell, 1983). By adopting a multiple case study design, the researcher will move to the field of the research inquiry that includes research question, objectives and theoretical model.

The researcher used the seminal work of Yin (1994) to design the case study validity and reliability. Yin referred to four design tests:

- **Construct Validity:** suggests the use of correct operational measures for the concepts being studied. It is considered when multiple source of evidence is needed and when chain of evidence has key information review draft for case study report.
- **Internal Validity:** suggests a causal relationship, whereby certain circumstances are shown to lead to other circumstances, as distinguished from spurious relationships. It is considered when the case study needs a do pattern matching
- **External Validity:** creates the domain to which a study's findings can be generalised. It is considered when there is a need for a use of replication logic in multiple case studies.
- **Reliability:** demonstrates that the operations of a study such as the data collection procedures can be repeated with the same results. It is considered when there is a use of case study protocol when developing a case study data base.

According to Amaratunga and Baldry (2001) evidence from multiple case studies are considered more compelling. Using multiple case studies ensure that the findings in the first case occur in other case which enhances comparability and thus generalisation. Generalisability is also known as external validity and applies in case study research findings are equally applicable to other research settings (Saunders et al., 2009). In this thesis the researcher is going to derive an explanatory framework for the organizations under consideration which, may provide the basis for explaining the behaviour in other organizations. In addition to the case study design the researcher selected the data source triangulation techniques because it supports multiple methods and link both quantitative and qualitative (Patton, 1999). The data source triangulation is used in research that study human phenomena where data are collected through interviews (Frey, 2000). The use of coding supports the triangulation in this study. Coding facilitates the organising of data and reduces errors.

3.4 Research Design Instruments

The multiple case study was selected initially to answer the research question that was developed earlier by the researcher. The “logical plan” of Yin (2009) was used prior to data collection in order to logically draw the research design. This plan includes the research question, existent conceptual model (Miles and Huberman, 1994), the case (unit of analysis) and the analytical process. The research design in multiple case studies drives the data collection, data reduction, data display and data analysis stages to prevent data overload, strengthen the comparability between cases and define the existing patterns of the phenomenon being discovered (Miles and Huberman, 1994; Yin, 2009). This section gives explanations about how the research design instruments were developed in both quantitative and qualitative parts with a link to the theoretical concepts that supports the selection.

3.4.1 Question Development and Analysis

This thesis has many questions and sub-questions taken from the objectives that has been used in all the case studies. Questions were derived mainly from the literature review; however, certain question were created from within the research process. The sub-questions were divided into four sections. The researcher acknowledged that a number of questions were required to be developed, in order to satisfy the objective of the research. These questions were needed to ensure that the focus of the research remained narrow and contextualized within the Lebanese banking sector. All the themes mentioned in the table above are derived from the literature review chapter. Many researchers used the sub-

questions to study the psychological contract; the researcher was inspired, in particular, by the work of Kessler and Shapiro 2000, Rousseau and Robinson 1994, Rousseau 2009, Morrison and Robinson.

Table 3. 1: Questions taken forward in relation to change (at work)

Literature Review Alignment	#	Question	Coding
Psychological contract	<i>I-</i>	When informed of the new regulation of Foreign account tax compliance act (FATCA) and the way it would affect my work area, my initial reaction was to resist this change	Open coding
Change	<i>II-</i>	Before applying the new regulations, the workload and job requirements were less	
Change	<i>III</i>	After applying the new regulations, the workload and job requirements increased significantly	
Psychological contract	<i>IV-</i>	Complying with the new regulation of FATCA added more pressure on my relationship with clients	
Psychological contract	<i>V-</i>	Complying with the new regulation of FATCA added more pressure on my relationship with other employees	

Table 3.1 above summarise the first section of the questions used in the semi-structured interviews and relates each question to the appropriate objective. Question number *I* was designed to show that the introduction of change was rejected or accepted by employees. This relates to the first theme, which intends to identify the effect of change on psychological contract breach or fulfilment. Questions *II* and *III* were designed to study the work situation before and after the introduction of change, to aid the respondents' understanding of the consequences resulting from change. These questions are also related to the theme one. Questions *IV* and *V* were designed to study employees' relationships that have been affected by the obligation to comply with the change; they are also related to theme one.

The design of the interviews was shaped by the extant literature, notably Robinson and Morrison (1995), Robinson and Rousseau (1994); and Kessler and Shapiro (2000). This focused upon the fulfilment of the psychological contract, with the aim of asking employees to what extent their employer has fulfilled its obligations and the difference between the degree to which items were provided in practice from the degree to which they were expected or perceived. The focus of the interview questions, derived from the literature and background to the study, was around long term job security; up to date training and

development (before and after the introduction of FATCA); fair pay in comparisons to employees doing similar work in other organisation, support to learn new skills in order to be able to apply the new procedures of FATCA, and fair pay for responsibilities of the new tasks that resulting from change.

The aims of this structure was to establish potential breaches and violation of the psychological contract, so that questions could be asked relating to employee perceptions of: whether they had received what was promised (expected) in exchange for their contributions in apply FACTA, and how they have been treated by the employer and clients since FACTA was introduced. Where the outcome of not the case, the issue of whether there was a psychological contract breach or more seriously a perception of violation could be examined.

The initial areas for questioning opened up a wider debate around organisational commitment in terms of perceptions about belonging to the organization, part of the bank and the family and, from this, what this meant in terms of discretionary effort, and the willingness to promote the organisation (bank). Following from this the final area to consider was that of career, with the questions focusing upon how their intended career plans in terms of remaining with an employer or moving to new organisations to develop their career. The final area to be explored in the interviews related to the transparency of and trust in the employer, exploring the extent to which the bank's management were upfront with employees, and the degree of trust and employer integrity.

3.5 Research methods and data collection

3.5.1 Semi-Structured interviews

In this research, the use of interviews is considered to be the primary data. The use of interviews helped the researcher to gather valid and reliable data that are relevant to the Change-PCB research question and objectives. According to Saunders et al. (2009) there are three types of interviews: structured interviews, semi-structured interviews and unstructured in-depth interviews.

Structured interviews use a predetermined set of questions and they are known also for “interviewer-administrated sub-questions”. The interviewee read each question and types the response on a standardized schedule, usually pre-coded answers. This type of interview was not adopted by the researcher for the qualitative research because structured interviews are used to collect more quantifiable data; they are also referred to as quantitative research interviews.

Unstructured interviews are used to explore in depth a general area of interest and are referred to as ‘*in-depth interviews*’. The interviewee is given the opportunity to talk liberally about events, behaviour and beliefs in relation to the topic area, so that this type of communication is sometimes called ‘non-directive’. According to Saunders et al. (2009), unstructured interviews has been labelled as an informant interview since it is the interviewee’s perceptions that guide the conduct of the interview. This type of interviews was not adopted by the researcher in this thesis.

Semi-structured interviews are ‘non-standardized’ interviews and are also referred to ‘qualitative research interviews’ (King 2004). This type of interview was adopted because the researcher has a list of themes and questions to be covered. This research is drawing on existing conceptualizations from the change and psychological contract and therefore the researcher has a list of questions (Appendix C) that cover specific themes and patterns evaluated as important for the possible relationship between change and PCB. However, the researcher wanted to ensure that participants had the opportunity to add more detail and specific examples during the interview and identify themes, which were perhaps not initially envisaged by the researcher.

In multiple case studies, interview questions tend to be more structured with the topic that is being defined, this leads to the clarification of themes that yield an informative and in- depth knowledge and facilitate the comparability of cross case analysis (Yin, 2009). The use of semi-structured interview would allow the researcher to depict the themes and emerging patterns from the perceptions of interviewees. While doing the interviews the researcher could ask new questions without sticking or following strictly the outlined interview, in order to cover the topic and the emerging themes and patterns (Kvale and Brinkmann, 2009). The structure and style of the questions were designed to match the interpretive approach adopted earlier in this research. The researcher needs to ensure that leading questions were avoided to ensure that there would be no bias in the answers.

By avoiding bias and leading questions the researcher would prevent pre-assumptions of the relationship between change-PCB. However, the semi-structured interviews would be a good source of data to help address the research question and objectives (Gilham, 2000).

3.5.2 Secondary Data: Documentation Materials

In this thesis, secondary data were taken from documents materials related to change through complying with FATCA and the psychological contract of employees. The researcher worked on investigating the materials that are archived and considered relevant to the examined phenomenon, then these materials could be triangulated with the outcomes of primary data collection through interviews. The secondary data of each case included annual reports, web-page materials, booklets and brochures that explain the mission and vision, compliance reports, CSR reports, social activities reports, human right and code of conduct documents. In addition, the researcher also used archival voices, videos and video documentary about the FATCA compliance (Robson, 2002). However, in certain cases the researcher experienced some limitation in accessing secondary data due to the strict attitudes of gatekeepers. Those sources of secondary data were analysed to define the change understanding and practices and its effects on the PCB. Yin (2009) recommends the use of multiple recourses such as secondary data for triangulation purposes. One big advantage of using secondary data it is the enormous saving in resources, especially in terms of time and money (Ghauri and Gronhaug, 2005).

3.5.3 Conducting the fieldwork

3.5.3.1 Sampling

This sampling approach provides a range of alternative techniques to select samples based on subjective judgement (Saunders et al. 2009). The researcher selected non-probability sampling in order to answer the research question and meet the objectives to undertake an in-depth study that focuses on the five case studies of the change-PCB conceptual model. The non-probability sampling provides a rich information for the multiple case studies in which the researcher explored her research question and gained theoretical insights (Saunders et al. 2009). In this thesis the logical relationship between the sample selection technique and the focus on the research is important in a way that explains that generalisations being made to theory rather than about the population itself (Dirani, 2012).

Purposive or judgemental sampling allowed the researcher to select the five cases that will be the best to answer the research question and meet the objectives. The cases that were selected to be included in the research need to have a compliance department for the change introduced and to be known for their full compliance with FATCA. Thus, the applied sampling technique is purposeful sampling (Patton, 2002) and cases for this thesis were selected because they offer useful manifestations of the phenomenon of interest which the role of change in PCB. The semi-structured interview process was over two rounds: the first round was conducted with the branch managers and the manager responsible for FATCA compliance within each case, and the second round was conducted with a wide range of stakeholders representing each case. This process will be later described in the introduction to chapter four.

3.5.3.1 Interviews

The qualitative research method was selected in this thesis to generate data rich in detail and embedded in relation to the effect of change on the psychological contract breach. The semi-structured interviews are the base of the primary data in addition to documentary analysis and informal investigation that looks at the themes related to change and its effects on the psychological contract breach in relevance of commitment, trust and careerism as being the secondary source of data (Wolcott, 1994; Miles and Huberman, 1994). Within-case and cross-case analyses will be used in chapter four and five when presenting and analysing the research findings.

Interviews were selected as a method to study the themes in more depth and avoid biases (Mohr and Spekeman, 1994). In such a way the interview was semi-structured based on examining change; fulfilment, breach and violation of the psychological contract; commitment; careerism and trust. In this research the case study helped to establish knowledge of the psychological contract in certain banks in Lebanon, and it was hoped the findings could be generalised to the whole banking sector (Ragin, 1992). However, the findings cannot be generalised to other organisations in the financial system but only to banks.

The interviews were planned to be one-to-one interactions with the managers, taking place face-to-face at their offices in the banks where the researcher could bring relevant context into focus. The identity of interviewees would remain anonymous due to the sensitivity of the subject, but the researcher will have the ability to trace the interviewees if some

clarification of the data is needed. Interviewees were chosen in a randomised manner, since the researcher has called all of the banks and only those who agreed to set an interview were selected. The average time of an interview was scheduled for forty minutes. However, sometimes the interview took more time.

The researcher recorded all interviews which were later transcribed and written up verbatim. Notes were taken beyond what was recorded because the researcher captured not only what was said but also the way it was said. The researcher was very aware of the “data cleaning” while transcribing all the interviews in order to avoid transcription errors and ensure accuracy (Saunders et al. 2007). Every interview was saved in a word-processed file and protected with a password code to maintain confidentiality of the information.

3.6 Methods of Data Analysis

To analyse the collected data, this case study design made use of the Effects Matrix of Miles and Huberman (1994). This method displays data on one or more outcomes and focuses on dependent variables that were conducted across the following steps:

Step 1: Assembling the outcomes of change-psychological contract into three categories of compliance level, organisational level and employee level. The research worked on building the display, entering the data and drawing conclusions in the explanatory section which transformed the effect matrix into explanatory effect matrix (Miles and Huberman, 1994). The research used the open coding that emerged from two categories: the codes that were assigned to the predetermined themes deductively by the initial conceptual framework taken from the literature review and the code that were assigned to the emerging themes inductively. As explained previously in this chapter the researcher combined both deductive and inductive approaches and thus some code such as complying with FATCA, psychological contract and employees ‘satisfaction have been pre-determined in the change-psychological contract chain model. The researcher used the method of Strauss (1987) to identify the code that emerged from the themes, this method was suggested by Miles and Huberman (1994) and explained by Corbin and Strauss (2008). This coding method was used in order to spot and list the codes that were predetermined prior the data collection through the change-psychological contract chain model and the rest that emerged inductively from the themes. However, the theoretical relationship statements, between the codes that include the effect matrix for the within case and cross case analysis and the plausible

explanation of the role of change on psychological contract breach are presented using the explanatory effect matrix of Miles and Huberman (1994).

Step 2: In this step the researcher defines the plausible explanation for the examined phenomenon through the influence of variables on the outcome's findings within the cross-case matrices and the narrative.

Step 3: This involves the researcher matching the outcome variables to other cases through examining whether a pattern found in a case is being duplicated in another. Then through examining the patterns found, the researcher reaches a plausible explanation of the cross-case explanatory effect matrix being replicated in the all cases.

Step 4: In this step the researcher verifies whether the causal flows are the same across the cases to explain the plausible explanation for the examined phenomenon and define the final cross-case explanatory effect matrix.

This systematic analysis approach allows the researcher to evaluate empirically the change-psychological contract value chain model and evaluate its plausibility in explaining the role of change in Psychological contract breach within the defined setting of the five case studies. Also, it supports the researcher with the flexible context required to accept rival theoretical relationships and propositions, which that might prove plausibility within the five case studies that the priori change-PCB value chain model fails to demonstrate.

3.7 Validity, Reliability and Generalisability

3.7.1 Validity of the Research Findings

The important aspect for the suitability of any dataset is the validity (Saunders et al., 2009). When data fail to provide information that answer the research question and objectives then this should be the result of invalid answers if interviewees (Kervin, 1999). However, there are no clear explanations to problems of measurement invalidity what researchers do is try to evaluate the extent of the data's validity and make their own decision. The researcher in this case followed three ways: the divergence of findings from Yin (2009); the convergence of multiple bases of evidence following triangulation technique, within-case and across cases and benefiting from secondary data from Maxwell (2005) and Yin (2009); and the plausible explanation from Miles and Huberman (1994).

The research started with the proposition that change has an effect on the behaviour of employees. This proposition was then examined against practical findings to determine whether or not it explains the role change has on PCB across the sample of the organisations. In addition, the researcher used the triangulation technique defined by Yin (2008) for the case study design. The triangulation technique was made through two stages to assure the validity through the multiple sources of evidence (Yin, 2008). In the first stage the researcher triangulated the findings of primary data gathered through the semi-structured interviews, and in the second stage the researcher triangulated the empirical findings of the primary data with the documentations (secondary data). This applied be to both within-case and cross-case analysis (Chapters 4 and 5). The last way presented is the explanatory effects matrix method (Miles and Huberman, 1994) that pursues plausibility for the obtainable explanation for the phenomenon across the sample of the study.

3.6.2 Generalisability of The Research Findings

Even if it is argued that quantitative study is more prone to generalisability, according to Brayman (1988) survey strategy use samples restricted to one particular locality. At the same time, a case study is more likely to be useful in other contexts than one that lacks such accuracy. In this thesis the researcher is relating the problematic research question to existing theory in a position that demonstrates the findings in a broader theoretical significance than the five cases taken (Marshall and Rossman 1999). The research established a relationship to existing theory in order to be able to demonstrate the broader significance of the five case studies.

This relationship allowed the test of applicability of existing theory of Change-PCB that are examined and allowed theoretical propositions advanced to be tested in another context. The plausible explanation for the role of Change in PCB and the rival theoretical propositions and relationships are made within this background provided by Miles and Huberman (1994). However, the common Lebanese contextual realities might give the research an external generalizability beyond the five cases to other similar cases within the Lebanese context. External generalizability is crucial in this thesis because the same procedure of FATCA were applied to the whole financial sector, so employees experienced the same change imposed.

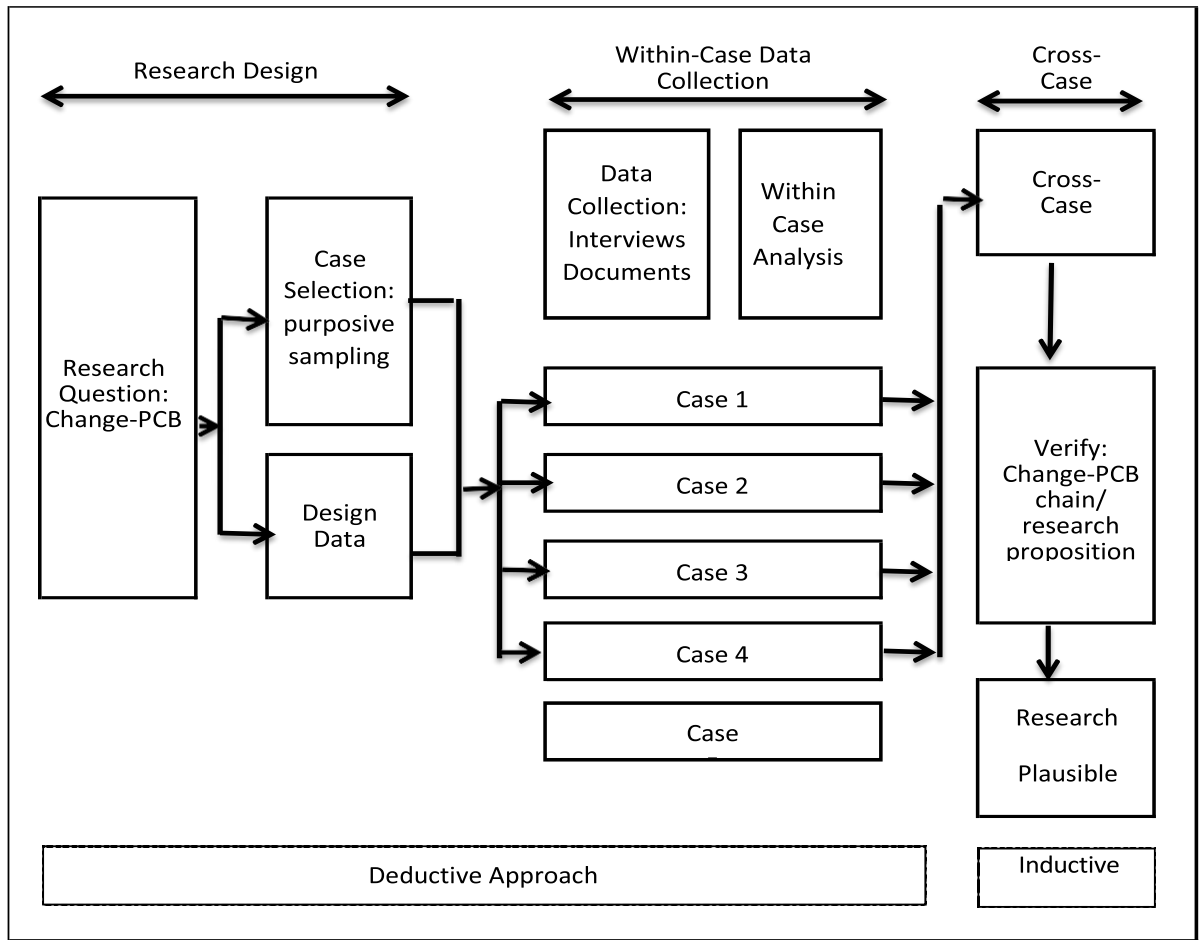


Figure 3.1: Case Study Method Procedures (derived from Yin, 2009, p.57)

3.6.3 Reliability of The Research Findings

Reliability in a multiple-case study research is attained through following recognized procedures that are conducted in multiple-cases (Yin, 2009). Figure 3.1 illustrates the procedures followed by the researcher. The multiple-case study design was thus guided across three main phases. The first phase included the description of the research questions, the conceptual model, and the unit of analysis were discussed and explained. The second phase is the data collection of within case analysis for the five case studies. This phase represents the turning point from theoretical stage to the fieldwork. The third phase is the cross-case analysis where the researcher verifies the change-PCB value chain theoretical model and its embodied proposition for the role of change in PCB. In this stage, the analysis is explanatory and seeks to explain the plausible research explanation using the causal cross-case analysis method as suggested by Miles and Huberman (Miles and Huberman, 1994).

The expansion in the formal process from the case-study design to the cross-case analysis as depicted in Figure 3.1 moved from being a deductive to being inductive. This assured the reliability of the multiple case studies design (Yin, 2011)

3.7 Ethical Consideration

Ethics is a critical aspect for the success of the research (Saunders et al, 2009). The first issue in ethics is the ability to access resources ethically, and the ability to detect if the data reflects reality (Gummesson, 2000). Most management and organisational researchers suggest that researchers are more likely to gain access when able to use existing contacts (Buchanan et al. 1988; Easterby-Smith et al. 2008; Johnson 1975). However, researchers now refer to guides like the code of ethics of the institution they belong to. A code of ethics provides a statement of principles and procedures for the conduct of research highlighting what is, and what is not, considered ethical. In this thesis the researcher is following the university code of ethics that states what is not supposed to do in order not to transgress the behavioural norms established by the Staffordshire University research ethics committee.

In this stage of the study, the researcher conceptualized the process for ethical approvals. This was done by complying with Staffordshire University's code of practice for undertaking research and by fulfilling some ethical requirements including the proportional Ethical Approval Form and the Consent Form. In particular, there is no research that focuses on vulnerable adults, children or animals and therefore the University Short Form for Ethics was completed prior to the research being conducted.

Research ethics is determined by how the author will choose topic, design research and access data in order to analyse them in a moral and ethical way (Saunders et al. 2009). According to Robson (2002), the key problem arises when the research seek access. The researcher faced a lot of struggle in convincing the banks' head to give permission of interviewing the different stake holders, promising not to break the banking secrecy or disclose any private information to public (See Appendix B).

3.8 Conclusion of the conceptual research model

The research methodology was based on qualitative analyses for the five cases. The philosophical position of the thesis is delivered through both deductive and inductive approaches applying an interpretivist perspective in relation to employees' reactions towards the change, adopting a strong pragmatist stance by using a semi-structured interview with

the different stakeholders of the cases mentioned in the table below. These semi-structured interviews were supported by secondary data, that will be discussed in detail in the next chapter (chapter four). The semi-structured interviews enabled the researcher to understand the same variables but from different angle which is the management views. Multiple case-studies were used to study a certain phenomenon within its real-life context (Finlayson, 2016). The sample of this thesis comprises five case banks operating within the Lebanese context (table 3.2)

Table 3. 2: Sample of Cases

Organisation	Name and type of the bank
Company A	BLF, banking and financial services
Company B	Fenicia, banking and financial services
Company C	Blom, banking and financial services
Company D	Audi, banking and financial services
Company E	BLC, banking and financial services

Primary data was collected through interviews held with the top management either from head office of the bank or with the manager of the branches who have direct contact with employees (table 4.2). The researcher also collected secondary data within each bank. This included some documentation and webpage materials related to FATCA, employees' psychological contracts, commitment, careerism and trust.

In the next chapter the researcher moves from selecting methodologies to applying them. Within-case analysis is presented and analysed for every case study to create a solid ground for the analysis (the cross-case analysis presented in chapter five).

Chapter 4: Within Case Analysis

Based on figure 3.1 from the previous chapter, the researcher progressed from structuring the predetermined theoretical constructs to empirically evaluating them. In the theoretical stage, a review for the literature on change and PCB was carried out to explain the theoretical relationships and propositions prior to collecting empirical data. Derived from this review, the Change-PC value chain model was outlined as a framework to analyse the introduction through change, through compliance with FATCA, on the psychological contract breach. In the empirical stage, the Change-PCB value chain model was evaluated empirically within a sample of five organizations operating within the Lebanese banking sector. The main goal of the researcher was to validate the Change-PCB value chain model and to present the plausible explanations (Miles and Huberman, 1994) for the role of change in PCB within the context of the selected sample of cases. Based on Yin's multiple-case study research design (Yin, 2009), investigating the collected primary and secondary data started with the within-case context and then with the cross-case context. The descriptive within-case analysis will be offered in this chapter following an overview of the case context, portfolio of cases and the interviewing process.

Table 4.1: Collected primary and secondary data from fieldwork session

Primary data			Secondary data
Organisation	Interviewee position	Numbers of interviewees	
Company A	The branch manager of Tyr branch	1	Webpage materials on FATCA, employees' relations, human rights, Documentation on CSR activities, mission, vision, trust, employees' engagement
Company B	Regional manager of the south and the branch manager to Tyr.	2	
Company C	Branch manager of Tyr	1	
Company D	Head of retail banking of the bank	1	
Company E	Board member of top management and the branch manager of Tyr	2	
Total interviewed managers		7	

After the data collection stage, within case and cross-case analysis were used to assess the divergence and convergence across the findings through a systematic approach pertaining to the themes as detailed in the table 4.2 below.

Table 4. 2: Examined dimensions for the impact of breach on psychological contract

Dimension	Components
Change	Resistance, compliance, code of conduct, employees' choice, negative attitudes.
Breach of psychological contract	Training and seminars, development opportunities, job security, support for learning new skills, fair working conditions, social activity programs.
Outcomes values	Trust, careerism and commitment

These dimensions were selected from the literature review of the psychological contract conducted prior the data collection and represent the Change-Psychological contract value chain model presented in chapter two. Every case was taken individually and investigated using these dimensions. This approach helped in guiding the researcher through the analysis and interpretation of the data within the multiple-case study research. In addition, it helped the researcher in predetermining the theoretical relationships when conducting the data collection phase of research. After some evaluation of the first phase of interviews the researcher realised that there was a need to combine new set of interviews with different stakeholders within the same five case studies. This is due to data triangulation purposes (Yin, 2009).

Table 4. 3: Interview participants

Organisation	Stakeholder	Number of interviewees
Company A	Tellers	10
	Customers services	4
Company B	Tellers	6
	Customer services	3
Company C	Tellers	6
	Customers services	3
Company D	Tellers	8
	Customers services	5
Company E	Tellers	4
	Customers services	2
Total number of participants		50

The main goal was to examine the initial findings and the theoretical change-PC value chain model with managers participating in the semi-structured interviews and collect feedback from different stakeholders concerning the role of change on PCB. The collected data and findings from interviews and documentation assemblies were, thereby, triangulated in order to achieve data saturation (Yin, 2009) across the Change-PC value chain dimensions and to define the rival theoretical relationships, if attained.

Case Study Analysis

The researcher followed the three steps outlined by Yin. The first step related to the development of theory and data collection protocols (see chapter 3). The second step, which is represented in this chapter, is the within case analysis and has three phases:

- a. **Data reduction:** the researcher collected the data through recording and documentation, converted these into filed notes, then extended text. The open coding technique of Strauss (1987) was selected. Data were collected, written up and then reviewed line by line to sort out the categories and labels that are generated (tables: 4.5, 4.6, 4.7, 4.8, 4.9 and 4.10 that represents the summary of all tables). These labels were based on the six predetermined themes.
- b. **Data display:** the researcher utilised the matrices of Miles and Huberman (1994). This display was helpful for the flow, location and connection of the events. In addition, the use of effect matrix and then the explanatory effect matrix helped in comparing cases easily. The researcher assembled a full set of tables, two for each case (effect matrix and explanatory effect matrix) and compared them on each supporting condition. The basic principle of effect matrix is that it relies on dependent variables (Miles and Huberman, 1994).
- c. **Data analysis:** this stage represents the narrative analysis over every case. One can read the matrices horizontally and vertically, these structural changes tend to lead to procedural changes in the psychological contract of employees by making conceptual/theoretical coherence and building a logical chain of evidence.

The case study population are divided and discussed in four demographic groups in order to address the research within the thesis: total population, gender, age and experience. It should be noted that experience refers to the period of working in the Lebanese banking sector and not to the experience within the bank where the interviewee is working currently.

The total population across the case studies enabled comparison for banks on a like to like basis and known deficiencies were identified. Gender was identified, but has no effect on the analysis because it is considered a diversity issue for the bankers population. The age demographic was considered important to ensure that employees' commitment within the bank could be assessed, using the following age groupings: 21- 30, 30-40, 40-50, 50-60 and 65+. These age groups were considered good enough especially when it comes to age discrimination for those bankers who have been in the same position for so long and are not able to learn new skills easily. The experience demographic was considered in order to correlate the population against experience in dealing with change. The four experience groups were developed as follow: 0-10 years, 10-20 years, 20-30 years and, over 40 years.

4.1 Case study one: Company A

4.1.1 Overview:

Company A was founded in 1930 as a branch of a French bank. In December 2015, Company A declared a capital of 157 million dollars with 1186 employees working in its fifty-six branches. The bank was considered the first in launching a partnership with the United Nations Development Program (UNDP) the earth card, a card made of eco-friendly material, which contributes to funding environmental projects in Lebanon, an initiative that earned the Bank a National Green Award by the Ministry of Environment. Since the beginning of its establishment, the Bank has been providing support to the Community in which it operates to improve the welfare of individuals. In 2015 Company A supported some 300 projects including charitable causes, community outreach programs and partnerships in arts, culture, youth, schools, health, education, environment, and entrepreneurship activities of major organizations and NGOs. Examples of supported projects include Help Lebanon, Beirut Art Centre, the Mouawad Museum, the Arab Image Foundation, the "Institut Français" as well as various festivals, only to name a few.

The interview was held with the manager of Tyr branch. The manager has a master's degree in financial assets and eleven years of experience in the banking sector. More than fourteen employees work under his supervision in the branch. The manager had demonstrated excellent skills in the public relation and his branch is considered to be the first out of the banks fifty-five branches.

4.1.2 Case findings

4.1.2.1 Change introduced continuously as a form of complying with the procedures of FATCA

FATCA mainly requires from financial institutions such as Company A to identify their U.S. clients and report to the U.S. Internal Revenue Service (IRS) certain information regarding such clients and their accounts. Company A having decided to fully comply with FATCA, all entities within its Expanded Affiliated Group as defined by FATCA have registered with the IRS either as Registered Deemed Compliant or as Participating Foreign Financial Institutions and obtained their respective GIINs (Global Intermediary Identification Number).

Company A had asked its clients for specific information and documents in order to comply with FATCA procedures. Employees had no choice but to comply with FATCA procedures and the bank's management believe this has nothing to do with their psychological contract. The manager of Tyre branch stated there was no specific behaviour that became apparent from employees while doing their job in complying with the procedures.

“Employees have no choice but to comply, they come to work to finish what they are asked for, no specific behaviours are presented because they are not allowed too. This is a bank at the end “

4.1.2.2 Fulfilment towards Employees and their expectations.

Because employees are at the heart of how it conducts its business, Company A constantly strives to attract, motivate and retain a talented workforce. In this context, the bank is strongly fostering a performance culture, where accomplishments are recognized and rewarded with development opportunities, career advancements, as well as attractive remuneration through effective human resource management. Because it also actively promotes a work-life balance, the bank has set up a short schedule for mothers. In addition, Company A is one of the few banks in Lebanon to have established a "Club" responsible of creating fun team-building activities outside the work premises, which includes the organization of free of charge or at reduced prices activities, trips, and special offers on products or services. Company A is committed to encouraging the growth and career development of its employees by coaching them, providing them with adequate training sessions such as management leadership, registering them to attend national and international conferences, organizing team building activities - thus contributing to their skills upgrading, competencies development, career satisfaction, creativity and motivation.

A fully equipped Training Academy has been created for this purpose.

Managers believe that almost every employee is aware of all his/her rights. Company A is committed to fair and just working conditions in compliance with the Lebanese Labour Law, the Banks Collective Labour Agreement, and the applicable international conventions ratified by Lebanon.

“We live in a world of mouth where everything is spread easily, employees know very well their rights as well as their obligations, even those who are hired newly have access to all information and get aware of it quickly” (manager)

4.1.2.3 Breach and violation

Company A ensures that all members of personnel are treated fairly and respectfully. In this context, Company A is committed to ensuring that its workplace is free from violence, power abuse, harassment and bullying. It does not permit nor tolerate any behaviour that is violent, insulting, offensive, discriminatory, racist, humiliating, threatening, or degrading of anyone's dignity at the workplace. The bank has established and notified its employees of a confidential complaints mechanism allowing them to report any abuse of authority or harassment to the Human Resources Division. The bank has a human rights policy that details how it respects Human Rights at the workplace and promotes them within its sphere of influence. It applies equally to the corporate actions of the bank and to the behaviour of its employees.

4.1.2.4 Commitment of employees towards the bank

To reinforce the belongingness of its employees to the bank and keep communication lines open between them and management, Company A has built an internal culture of information and interaction. It keeps employees in the loop about all activities and actions undertaken and it entices them to take part in. For this, the Bank has dedicated numerous communication tools such as the internal newsletter, Intranet, polls, Facebook staff group, internal events and campaigns, integration seminars for newcomers, organization of internal challenges and rewards, employee handbook, internal phone directory, to name but a few.

“The bank's management believes that employees in Company A are strongly committed to the institution because the average number of those who leave is considered to be very low” (manager).

4.1.2.5 Careerism: the level to which employees use their current job as a stepping-stone

There is no real measure of the “careerism of employees. Employees leave for different reasons and not all of them declare why they are leaving. However, the bank categorically rejects all forms of forced or compulsory labour. The bank does not withhold any part of any employee’s salary, benefits, property, or documents in order to force such employee to continue working for the bank. The employee has the right to leave the workplace premises after completing the standard workday, and is free to terminate employment provided that legal notice is given to his employer in accordance with the Lebanese Labour Law.

4.1.2.6 Trust: the trust employees have towards Company A

Company A assures equality and fairness in order to promote trust within all its branches. The bank is an equal opportunity employer, ensures that its employment practices (recruitment and selection, remuneration, benefits, training, performance appraisal, career advancement, termination, etc.) are non-discriminatory with respect to criteria such as gender, age, religion, disability, marital status, pregnancy, wealth, union membership and are solely dependent on the employee’s qualifications and performance. The bank also applies the principle of equal remuneration for work of equal value.

Company A recognizes that everyone has the right to freedom of opinion and expression. At the same time, completely unrestricted freedom of expression may lead to the infringement of the rights of others. Therefore, the bank practices political and religious neutrality and prohibits discussion of political or religious matters at the workplace. Employees must therefore maintain absolute neutral towards such topics, issues and events and refrain from displaying in their work and working space political or religious documents and symbols that may be perceived as implying institutional support for a particular affiliation. Company A promotes the freedom of expression amongst its staff by fostering a two-way communication between employees and management, actively encouraging employees to voice their concerns, opinions and problems via multiple communication channels. As Humanism is one of its core values, maybe the most representative one, the bank integrated the Human Rights Policy into its procedures, Human Resources directives, and Employee Handbook and performance appraisal. In addition, the Bank actively promotes respect for Human Rights among its employees through regular communications and awareness activities.

4.1.3 Change –PC value chain:

Table 4. 4: Change-PCB chain value table company A

Themes	
1- Complying with change	<ul style="list-style-type: none"> - Company A having decided to fully comply with FATCA - Employees have no choice but to comply with FATCA procedures - Complying has nothing to do with employees’ psychological contract - No specific behaviour that appeared from employees while doing their job in complying with the procedures.
2- Fulfilment of the psychological contract	<ul style="list-style-type: none"> - The Bank is strongly fostering a performance culture where accomplishments are recognized and rewarded with development opportunities. - Company A is committed to encouraging the growth and career development - Adequate training sessions such as management leadership, registering them to attend national and international conferences, organizing team building activities - Every employee is aware of all his/her rights. - Company A is committed to fair and just working conditions in compliance with the Lebanese Labour Law
3- Breach and violation of the psychological contract	<ul style="list-style-type: none"> - All members of personnel are treated fairly and respectfully - Company A is committed to ensuring that its workplace is free from violence, power abuse, harassment and bullying. - It does not permit nor tolerate any behaviour that is violent, insulting, offensive, discriminatory, racist, humiliating, threatening, or degrading of anyone’s dignity at the workplace. - A confidential complaint mechanism allowing them to report any abuse of authority or violation to the Human Resources Division - Company A Respects Human Rights at the workplace and promotes them within its sphere of influence
4- Commitment towards the bank	<ul style="list-style-type: none"> - The Bank keeps communication lines open between them and the management, company A has built an internal culture of information and interaction. - Bank’s management believes that employees in Company A are strongly committed to the institution because the average number of those who leave is considered to be very low
5- Careerism	<ul style="list-style-type: none"> - There is no real measure for the “careerism of employees - employees have the right to leave the workplace premises after completing the standard workday and is free to terminate his employment provided. But nothing gives an indication of the level of careerism
6- Trust	<ul style="list-style-type: none"> - The bank has an equal opportunity employer, ensures that its employment practices. - Non-discriminatory with respect to criteria such as gender, age, religion, disability, marital status, pregnancy, wealth, etc - freedom of opinion and expression - Company A promotes the freedom of expression amongst its staff by fostering a two-way communication between employees and management, actively encouraging employees to voice their concerns, opinions and problems via multiple communication channels. - Company A actively promotes respect for Human Rights among its employees through regular communications and awareness activities.

Table 4. 5: Effect Matrix of Company A

Company A: a reputable bank in Lebanon

	Issues	Change	Psychological contract breach PCB
Compliance Level			
<u>FATCA procedures</u>			
	Compliance with FATCA as a new change introduced	Company A having decided to fully comply with FATCA and Employees have no choice but to comply with FATCA procedures.	Complying has nothing to do with employees' psychological contract No specific behaviour appeared from employees while doing their job in complying.
	Rejection or adaption of change		
	Effect of change on behaviour		
<u>Fulfilment of the PC</u>			
	Career development	The Bank is strongly fostering a performance culture where accomplishments are recognized. Company A encourages for career development fair and just working conditions that complies with the Lebanese labour law.	Adequate training sessions to engage employees in the new change introduced as well as international conferences. team building activities employees are fully aware of their rights
	Fair working conditions		
	Trainings and seminars Awareness of employees towards their rights		
	Recognitions of accomplishments		
Organizational Level			
<u>Commitment</u>			
	Commitments measures	The bank keeps communication lines open between top management and employees the bank has built an internal culture of interactions and information.	Employees in company A are highly committed as the average numbers of those of left since the introduction of FATCA is considered to be very low.
	Level of commitment		
<u>Careerism</u>			
	Measure of careerism	no real indication of careerism has appeared since the introduction of FATCA	There is no real measure for the careerism of employees. Employee has the right to leave the workplace premises after completing the standard work. Employees are free to terminate their employment.
	Level of careerism		
	Termination process		

	Issues	Change	Psychological contract breach PCB
<u>Trust</u>			
	Equal opportunity	The banks has an equal opportunity of employment that ensures that its employment practices.	Company A promotes the freedom of expression amongst its staff by fostering a two-way communication between employees and management actively encouraging employees to voice their concerns.
	Freedom of expression		
	Code of conduct and respect for human rights	Non-discriminatory with respect to criteria such as gender, age, religion, disability, marital status, pregnancy, wealth, etc	actively promotes respect for Human Rights
	Non- discriminatory		follow a specific code of conduct
Employees Level			
<u>breach and violations</u>			
	Power abuse	There is no indication of breach and violations since the introduction of change.	Company A is committed to ensuring that its workplace is free from violence, power abuse, harassment and bullying.
	Violent behaviour		
	Fair treatment	All members of personnel are treated fairly and respectfully.	It does not permit nor tolerate any behaviour that is violent, insulting, offensive, discriminatory, racist, humiliating, threatening, or degrading of anyone's dignity at the workplace.
	Complain mechanism		
	Broken promises	A confidential complaint mechanism allowing them to report any abuse of authority.	no broken promises

Table 4. 6: Explanatory Effect Matrix of Company A

Company A: a reputable bank in Lebanon

	Issues	Change	Psychological contract breach PCB	Explanation
Compliance Level				
<u>FATCA procedures</u>				
	Compliance with FATCA as a new change introduced	Company A having decided to fully comply with FATCA and Employees have no choice but to comply with FATCA procedures.	Complying has nothing to do with employees' psychological contract No specific behaviour appeared from employees while doing their job in complying.	Company A promotes for full compliance while maintaining a good work atmosphere
	Rejection or adaption of change			the change has no specific effect on employees' behaviours since there is no indicators for rejection of this change
	Effect of change on behaviour			
<u>Fulfilment of the PC</u>				
	Career development	The Bank is strongly fostering a performance culture where accomplishments are recognized. Company A encourages for career development fair and just working conditions that complies with the Lebanese labour law.	Adequate training sessions to engage employees in the new change introduced as well as international conferences.	Fulfilling employees' psychological contract aims to engage them in the new changes introduced
	Fair working conditions			
	Trainings and seminars		team building activities	Employees in Company A as well as in the whole banking sector is fully aware of their rights and expect to get them.
	Awareness of employees towards their rights		employees are fully aware of their rights	
	Recognitions of accomplishments			
Organizational Level				
<u>Commitment</u>				
	Commitments measures	The bank keeps communication lines open between top management and employees the bank has built an internal culture of interactions and information.	Employees in company A are highly committed as the average numbers of those of left since the introduction of FATCA is considered to be very low.	The level of commitment is deeply related to employees' psychological contract, as study shows that high committed employees are satisfied.
	Level of commitment			
<u>Careerism</u>				
	Measure of careerism	no real indication of careerism has appeared since the introduction of FATCA	There is no real measure for the careerism of employees. Employee has the right to leave the workplace premises after completing the standard work. Employees are free to terminate their employment.	Studies shows that high level of careerism is related to psychological contract breach and vice versa.
	Level of careerism			
	Termination process			

	Issues	Change	Psychological contract breach PCB	Explanation
<u>Trust</u>				
	Equal opportunity	The bank has an equal opportunity of employment that ensures that its employment practices.	Company A promotes the freedom of expression amongst its staff by fostering a two-way communication between employees and management, actively encouraging employees to voice their concerns.	A low level of trust is related to psychological contract breach. trust affects the behaviour as well as the commitment of employees towards their organizations.
	Freedom of expression			
	Code of conduct and respect for human rights Non- discriminatory	Non-discriminatory with respect to criteria such as gender, age, religion, disability, marital status, pregnancy, wealth, etc	actively promotes respect for Human Rights	
			follow a specific code of conduct	
Employees Level				
<u>breach and violations</u>				
	Power abuse	There is no indication of breach and violations since the introduction of change.	Company A is committed to ensuring that its workplace is free from violence, power abuse, harassment and bullying.	Breach and violation are a valid reason that assures psychological contract breach.
	Violent behaviour			
	Fair treatment	All members of personnel are treated fairly and respectfully.	It does not permit nor tolerate any behaviour that is violent, insulting, offensive, discriminatory, racist, humiliating, threatening, or degrading of anyone’s dignity at the workplace.	
	Complain mechanism			
	Broken promises	A confidential complaint mechanism allowing them to report any abuse of authority.	no broken promises	

4.1.4 Within Case Analyses: Case A

According to the Explanatory Effect Matrix of Case A, the bank places great importance of the behavioural aspect of employees. Company A has not only branches through all Lebanon but also in many other countries. On the compliance level, Company A has decided to fully comply with FATCA procedures. This means that Company A promotes for full compliance while maintaining a good work atmosphere. As for the implementation of change, nothing was observed regarding the acceptance or rejection of change by employees. Complying with FATCA is a part of the duty that every employee must follow. As the following participants noted:

“complying has nothing to do with employees ‘psychological contract’. This is a part of the daily duty and they know that working in a bank means complying with changes on a continuous basis. Whether they like it or not this is not a management concern as long as the job is done”; (compliance manager);

“In addition, no specific behaviour from employees appeared or was noticed from management since the introduction of FATCA” (compliance manager);

“this is part of our daily duty, we never thought of compliance as a threat or additional workload, this is considered a daily operational check-up” (front desk employee: teller); and

“sometimes it is boring to keep on following new procedures, yeah but this isn’t bad as long as we are keeping our job” (teller).

In company A, no specific behaviour appeared and, according to the management, change has no effect on employees’ behaviour since there is no indicator that was captured from employees as a rejection of change. However, according to the informal investigation, employees sound a bit frustrated from the pressure that FATCA has created in terms of the increased workload and in dealing with clients.

Company A is strongly fostering performance culture where accomplishments of employees are recognised. As for the career development, Company A encourages fair and just working conditions that complies with the Lebanese Labour laws. When FATCA was introduced adequate trainings ‘sessions were offered to engage employees in the new procedures, in addition to conferences and seminars about the topic to increase the knowledge about

FATCA. As the following participants noted:

“we don’t have a difference between a junior or senior employee, they are selected all to share the same knowledge and learn about our specific goals and target. Our bank offers continuous training to keep employees updated” (HR manager); and

“we are in the 21 century, employees are very aware of their rights and expect to get them” (HR manager).

On the organisational level there are three factors: commitment, careerism and trust. As for the commitment, Company A keeps the lines of communication open between top management and employees. Company A has built an internal culture of interactions and information. As the following participants noted:

“employees in our company are highly committed as the average of those who leaves is considered to be low. However, even after the introduction of FATCA and the continuous changes, employees kept showing their loyalty to the bank so I assume it was not affected by the change” (Marketing manager); and

“working in this bank is an added value, personally I am committed to my work and I love it, and honestly speaking I can’t imagine myself starting somewhere else” (front desk employee: teller).

Company A offers a range of services and good pay in comparison to other banks, which makes employees more attached and committed. As for the careerism, the manager admitted that there is no real indicator for the level of careerism since the introduction of FATCA:

“I don’t think there is even a relation between the change and the level of careerism” (HR manager); and

“I don’t know what careerism is but, in all cases, this is none of my business. I am satisfied here, and I won’t settle easily for somewhere else” (front desk employee: teller)

However, the researcher and based on informal investigation noticed a certain level of careerism and some rumours like *“we don’t have a choice, it is tough but well paid, whenever a good opportunity is present, we will definitely move”* (Branch manager)

Trust is of great importance in Company A as it offers an equal opportunity of employment and a non-discriminatory atmosphere. The bank promotes freedom of expression amongst its staff by fostering a two-way communication. As the following participants noted:

“management encourages employees to voice their concerns and express their feelings freely, in Company A there is no difference between gender, age, religion, disability, material status etc.” (HR manager); and

“there is no discrimination in this bank, we are all treated equally, there is a positive atmosphere of working and I am lucky to work within a wonderful team” (front desk employee: teller).

On the employee level, the manager refused to talk about any kind of breach and violation in Company A. He repeated that all staff and members are treated fairly and respectfully. He said that the FACTA change did not affect behaviour and it did not breach the psychological contract of employees.

“Company A is committed to ensure that the works place is free of violence, power abuse and harassment or bullying, we even have a confidential complaint mechanism allowing them to report any abuse of authority” (Regional manager).

There are no broken promises according to the manager and from some informal investigation. The bank does not tolerate or permit any bad behaviour that is considered to be violent, insulting or degrading anyone’s dignity at the workplace.

As a conclusion Company A is considered to be free of breach and violation of the psychological contract, based on the semi-structured interviews and the informal investigations. There is a high level of trust and commitment and low level of careerism. The analysis shows that management fulfil its promises and work on improving employees by keep updating them through a planned career development.

4.2 Case Study Two

4.2.1 Company B overview

Company B was the bank of Kuwait and Arab Bank who opened in 1959. At that time the majority of stakeholders were from the Gulf and mainly the Kuwait country. The bank

experienced a rapid growth throughout the years and presented a pretty good investment for a group of Lebanese businessmen who took over in 1992 to launch a new dynamic period. In 2010 the bank changed its name to “Fenicia bank”, this change reflected the desire to grow and lay the foundations for a new success story along with the aim to expand the bank’s relationships beyond the Mediterranean.

Company B has a vision that is based on three key values which are: the trustworthiness of the bank towards its clients in terms of consistency and reliability; being convenient so clients and investors feel comfortable working with the bank; and the adaptation in terms of personalising and customising the solutions, so it meets the needs of management and the clients. These values constitute the cornerstones of the bank's history of over fifty years of solid achievements and continue to set the tone of integrity in everything the bank does. They are the fabric that holds the slogan of “together wherever we are”. As every journey has its destination, the bank has the following mission: *To Build the Greatest Value to Our Stakeholders By Practicing Sound And Conservative Policies, Maintaining Quality Standards in Everything We Do And Providing The Utmost Support To Our Clients In Succeeding Financially.*

The interview was held with the regional manager of south Lebanon, knowing that seven of the bank’s has eighteen branches in Lebanon are within the south. The regional manager has more than three decades of experience in the same bank; he started as a front desk employee reaching the top management of the bank. He has a great portfolio of deposits due to his excellent relationships with clients mainly living in Africa, not only with clients but also with employees, as he is known for his leadership skills (Banque Libano- Française, 2018) The regional manager has a bachelor’s degree in financial studies and many financial certificates accomplished through all the workshops and seminars that he has attended during the years.

4.2.2 Interview Themes

4.2.2.1 Change introduced continuously as a form of complying with the procedures of FATCA

Company B, in line with all major banking institutions and based on BDL (Bank du Liban) announcement No 897, complies with the terms and requirements of the Foreign Account Tax Compliance Act ("FATCA"). This commitment is reflected by a FATCA policies and

procedures manual and by an acknowledgment form signed by all Fenicia bank employees based on internal awareness and/or training on FATCA regulations. Company B has developed a FATCA compliance program that outlines responsibilities of employees and the concerned bank's departments, in order to ensure a proper implementation of FATCA. By entering into FATCA disclosure agreements with the US Treasury, Fenicia Bank agrees to identify US Persons having accounts with them and report identified US Persons to the US Treasury on an annual basis. Once a client is identified as US person, she or he should within a specified period sign specific FATCA forms.

The regional manager confirmed the bank's commitment towards complying with the change, but he also insisted on the effects that FATCA has on employees' behaviour. *"I once watched a movie where they asked a man who you would be watching your money, and the man answered before I used to do so without legal papers now I do it through it"* (Regional manager) The manager wanted to show that applying FATCA does not necessarily solve the problem of tax evasion, but it adds more pressures at an employee: *"once an employee was filling a new KYC for the clients and because the new KYCs are very detailed the client ended up screaming on employee: my foot size is 43"* The employee was very frustrated that day and this is just one example there are many other stories.

There is no real policy or any statement that shows an understanding of the psychological contract in Company B. The manager stated that most of employees showed negative behaviours and attitudes since the implementation of FATCA since this was a reflection of clients' attitudes as well. He also added that all this complexity created an atmosphere of aversion for employees.

4.2.2.2 Fulfilment towards Employees and their expectations.

The bank does not have a specific department for employees' development, and it has a relative lack of programs compared to other banks. As for the club of sports, Company B is platinum sponsor for Elsadaka football team. A team that is not that well known and employees do not benefit from it. Company B is committed towards its employees' development through intensive indoor and outdoor programs and seminars. More than 15% of the employees attended the specialized banking studies. However, the manager believed that these programs are only for skilled employees preventing the old staff that don't have language skills or degrees from reputable universities. He added that many such employees

feel discriminated and are very unsatisfied about it. As for the awareness of employees towards their rights and their expectation about it, the manager said *“no one is stupid and of course every employee knows, and they know that they have lower pay in comparison with other banks”* (Manager).

4.2.2.3 Breach and violation

According to the interview with the manager, the bank has a long history of broken promises to employees. Company B is considered as a family bank rather an institution. Employees have suffered from subjectivity in the decision-making as well as in the promotion process. Since the implementation of FATCA, the working hours increased significantly but no incentives were offered to employees. In addition, employees continually complain about the very slow process of moving or upgrading positions. Those who have been working on front desk “tellers” for more than two decades are still in the same position with no real plan to improve or develop their skills so they can get promoted. The regional manager mentioned some stories about some promises that were made to him and were broken at later stages. According to the interview this would confirm that there were breaches and violations of the psychological contract at Company B.

4.2.2.4 Commitment of employees towards the bank Company B

The bank has no real strategies for studying the commitment of employees towards the bank. The manager stated that many have left once another opportunity was presented; he claimed that this was due to the low pay in comparison with other banks and to the pressure that employees’ keep facing in a bank owned by a family. In addition, nothing was presented from management to reinforce the belongingness of bankers towards their institution.

4.2.2.5 Careerism: the level to which employees use their current job as a stepping-stone

“Our bank unfortunately has a high level of careerism, some choose to work here just to gain some experience until they get the opportunity to move elsewhere. Since it is a small bank an employee learns to do many tasks at once which are hectic but considered as good sign when moving to another bank” (Regional manager)

High level of careerism has cost the bank, in terms of hiring and training new employees to replace those who are left. Also, the high level of careerism makes the management calculate

the opportunity cost when choosing to invest in employees.

4.2.2.6 Trust: the trust employees have towards Company B

Company B has nothing published or promised that assures an equality and fairness to promote trust within all its branches. The regional manager claimed that there are no equal opportunities offered from the employer to ensure that its employment practices (recruitment and selection, remuneration, benefits, training, performance appraisal, career advancement, and termination) are non-discriminatory with respect to criteria such as gender, age, religion, disability, marital status, pregnancy, wealth, union membership, and are solely dependent on the employee's qualifications and performance. And although the bank has distributed lately a code of conduct, this does not apply the principle of equal remuneration for work of equal value.

"In addition, the management has broken many of its promises towards employees and this has broken the level of trust in many stages of work" (Regional manager)

4.3.3 Change –PC value chain:

Table 4. 7: Change-PCB chain value table company B

Themes	
1- Complying with change	<ul style="list-style-type: none"> - Company B in line with all major banking institutions complies with the terms and requirements of FATCA. - Company B has developed a FATCA compliance program. - Most of employees showed negative behaviours and attitudes since the implementation of FATCA since this was a reflection of clients' attitudes as well - There is no real policy or any statement that show an understanding of the psychological contract in Fenicia bank.
2- Fulfilment of the psychological contract	<ul style="list-style-type: none"> - The bank does not have a specific department for employees' development, and it has some shortness in the programs. - Seminars and trainings are only for skilled employees. - Employees are aware of their rights and some experience discrimination. - Low pay in comparison with other banks
3- Breach and violation of the psychological contract	<ul style="list-style-type: none"> - A long history of broken promises with employees. - Employees have suffered from some subjectivity in the decision making as well as in the promotion process. - No incentives are given for the increase workload - There are evidences for breaches and violations of the psychological contract at Fenicia bank.
4- Commitment towards the bank	<ul style="list-style-type: none"> - There is no strategy in the bank that studies employees' commitment - nothing was presented from management to reinforce the belongingness of bankers towards their institution - Many have left the bank once another opportunity was presented
5- Careerism	<ul style="list-style-type: none"> - Company B has High level of careerism
6- Trust	<ul style="list-style-type: none"> - Nothing has been done in terms of equality and fairness - Nothing that assures that procedures are non-discriminatory - Since the management has a history of broken promises, the level of trust is considered to be low

Table 4. 8: Effect Matrix of Company B

Company B: Fenicia Bank

	Issues	Change	Psychological contract breach PCB
Compliance Level			
FATCA procedures			
	Compliance with FATCA as a new change introduced	Company B in line with all major banking institutions complies with the terms and requirements of FATCA. Company B has developed a FATCA compliance program.	Most of employees showed negative behaviours and attitudes since the implementation of FATCA since this was a reflection of clients’ attitudes as well. There is no real policy or any statement that show an understanding of the psychological contract in Fenicia bank.
	Rejection or adaption of change		
	Effect of change on behaviour		
<u>Fulfilment of the PC</u>			
	Career development	The bank does not have a specific department for employees development and it has some shortness in the programs.	Seminars and trainings are only for skilled employees.
	Fair working conditions		
	Trainings and seminars		
	Awareness of employees towards their rights	low pay in comparison with other banks.	Employees experience some discrimination.
	recognitions of accomplishments		employees are fully aware of their rights
Organizational Level			
<u>Commitment</u>			
	Commitments measures	There is no strategy in the bank that studies employees’ commitment.	Nothing was presented from management to reinforce the belongingness of bankers towards their institution.
	Level of commitment		
<u>Careerism</u>			
	Measure of careerism	Company B indicates a high level of careerism since the introduction of change.	High level of careerism affected other employees.
	Level of careerism		most of employee’s sake another opportunity in order to escape the current atmosphere
	Termination process		

	Issues	Change	Psychological contract breach PCB
<u>Trust</u>			
	Equal opportunity	Nothing has been done in terms of equality and fairness.	Since the management has a history of broken promises, the level of trust is considered to be low.
	Freedom of expression		
	Code of conduct and respect for human rights		
	Non- discriminator	Nothing that assures that procedures are non-discriminatory.	follow a specific code of conduct
Employees' Level			
<u>breach and violations</u>			
	Power abuse	A long history of broken promises with employees	Employees have suffered from some subjectivity in the decision making as well as in the promotion process.
	Violent behaviour		
	Fair treatment	Employees are not treated equally, there is some discrimination.	There are evidences for breaches and violations of the psychological contract at Company B
	Complain mechanism		
	Broken promises	no incentives were given as a support for implementing the new change.	a history of broken promises

Table 4. 9: Explanatory Effect Matrix of Company B

Company B: Fenicia Bank

	Issues	Change	Psychological contract breach PCB	Explanation	
Compliance Level					
FATCA procedures					
	Compliance with FATCA as a new change introduced	Company B in line with all major banking institutions complies with the terms and requirements of FATCA. Company B has developed a FATCA compliance program.	Most of employees showed negative behaviours and attitudes since the implementation of FATCA since this was a reflection of clients’ attitudes as well. There is no real policy or any statement that show an understanding of the psychological contract in Fenicia bank.	Company B promotes for compliance with FATCA	
	Rejection or adaption of change			Change showed negative effect on employee’s behaviour through the form of rejection and negative attitudes.	
	Effect of change on behaviour				
Fulfilment of the PC					
	Career development	The bank does not have a specific department for employees development and it has some shortness in the programs.	Seminars and trainings are only for skilled employees.	Unfulfilling employee’s psychological contract prevent their engagement in new changes introduced	
	Fair working conditions				
	Trainings and seminars				
	Awareness of employees towards their rights	low pay in comparison with other banks.	Employees experience some discrimination.	Employees in Company B as well as in the whole banking sector is fully aware of their rights and expect to get them.	
	recognitions of accomplishments		employees are fully aware of their rights		
Organizational Level					
Commitment					
	Commitments measures	There is no strategy in the bank that studies employees’ commitment.	Nothing was presented from management to reinforce the belongingness of bankers towards their institution.	The level of commitment is deeply related to employees' psychological contract, as study shows that high committed	
	Level of commitment				
Careerism					
	Measure of careerism	Company B indicates a high level of careerism since the introduction of change.	High level of careerism affected other employees.	Studies shows that high level of careerism is related to psychological contract breach and vice versa.	
	Level of careerism		most of employee’s sake another opportunity in order to escape the current atmosphere		
	Termination process				

	Issues	Change	Psychological contract breach PCB	Explanation
<u>Trust</u>				
	Equal opportunity	Nothing has been done in terms of equality and fairness.	Since the management has a history of broken promises, the level of trust is considered to be low.	A low level of trust is related to psychological contract breach. Trust affects the behaviour as well as the commitment of employees towards their organizations.
	Freedom of expression			
	Code of conduct and respect for human rights			
	Non- discriminatory	Nothing that assures that procedures are non-discriminatory.	follow a specific code of conduct	
Employees Level				
<u>breach and violations</u>				
	Power abuse	A long history of broken promises with employees	Employees have suffered from some subjectivity in the decision making as well as in the promotion process.	Breach and violation are a valid reason that assures psychological contract breach.
	Violent behaviour			
	Fair treatment	Employees are not treated equally, there is some discrimination.	There are evidences for breaches and violations of the psychological contract at Company B	
	Complain mechanism			
	Broken promises	no incentives were given as a support for implementing the new change.	A history of broken promises	

4.3.4 Within Case Analyses: Case B

According to the Explanatory Effect Matrix of Case B, the bank is one of the middle banks in terms of capital as well as branches. It has 18 branches through all Lebanon from north to south. On the compliance level, Company B promotes for full compliance with FATCA procedures. The bank is in line with all major banking institutions that complies with the terms and requirements of FATCA. Even though the company has created a program to introduce FATCA changes but still employees suffered from the poor training and guidance system. As the following participants noted:

“employees were so frustrated from the sudden increase of workload, they showed negative attitudes as a form of rejection of the change. Top management gave a short deadline for all branches to renew all KYC. Employees used to stay late hours at work without incentives or even allowances for lunch” (general manager); and

“I am not a machine here, they don’t want to hire new people to help us with all the workload here. This is too stressful and unbearable” (front desk employee: teller).

The psychological contract of employees in company B was affected negatively since the implementation of change and this had its effects on the relationship between management and employees and between clients and employees. The bank has no real policy or statement that shows an understanding of the psychological contract, as shown from the following quotes:

“the new KYC that complies with FATCA was so detailed that once a client lost control and said to the employee “do you need my feet’s size as well”, FATCA procedures have created a lot of stress and frustration for employees” (HR manager); and

“the problem it is that we have an old system where everything needs to be renewed manually, this makes the process longer than expected” (front desk employee: teller).

As of the fulfilment of the psychological contract, Company B has a very low pay in comparison with other banks. The bank does not have a specific department for employee development. Surprisingly all the important seminars and training are addressed to skilled employees only and those who work in front desk are exempted from these workshops. This comparative lack of programs as well as the discrimination between employees has created a bad atmosphere at work, especially as all employees are aware of their rights.

On the organisational level with the three factors: commitment, careerism and trust. As for commitment, the bank has no real strategy that measures employees' commitment. Company B did not create a program to engage employees or reinforce their belongingness. According to the regional manager, as well as from informal investigation, many employees left the bank already whenever an opportunity was presented. Skilled employees leave on continual basis and the management do nothing to prevent that. Since the level of commitment is highly related to employees' psychological contracts, and since in the case of company B, the psychological contract of employees is negatively affected by change this implies that there is a poor commitment and high level of careerism. As the following participants explained:

“it is obvious that our company has a high level of careerism, as from my 30 years of experience I can assure that I’ve seen employees coming and leaving whenever a higher salary or better post is present. Unfortunately, I’ve always discussed this with top management without real feedback from them. Over years we have lost many skilled employees and as all know it is costly and time consuming to start all over again with new employees” (Regional manager); and

“personally, If I get the chance, I will move on without questioning” (front desk employee: teller).

When it comes to trust nothing has been done by Company B to ensure equality and fairness. The discrimination between skilled and non-skilled employees has decreased the level of trust towards management. Even though there is a code of conduct designed for company B but still it is considered as a formality only where nothing is applied in real work process. This highlighted by the following quotes:

“unfortunately, management has a long history of broken promises. Every employee has his own story of deception from management. The low pay, no incentives and the long process of development have played a role in destroying trust of employees towards their organisation” (Compliance manager); and

“the top management have promised me for years to go that I will get promoted for all the extra work I’ve done for years, and this never happened” (front desk employee).

At the employee level, employees have suffered from the subjectivity in the decision making as well as in the promotion process. There were a lot of breaches and violation of the psychological contract since the implementation of FATCA. As the following quotes illustrate:

“Company B is a family business bank, where the members of family represent the higher authority at the bank. Most of the decisions are individual decisions based on individual interest and views” (Regional manager); and

“there is a lot of subjectivity in the decision making, and I think some of the top management involve their issues” (teller).

In conclusion, Company B is considered to have substantial breach and violation of the psychological contract as the analysis of the semi-structured interviews and the informal investigations illustrate.. This is based on the low level of trust and commitment and high level of careerism.

4.3 Case Study Three

4.3.1 Company C overview

Company C is a Lebanese bank established in 1951 and has been repeatedly selected as the best bank in Lebanon by financial institutions such as Euromoney and The Banker. Its business operations are based on a worldwide banking model that includes: Commercial Banking, Corporate Banking, Private Banking, Investment Banking, Asset Management, Retail Banking, Islamic Banking, Brokerage Services, and Insurance Products and Services. The bank has seventy-five branches within Lebanon territory with more than two thousand employees.

As one of the oldest established banks in Lebanon, if not in the region, Company C has always been at the head list of the country's banking system. Its worldwide banking services rotate around trust and credibility, built with its clients through long-term personal relationships, integrity, and the strong financial fundamentals that it has consistently achieved. Company C became its clients' preferred banking partner and investment reference, meeting all their financial needs and ensuring their “Peace of Mind”. Company

C also extended this “Peace of Mind” to the larger community, through its de-mining and planting of trees initiative, the Company C MASTERCARD “Giving Card”, its educational initiative “BLOM shabeb”, its safe schools program “ProtectED”, and its recycling program for a greener environment “Green Cycle”.

The bank has a clear mission, which is to lead regional financial institution providing exceptional value and peace of mind to all the stakeholders. In addition, Company C has five cores values, which are:

Prudence: the bank aspires to continuously offer peace of mind through providing safe and sustainable services and value to both customers and shareholders

Professionalism: the bank has an ability to attract, develop and retain top banking professionals to exceed clients’ highest expectations

Integrity: the bank is devoted to always remain transparent, honest, unbiased, and trustworthy.

Improvement: the bank constantly improves processes and services offered to stakeholders using the best available technologies.

Performance: the bank sets the highest standards to stimulate and achieve balanced, stable and secure growth.

Stewardship: the bank is strongly committed to protecting and improving the well-being of people, community and the environment.

The interview was held at Tyr branch with the manager. The branch is considered to be one of the top seventy-five branches because it is considered the highest in terms of capital. The manager has more than three decades of experience within the banking sector. He has also a PHD in higher financial studies. The branch has twenty employees, ten of them are in front desk generally known as tellers and customer services officers. The manager is well known in the area because of his excellent social connections and his participation in many social events and activities.

4.3.2. Interview Themes

4.3.2.1 Change introduced continuously as a form of complying with the procedures of FATCA

Company C Group, in line with all major universal banking institutions, complies with the terms and conditions of FATCA regarding tax evasion. Company C Group began applying FATCA regulation on the 1st of July 2014 and adopted a list of indicators to identify US taxpayer clients such as US citizenship, US residency, US green card, and US place of birth,

US address, US transfers, and US telephone numbers. For that purpose, BLOM Group applied an enhanced the due diligence on all accounts and updated the client's information and forms. Based on FATCA provisions, Company C Group has reported on a regular basis the US accounts whether individual or entities to the IRS after obtaining a waiver of the Banking Secrecy Law to disclose the account information to the US tax authorities.

In addition in Company C, clients are classified as a "Recalcitrant Account Holder", as defined by FATCA, when one of the following occurs:

- Refusal or non-cooperation of the concerned client in providing the requested information and documents within the specified period of time;
- Existence of a contradiction or inconsistency in the information and documents provided by the concerned client; and
- Refusal of the concerned client to waive the banking secrecy towards the US tax authorities.

The manager summarised that employees were obliged to take the above understanding of FATCA provisions and its measures into consideration.

"FATCA has not created any kind of negative behaviour, certain employees were responsible for the compliance of new "KYC"; know your customer and this was part of their job..... However, employees are not experts in US taxation, so whenever the concerned clients asked for additional information, they advised them to refer to the US Internal Revenue Service and/or the experts and specialists that they deem appropriate and to act according to their advice and guidance" (Branch manager).

4.3.2.2 Fulfilment: Employees and their expectations.

Company C offers a range of career opportunities for professionals and graduates as well.

"Our employees are the key to achieving our vision of being the leader in client relationships, which is why we work rigidly to create an environment where all employees can excel, and we continuously educate and train our employees and recognize their work" (HR manager).

For instance, the Bank offers focused training programs considered to develop high potential bankers with exceptional performance and high levels of competence. These

programs prepare qualified staff that are chosen to achieve a leadership role within Company C, and the bank is known by all the Lebanese banks for its employees' qualifications or salary increases and bonuses depending on their annual performance appraisals, as well as the bank's profits and growth. Company C ensures that employees are treated fairly and that good performers are rewarded in due manner.

“Management does not miss a detail concerning the well-being of employees, for example when FATCA were newly introduced and employees had to work overtime, the bank paid the food allowances as a compensation for the full day of work, also employees received over-time pay for working above their regular hours” (Compliance manager).

Employees benefit from a full range of products and services with preferred rates and pricings, they are also entitled to profit sharing and marketing bonuses depending on their contributions in marketing activities and the volume of sales achieved. Profits are distributed quarterly.

Company C knows the value of higher education and supports many employees' ambitions in pursuing higher education degrees and certifications. The bank act as a sponsor for employees' higher education by covering up to 100% of their tuition's fees, in order for the concerned employees to get good performance and that the program applied for is relevant to their job. Almost all banks in Lebanon cover the national social security fund “NSSF” but Blom, in addition to covering NSSF, provides full insurance from one of the most reputable insurance companies.

4.3.2.3 Breach and violation

Company C follows a culture that strives on fairness, ethics, transparency and respect, all the work process is handled according to set standards and procedures. The bank offers equal opportunities to all employees without regard to gender, religion, ethnical background, age or disability.

“I bet you can't find me any employee who has experienced a broken promise or a violation of his/her psychological contract” (HR manager).

The bank pays great attention to employees' well-being at work. The bank's management knows that employees are the key to achieving the bank's vision of being the leader in client

relationships, which is why management works hard to create an environment where employees may excel and never break promises or cause violation of their psychological contract. On-going training is provided in order to help every employee to cope with the new changes without feeling any kind of threat or rejection. Training is also vital to support employees' growth and their adaptation to the pace of the fast-changing business environment. Employing highly competitive individuals and offering them various career opportunities with real growth prospects emphasize the career development.

4.3.2.4 Commitment of employees towards Company C

“Company C success relies on the skills, knowledge and commitment of our employees”
(general manager).

Through their efforts, they continue to maintain and improve the Bank's status as a major player in the regional financial markets. As the general manager also observed:

“However, the banking sector is a private one and employees will move to another bank once a better opportunity is presented, this is normal! The bank has no measures to calculate employees' loyalty, as this is too subjective and relative between an employee and another.”

Company C has its own section for social activity engagement for employees. This section focuses on the well-being of its employees, encourages them to participate in various social activities organized by the bank such as: Company C Basketball Team (Males), Company C Basketball Team (Females), Company C Football Team, Company C Running Team and Company C Band. The bank's musical talents unite to create oriental and acoustic melodies, noting that this band volunteers to perform entertainment for several NGOs. These activities give employees the opportunity to mingle after working hours, creating thus a better teamwork spirit at work.

4.3.2.5 Careerism: the level at which employees use their current job as a stepping-stone.

Company C is on the top list of Lebanese banks, having an experience at Blom is considered as an asset for employees.

“Unfortunately, some would use their current career as a stepping stone, so they move later and benefit from a higher pay due to the name of Company C in their CVs” (HR manager).

However, this is not always the case, as some would leave due to other reasons and again the level of careerism cannot be measured easily due to the big number of branches and employees.

4.3.2.6 Trust: the trust employees have towards Company C

Company C has its own code of conduct for both employees and management. On another point, it is the Bank’s duty to keep raising its employees’ awareness on security threats. It thus launched Information Security Awareness Campaigns to address and avoid security threats and pro-actively monitors systems’ activity by implementing advanced preventive and detective controls. The manager has informed thus “trust” is considered as a red line which the bank’s management respect.

4.3.3 Change –PC value

Table 4. 10: Change-PCB chain value table company C

Themes	
1- Complying with change	<ul style="list-style-type: none"> - Company C complies with FATCA - Employees were obliged to comply with FATCA - No negative behaviours was present
2- Fulfilment of the psychological contract	<ul style="list-style-type: none"> - The bank offers career opportunities - The Bank offers focused training programs considered to develop high potential bankers with exceptional performance and high levels of competence. - Company C is known between all the Lebanese banks for its employees qualified or salary increases and bonuses - Employees benefit from a full range of products and services with preferred rates and pricings
3- Breach and violation of the psychological contract	<ul style="list-style-type: none"> - Company C follow a culture that strives on fairness, ethics, transparency and respect - Equal opportunities to all employees without regard to gender, religion, ethnical background, age or disability. - No violation of the psychological contract - and no broken promises
4- Commitment towards the bank	<ul style="list-style-type: none"> - The bank relies on the commitment of employees - The bank has no measure that may calculate employees' loyalty. - Blom bank has its own section for social activity engagement for employees
5- Careerism	<ul style="list-style-type: none"> - There is always a certain level of careerism - Careerism cannot be measured easily - Blom bank is considered as an asset for employee in terms of experience
6- Trust	<ul style="list-style-type: none"> - Has its own code of conduct - The bank raises employees' awareness on security threats - Trust is considered a red line at Company C

Table 4. 11: Effect Matrix of Company C

Company C: The top bank in Lebanon: BLOM

	Issues	Change	Psychological contract breach PCB
Compliance Level			
<u>FATCA procedures</u>			
	Compliance with FATCA as a new change introduced	company C complies with FATCA	No negative behaviours were present.
	Rejection or adaption of change	Employees were obliged to comply they had no choice towards accepting or rejecting the new change.	There were no specific behaviours that appeared as a response for change.
	Effect of change on behaviour		the psychological contract didn't seem affected as the first stage.
<u>Fulfilment of the PC</u>			
	Career development	The bank offers career opportunities offers a full range of products and services with preferred rates and pricings	Company C offers Seminars and trainings for employees.
	Fair working conditions		
	Trainings and seminars		
	Awareness of employees towards their rights	Company C is known between all the Lebanese banks for its employees or salary increases and bonuses.	No discrimination.
	Recognitions of accomplishments		employees are fully aware of their rights
Organizational Level			
<u>Commitment</u>			
	Commitments measures	There is no strategy in the bank that studies employees' commitment.	Company C has its own section for social activity engagement for employees.
	Level of commitment	Company C relies deeply on the commitment of employees.	
<u>Careerism</u>			
	Measure of careerism	there is always a certain level of careerism in company C.	Company C is considered as an asset for employees in terms of experience and the excellent reputation of the bank.
	Level of careerism		
	Termination process	Careerism cannot be measured easily.	

	Issues	Change	Psychological contract breach PCB
<u>Trust</u>			
	Equal opportunity	the bank assures fairness and equality	in Company C trust between management and employees are considered as a red line that cannot be crossed
	Freedom of expression		
	Code of conduct and respect for human rights		
	Non- discriminatory	the bank has its own code of conduct	
		Non-discriminatory.	follow a specific code of conduct
Employees Level			
<u>breach and violations</u>			
	Power abuse	no broken promises	No violation of the psychological contract
	Violent behaviour	Equal opportunities to all employees with regard to gender, religion, ethnical background, age or disability.	Company C follows a culture that strives on fairness, ethics, transparency and respect.
	Fair treatment		
	Complain mechanism		
	Broken promises	No incentives were given as a support for implementing the new change.	

Table 4. 12: Explanatory Effect Matrix of Company C

Company C: The top bank in Lebanon: BLOM

	Issues	Change	Psychological contract breach PCB	Explanation
Compliance Level				
<u>FATCA procedures</u>				
	Compliance with FATCA as a new change introduced	company C complies with FATCA	No negative behaviours were present.	Company C promotes for compliance FATCA procedures
	Rejection or adaption of change	Employees were obliged to comply they had no choice towards accepting or rejecting the new change.	There were no specific behaviours that appeared as a response for change. the psychological contract didn't seem affected as the first stage.	Change didn't show negative effect on employee's behaviour there were no rejection of the change.
	Effect of change on behaviour			
<u>Fulfilment of the PC</u>				
	Career development	The bank offers career opportunities offers a full range of products and services with preferred rates and pricings	Company C offers Seminars and trainings for employees.	Fulfilling employee's psychological contract help the engagement process in new changes introduced
	Fair working conditions			
	Trainings and seminars			
	Awareness of employees towards their rights	Company C is known between all the Lebanese banks for its employees or salary increases and bonuses.	No discrimination.	Employees in Company C as well as in the whole banking sector are aware of their rights and expect to get them.
	Recognitions of accomplishments		employees are fully aware of their rights	
Organizational Level				
<u>Commitment</u>				
	Commitments measures	There is no strategy in the bank that studies employees' commitment.	Company C has its own section for social activity engagement for employees.	The level of commitment is deeply related to employees' psychological contract, as study shows that high committed employees are satisfied.
	Level of commitment	Company C relies deeply on the commitment of employees.		
<u>Careerism</u>				
	Measure of careerism	there is always a certain level of careerism in company C.	Company C is considered as an asset for employees in terms of experience and the excellent reputation of the bank.	Studies shows that high level of careerism is related to psychological contract breach and vice versa.
	Level of careerism			
	Termination process	Careerism cannot be measured easily.		

	Issues	Change	Psychological contract breach PCB	Explanation
<u>Trust</u>				
	Equal opportunity	the bank assures fairness and equality	in Company C trust between management and employees are considered as a red line that cannot be crossed	a low level of trust is related to psychological contract breach. Trust affects the behaviour as well as the commitment of employees towards their organizations.
	Freedom of expression			
	Code of conduct and respect for human rights Non- discriminatory			
	the bank has its own code of conduct			
	Non-discriminatory.	follow a specific code of conduct		
Employees Level				
<u>breach and violations</u>				
	Power abuse	no broken promises	No violation of the psychological contract	Breach and violation of the psychological contract are related to high level of careerism and low level of trust and commitment.
	Violent behaviour	Equal opportunities to all employees with regard to gender, religion, ethnical background, age or disability.		
	Fair treatment			
	Complain mechanism			
	Broken promises	No incentives were given as a support for implementing the new change.	Company C follows a culture that strives on fairness, ethics, transparency and respect.	

4.3.4 Within Case Analyses: Case C

Company C is a leading Lebanese bank which has repeatedly and unanimously been selected as the best bank in Lebanon by the most recognized regional and international institutions. According to the explanatory effect matrix company C promotes for full compliance with FATCA procedures. On the compliance level, employees had no choice but to comply and accept the new changes that were introduced due to FATCA implementation. As the following participants observed:

“we helped employees by asking the trainees students who came for internship to fill the new KYC and replace it with the old ones” (Development manager); and

“personally, I didn’t notice any negative behaviour that appeared after the change. Efforts are recognised in our system and bonus are subjected due to a formula that is calculated automatically at the system” (front desk employee).

According to the manager, the psychological contract of employees was not affected by the change, as no behaviours appeared nor any sign of rejection of the change. The researcher noticed that the excellent system developed by the bank helped employees in adapting to the change. The procedures of FATCA are the same on all the banking sector but implementing them is different between one bank and another. Company C offers good career opportunities and a range of products and services that are exclusive to employees. In addition, Company C is known for its salary increases and the bonus system which has always satisfied employees.

When FATCA was introduced, company C offered a range of training and seminars to all employees with no exception or discrimination. The company tried as always to fulfil its obligations towards employees who are very aware of what to expect to get as their rights. As two other participants noted:

“it is a centralised system, where everyone knows very well his/her rights and expect them” (HR manager); and

“the workload is distributed between us in a logic way according to our capacity and knowledge and there is nothing bad about it” (front desk employee).

On the organisational level, there is no measure of commitment. However, Company C relies deeply on the commitment of employees. The company has its own section for social activity

engagement of employees that help them to get socially involved. As the following participants explained:

“we are always the leaders in sponsoring most of the social activities in the region, and our employees play a major role in that. The bank also finances many individual ambitions, as the pay of higher educational degrees” (Marketing manager);

“Employees never refuse a good opportunity so when it comes to careerism there is always a degree of it. However, no organisation can measure careerism accurately and objectively” (HR manager); and

“I am super comfortable in this position but what if ...” (front desk employee).

Company C is considered as an asset for employees in terms of experience and the excellent reputation of the bank. Those who leave they do it for not least than an excellent offer. As the branch manager observed:

“something about the big organisations, it is that sometimes some employees would come and work for whatever offer we give, they take the experience, benefit from our training and system and they use this experience to negotiate the next offer.”

When it comes to trust Company C promotes fairness and equality and trust plays a big role. The bank has its own code of conduct where employees can refer too whenever needed. There is no discrimination between an employee and another which assure that company C has a high level of trust:

“in our Company trust between management and employees are considered as a red line that cannot be crossed. We have our own code of conduct that does not miss a detail and that is always in update process” (Branch manager); and

“the top management never break a promise, when they give their word it is definite” (front desk employee).

At the employee level, the manager insisted that there is no power abuse nor any kind of violation of the psychological contract. There is no history of broken promises since the bank assure an equal opportunity to all employees with regard to gender, religion, ethnical background, age or disability, Company C follows a culture that strives on fairness, ethics, transparency and respect. However, no incentives were given as a support for implementing the new change since it is considered as part of the job they are commit to.

As a conclusion Company C is considered to be free of breach and violation of the psychological contract as the analysis of the semi-structured interviews and the informal investigations state. This is based on the high level of trust and commitment and low level of careerism. The analysis shows that management fulfil its promises and work on improving employees by keep updating them through a planned career development.

4.4 Case Study Four

4.4.1 Company D overview

Company D was founded in 1830 and with a full and diversified range of products and services; it ranks first among Lebanese banks in terms of total assets, shareholders' equity, customers' deposits, loans and advances. The initial shareholders of the Bank were members of the Company D family, together with certain investors coming from the Gulf, such as Kuwaitis. As at end-September 2017, the Bank had one of the biggest branch networks in Lebanon, with 85 branches, employing 3,301 people and covering the Greater Beirut area and other strategic regions in Lebanon. For two decades the Bank has undertaken significant regional expansion and has the fourth largest coverage among the top 15 Arab banking institutions in the Middle East region, with operations in 10 countries, excluding Lebanon, through a network of branches and subsidiaries developed mainly through green-field operations.

Company D had a substantive regional expansion that started ten years ago. The bank stepped into the close circle of the leading and most diversified banking groups in the Middle East region, delivering added value to all its stakeholders. The bank's profile was deeply transformed, benefiting today from the many competitive edges, such as a strong franchise covering Commercial and Corporate Banking as well as strong diversification of operations by geography. In addition, it is in a leading position in its main markets of presence, ranking as the largest banking group in Lebanon. Company D's strategy is based around consolidating and reinforcing the credit profile and positioning of its key entities in Lebanon, while maintaining the network ready to capture growth opportunities. In achieving those objectives, Management expects to deliver quality growth by efficiently meeting the needs of both businesses and individuals in the various countries of presence and ensuring long-term sustainable value to all stakeholders. Company D's key aim is to further develop as a fully-integrated, pan-regional group dedicated to catering to a highly diversified client base

among corporate and individuals.

The interview was held with the Head of Retail Banking of the Company D Group. He has been serving as a member of the Board of Directors since 2002 and has been a General Manager since 2004. He started his banking career at Company D in 1997, after having worked for a few years in Corporate Finance for major energy companies in Canada. He formed and headed the team that successfully launched the Bank's Retail business online, today a major pillar of the Bank's innovative and leading position. In 2002, he was appointed Deputy General Manager and Member of the Board of Directors. He was later appointed General Manager – Head of Group Retail Banking. In addition to his responsibilities as Head of Group Retail Banking, he is also Head of Group Islamic Banking. The general manager is the Chairman of the Board of Company D Investment Bank SAL, a fully owned subsidiary of Company D in, and a member of the Board of Directors of Company D.A.Ş., Company D's subsidiary in Turkey. He holds a PhD in Economics from the University of Chicago and is a former lecturer in Economics and Finance to graduate students at the American University of Beirut.

4.4.2 Interview Themes

4.4.2.1 Change introduced continuously as a form of complying with the procedures of FATCA

“Directors as well as employees should undertake to comply with all laws and regulations in all aspects of their public and private lives. Any on-going litigation in which they are involved, or real risk thereof should be reported to the Chairman of the Bank” (general manager).

Company D has a special compliance section that is fulfilled by a network of compliance teams, which carry out their tasks under the global responsibility of the Group Chief Legal and Compliance Officer, and the Group Compliance team. The general manager stated that the compliance network consists of the Group Compliance team directly headed by the Group Chief Legal and Compliance Officer as well as the Compliance Departments at Group Entities under the responsibility of a Head of Compliance. Employees at Company D had the mission of ensuring that compliance with FATCA is adequately identified, assessed, controlled, monitored, tested and reported.

According to the general manager, employees in all branches have also to ensure that the

Board of Directors and Senior Management are fully informed of significant compliance developments, issues and plans for resolution. He noted that the bank has a special compliance culture that serves in educating staff and raising compliance awareness throughout the organization. The manager identified no significant behaviour changes since the implementation of FATCA. Since employees know that it is their duty to meet legal and regulatory expectations, they also know that they are always requested to comply with applicable laws and regulations and continuously adopt industry standards and best practices. Employees in Company D are aware that compliance with FATCA largely depends on the nature and the location of business activities.

One of the key factors that assured success of the FATCA implementation is the integrity of its organization and the reputation for professional and ethical conduct - that requires of all businesses a good understanding of and compliance with the letter, spirit and intent of applicable laws, regulations and standards in each of the jurisdictions in which the Group operates. In addition, the on-going implementation of, and adherence to, Compliance Policies developed by the Group Compliance at Company D.

“Employees are always fully informed of the laws and regulations governing their foreign correspondents, and deal with the latter in conformity with these laws, regulations, procedures, sanctions and restrictive measures imposed by their respective governments” (Compliance manager).

Compliance is a responsibility that individual employees share, regardless of their position within the Group. This implies a strong compliance commitment and responsible corporate behaviour on a global basis. Each is expected to play his or her part, under the guidance of their Management and Compliance team. Employees are entrusted to perform their duties and deliver products and services for which they have responsibility in accordance with the highest ethical standards, applicable laws, regulations and Compliance Policies. The bank considers this to be a matter of sound banking practices and reflects its commitment to international standards observed by the global banking community.

4.4.2.2. Fulfilment towards Employees and their expectations.

Company D management fulfil employees' needs and expectations through the training and development team. The Training and Development team strives to answer the Bank's strategic and organizational needs by offering its employees unparalleled development

opportunities through learning and training. The Training and Development team constantly researches learning topics, training providers and programs in order to offer optimum solutions and proficiency in complying with international regulations. The bank assures long-term job security through its structured and comprehensive orientation, Rotation and On-The-Job Training programs are conceived and developed for employees taking on new positions at the Bank. Employees following on-the-job training programs shadow the Bank's employees on duty to make sure they are applying what they are learning. Besides, the bank provides advice and share knowledge through its on-site coaches.

“When FATCA was introduced a training calendar was set for the whole year addressing business requirements such to let employees' learning, which involves Classroom Trainings, Educational Programs and Customized Training Programs. In the classroom, diverse delivery methods were adopted such as experiential learning, simulations and role-playing exercises” (Compliance manager).

Company D has special educational programs as well where the focus is on the academic progress of employees. There are customised training programs that are designed and developed to answer the strategic need to train potential leaders, managers and experts in specific banking fields such as credit, private banking and others. In addition, there is a financial support for employees who are pursuing a higher education because human capital matters the most at Company D.

4.4.2.3 Breach and violation

“Our Code of Ethics and Conduct clearly upholds the principle of non-discrimination and of maintaining a violence and harassment-free workplace. We are very proud not to have any significant laws or regulation breaches, or any fines imposed on our activities.”
(HR manager)

The Bank approves and supports internationally recognised principles under the universal declaration of human rights, which promotes global respect for human rights and fundamental freedoms for all, without distinction of race, colour, gender, language, religion, opinion, descent, or national or ethnic origin. Company D seeks always to assure a peaceful atmosphere of work by being aware of the importance of the Psychological contract.

“The psychological contract became lately a global issue. We should not presuppose that we have no impacts just because we operate in an area where human behaviours are not part of the daily lingo. Interestingly, they could and should become part of our language again. The concept of “due diligence” was proposed and found to be a useful starting point for companies as they seek to integrate respect for fulfilment of psychological contract into their practices” (HR manager).

Company D voluntarily collaborated to raise awareness among its employees on the rights of domestic workers with the aim to ensure decent working conditions, as well as provide important insights on the perspectives of employers with the goal of continuous improvement in the living and working conditions of this most vulnerable group. Similarly, with the right to privacy, any company should know that they have potential adverse impacts on this human right, whether it is handling data, registering or using information on customers.

4.4.2.4 Commitment of employees towards the Company D

A positive relationship between a bank and its employees is considered as a valuable asset. Company D is committed to conducting its relationships with employees in a transparent fashion. This relationship is built through an engagement process that the bank follows. As a response of the corporate social responsibility strategy and in light of the community development pillar, Company D offers a Volunteer Program that is designed to engage employees in a variety of initiatives by partnering with various NGOs catering to a wide range of community needs from underprivileged children and elderly to environmental protection. In 2016, “Be a Hero for a Day” genuinely attested how, the bank and its employees, embraced a culture of high engagement and responsibility.

In addition, Company D has its own medical benefits that allow employees to benefit from a range generous medical coverage effective upon employee’s appointment. Employees can visit infirmary and consult physicians for health issues at the bank’s premises. Also, the bank support employees financially by offering low interest rates on various types of loans: personal, home or car loans as well as employees’ children’s university studies by offering scholarships to the most talented ones in local and foreign universities.

At Company D there is a social assistance section for employees where experts are available to assist every employee in the face of financial strains, social relations and psychological

distress. Such social investment programs have a significant impact on employees who find it fulfilling and rewarding to commit to these community outreach and volunteerism initiatives. Employees' involvement is determined by the local context's most pressing need. Based on all the above employees are considered lucky to be a part of Company D, the bank represents high level of employees' commitment.

4.4.2.5 Careerism: the level at which employees use their current job as a stepping-stone

The general manager informed that employees from other banks would wish to move to Company D and not the opposite. The researcher agreed on this based on the secondary data of the huge amount of application submitted to the HR from employees in other banks. The bank has the highest payroll and the one of the tops in terms of benefits and experience. Employees at Company D would be considered with the lowest level of careerism and the rate of those who leave bank annually is very low.

4.4.2.6 Trust: the trust employees have towards Company D

Management at Company D always upholds the highest ethical standards and maintains an impeccable reputation. Any issue that can impact on management and manager reputation and trustworthiness in any country where the Bank is active should be reported to the Chairman of the Bank. Directors deal fairly with all of the Bank's employees, suppliers, clients and competitors. The bank's management never takes unfair advantage of anyone through manipulation, concealment, abuse of privileged information, misrepresentation of material facts, or any other unfair-dealing practice. All relationships between the Bank and its employee's affiliates are made in the ordinary course of business and on substantially the same terms as those prevailing at the time for comparable transactions with non-affiliated persons. Directors always maintain strict confidentiality of all information concerning the Bank and the employees. Employees in the other side have the duty not to disclose any information, data, and reports or background information, which comes to their knowledge in the course of their duties, as long as this information has not otherwise become public.

4.4.3 Change-PC main values

Table 4. 13: Change-PCB chain value table company D

Themes	
1- Complying with change	<ul style="list-style-type: none"> - Company D bank has a special compliance section - no significant behaviour appeared since the implementation of FATCA - Employees 'duty is to comply with applicable laws and regulations and continuously adopt industry standards
2- Fulfilment of the psychological contract	<ul style="list-style-type: none"> - Company D bank has a training and development team - Audi offer to its employees unparalleled development opportunities through learning and training - The bank assures long term job security - on-the-job training programs - Financial support and good pay
3- Breach and violation of the psychological contract	<ul style="list-style-type: none"> - No-discrimination - Maintaining no violence and harassment-free workplace - The bank does not to have any significant laws or regulation breaches - declaration of human rights which promotes global respect for human rights and fundamental freedoms for all - the bank is being aware of the importance of the Psychological contract - the management respects for fulfilment of psychological contract into their practices
4- Commitment towards the bank	<ul style="list-style-type: none"> - relationship is built through an engagement process that the bank follows - the bank offers a range of services - the bank support employees financially - the bank has its own social assistance section for employees - The bank assists every employee in the face of financial strains, social relations and psychological distress. - Employees commits to these community outreach and volunteerism initiatives
5- Careerism	<ul style="list-style-type: none"> - Low level of careerism - The bank has the highest payroll - Employees would wish to work at Company D
6- Trust	<ul style="list-style-type: none"> - The bank upholds the highest ethical standards - Trustworthiness is highly important for the bank - Employees are treated fairly - The bank's management never takes unfair advantage of anyone - Strict confidentiality of all information

Table 4. 14: Effect Matrix of Company D

Company D: the second top bank in Lebanon: Audi

	Issues	Change	Psychological contract breach PCB
Compliance Level			
<u>FATCA procedures</u>			
	Compliance with FATCA as a new change introduced	Company D bank has a special compliance section.	No negative behaviours were present.
	Rejection or adaption of change	Employees 'duty is to comply with applicable laws and regulations and continuously adopt industry standards.	there were no specific behaviours that appeared as a response for change.
	Effect of change on behaviour		The psychological contract didn't seem affected as the first stage.
<u>Fulfilment of the PC</u>			
	Career development	Audi offer to its employees unparalleled development opportunities through learning and training.	Company D bank has a training and development team.
	Fair working conditions		
	Trainings and seminars		
	Awareness of employees towards their rights	the bank assures long term job security	on-the-job training programs
	Recognitions of accomplishments	Financial support and good pay	employees are fully aware of their rights
Organizational Level			
<u>Commitment</u>			
	Commitments measures	the bank offers a range of services	Relationship is built through an engagement process that the bank follows.
	Level of commitment	the bank support employees financially	the bank has its own social assistance section for employees.
		The bank assists every employee in the face of financial strains, social relation and psychological distress.	Employees commits to these community outreach and volunteerism initiatives.
<u>Careerism</u>			
	Measure of careerism	low level of careerism	Employees would wish to work at Company D because the pay-roll, the social benefit and the excellent reputation of the bank.
	Level of careerism	Careerism cannot be measured easily.	
	Termination process	The bank has the highest payroll	

	Issues	Change	Psychological contract breach PCB
<u>Trust</u>			
	Equal opportunity	The bank upholds the highest ethical standards.	Trustworthiness is highly important for the bank Employees are treated fairly
	Freedom of expression		
	Code of conduct and respect for human rights		
	Non- discriminatory	The bank has the highest payroll	The bank's management never takes unfair advantage of anyone.
		Non-discriminatory.	Strict confidentiality of all information
Employees Level			
<u>breach and violations</u>			
	Power abuse	no broken promises	Maintaining no violence and harassment-free workplace.
	Violent behaviour	non -discriminatory	The bank does not to have any significant laws or regulation breaches.
	Fair treatment	Respect for fulfilment of psychological	
	Complain mechanism	contract into their practices	
	Broken promises	declaration of human rights which promote global respect for human rights and fundamental freedoms for all.	The bank is being aware of the importance of the Psychological contract.

Table 4. 15: Explanatory Effect Matrix of Company D

Company D: the second top bank in Lebanon: Audi

	Issues	Change	Psychological contract breach PCB	Explanation
Compliance Level				
<u>FATCA procedures</u>				
	Compliance with FATCA as a new change introduced	Company D bank has a special compliance section.	No negative behaviours were present.	Company D promotes for compliance FATCA procedures
	Rejection or adaption of change	Employees 'duty is to comply with applicable laws and regulations and continuously adopt industry standards.	there were no specific behaviours that appeared	Change didn't show negative effect on employee's behaviour there were no rejection of the change.
	Effect of change on behaviour		The psychological contract didn't seem affected as the first stage.	
<u>Fulfilment of the PC</u>				
	Career development	Audi offer to its employees unparalleled development opportunities through learning and training.	Company D bank has a training and development team.	fulfilling employee's psychological contract help the engagement process in new changes introduced
	Fair working conditions			
	Trainings and seminars			
	Awareness of employees towards their rights	the bank assures long term job security	on-the-job training programs	Employees in Company D as well as in the whole banking sector are aware of their rights and expect to get them.
	Recognitions of accomplishments	Financial support and good pay	employees are fully aware of their rights	
Organizational Level				
<u>Commitment</u>				
	Commitments measures	the bank offers a range of services	Relationship is built through an engagement process that the bank follows.	The level of commitment is deeply related to employees' psychological contract, as study shows that high committed employees are satisfied.
	Level of commitment	the bank support employees financially	the bank has its own social assistance section	
		The bank assists every employee in the face of financial strains, social relation and psychological distress.	Employees commits to these community outreach and volunteerism initiatives.	
<u>Careerism</u>				
	Measure of careerism	low level of careerism	Employees would wish to work at Company D because the pay-roll, the social benefit and the excellent reputation of the bank.	Studies show that high level of careerism is related to psychological contract breach and vice versa.
	Level of careerism	Careerism cannot be measured easily.		
	Termination process	The bank has the highest payroll		

	Issues	Change	Psychological contract breach PCB	Explanation
<u>Trust</u>				
	Equal opportunity	The bank upholds the highest ethical standards.	Trustworthiness is highly important for the bank	A low level of trust is related to psychological contract breach. Trust affects the behaviour as well as the commitment of employees towards their organizations.
	Freedom of expression		Employees are treated fairly	
	Code of conduct and respect for human rights			
	Non- discriminatory	The bank has the highest payroll	The bank's management never takes unfair advantage of anyone.	
		Non-discriminatory.		
Employees Level				
<u>breach and violations</u>				
	Power abuse	no broken promises	Maintaining no violence and harassment-free workplace.	Breach and violation of the psychological contract are related to high level of careerism and low level of trust and commitment.
	Violent behaviour	non -discriminatory	The bank does not to have any significant laws or regulation breaches.	
	Fair treatment	Respect for fulfilment of psychological contract into their practices		
	Complain mechanism			
	Broken promises	Declaration of human rights which promote global respect for human rights and fundamental freedoms for all.	The bank is being aware of the importance of the Psychological contract.	

4.4.4 Within Case Analysis: Company D

Company D is the second top bank in Lebanon, it is a regional Bank. It operates principally in Lebanon, the MENA region and, Turkey, offering a full range of products and services that principally cover commercial and corporate banking, retail and personal banking and private banking, as well as ancillary activities such as Capital Market activities and factoring. As at end-March 2018, the Bank ranked first among Lebanese banks in terms of total assets (LL 65,550 billion), shareholders' equity (LL 6,444 billion), customers' deposits (LL 48,542 billion), loans and advances (LL 23,476 billion) and net profits in the first quarter of 2018 (LL 172 billion). In addition to its historic presence in Lebanon, Switzerland and France, the Group currently operates in Jordan, Egypt, Saudi Arabia, Qatar, Abu Dhabi, Monaco, Turkey and Iraq.

On the compliance level, the bank has its own compliance section that follow up with all the branches and departments. Company D promotes full compliance with FATCA procedures. There were no evidences of rejection of the change by employees as according to the manager everything seemed as usual.

“Employees ‘duty is to comply with applicable laws and regulations and continuously adopt industry standards. In general, no specific behaviour appeared since the introduction of change, which makes me assume that the psychological contract has not been affected” (Compliance manager).

The bank offer to its employees unparalleled development opportunities through learning and training which is considered between leaders for the career development. Company D assures long term job security as well as a good financial support and better average pay comparing to other banks. When FATCA was introduced as special program was launched “on-the-job training programs” to help employees engage and adapt the new procedures.

“We work on helping employees progress in their career by giving them all the support either financially or psychologically in order to give them a full awareness of the current status and how to handle it. As it was proven scientifically that the banking jobs are the most stressful ones” (Development manager); and

“the compliance procedures were introduced in an excellent way by our top management, in return we have reached a record by renewing all the KYC within a short period of time” (front desk employee).

On the organisational level, one can conclude that there is a good level of commitment at company D, since the bank offers a range of services in addition to the financial support. Company D has its own social assistance section where Employees commits to these community outreach and volunteerism initiatives.

“The bank assists every employee in the face of financial strains, social relation and psychological distress. Relationship is built through an engagement process that the bank follows.” (Branch manager); and

“whenever something confusing appear we always refer to our management, we solve problems together” (front desk employee).

Even though careerism cannot be measured easily, the manager is assured that the bank has a low level of careerism since the numbers of those who leave are considered to be low and for valid reasons mainly, not for other opportunities. The bank has the highest payroll between all the banks in the Lebanese banking sector, which is considered a golden opportunity for employees.

“Employees would wish to work at Company D because the pay-roll, the social benefit and the excellent reputation of the bank” (HR manager); and

“we have an excellent payroll compared to other banks within the same sector, I think we are lucky as employees” (front desk employee).

As for trust, company D upholds high ethical standards that assures equality and fairness and the strict confidentiality of all information. Top management does not allow any kind of discrimination and assures the freedom of expression. Trustworthiness plays a positive role in dealings between management and employees and between employees. The bank's management never takes unfair advantage of anyone or allow any kind of unethical dealing which describe the high level of trust. At the employee level, the manager insisted that there is no history of broken promises, the bank does not have any significant laws or regulation breaches. The company foster a non-discriminatory work atmosphere where there is respect for fulfilment of psychological contract and a declaration of human rights which promote

global respect for human rights and fundamental freedoms for all contract into their practices. In conclusion, Company D is considered to be free of breach and violation of the psychological contract as the analysis of the semi-structured interviews and the informal investigations state. This is based on the high level of trust and commitment and low level of careerism. The analysis shows that management fulfil its promises and work on improving employees by keep updating them through a planned career development.

4.5 Case Study Five

4.5.1 Company E overview

Company E was founded in the early 1950s in Beirut by the Abou Jaoudeh family, renamed BLC Bank at the end of 2004. The bank's main activities include fund management, proprietary trading, floor brokerage and margin lending. After a failed attempt to merge with the Byblos bank, in 1999 Company E merged with Union Bank of Lebanon group, which then included many smaller banks. In December 2005, the Qatar Supreme Council for Economic Affairs and Investment acquired the Banque du Liban's shares in Company E SAL. This was followed by a capital increase of \$100 million in early 2006 to allow the bank to further grow its business activities. Subsequently, in May 2006, the Supreme Council for Economic Affairs and Investment transferred its ownership in Company E SAL to the Qatar Investment Authority, a governmental agency responsible for the ownership and management of the State of Qatar's assets both nationally and internationally. Also, in 2009, Company E launched its Private Banking division to serve its high-net-worth clientele.

The bank's vision is to become a reference point in the financial services industry making complex banking simple and bringing the best to customers as well as employees. Company E provides a wide range of state-of-the-art, innovative and competitive financial products and services, in a simple and efficient way, leveraging innovation, technology, professionalism and excellence, in order to deliver what matters to our customers, shareholders, employees and community. The bank has forty-two branches and 643 employees within Lebanon territories. Company E became the 12th largest bank in Lebanon in terms of assets and customer deposits.

The interview was held at the bank's head office with one of the board members, who served as a Parliament Member from 2000 till 2005. The board member was appointed Political Advisor to the President of the Republic of Lebanon in 2008, and in 2011, he was assigned

Minister of Environment. In addition, he was the Coordinator of the Steering Committee for the National Dialogue. Currently, he is the Founder of Harbour Insurance Company and Chairman of the Tourism and Hotel Development Company SAL and the board member was Former Chairman of Lebanon-German Insurance Company and Company E Finance and former Board Member of Al Ahli International Bank. Parallel to his business and political work, he was heavily engaged in social and academic activities. He was on the Board of Trustees of several educational institutions, such as the Lebanese American University, Notre Dame University, and the American University of Science and Technology. The board member also served as former Vice President of the Lebanese Cooperative for Development and former member of the board of directors of the Lebanese Red Cross and Caritas. Born in 1946, the interviewee holds a bachelor's degree in Political Sciences and Public Administration from the American University of Beirut, as well as an Insurance Diploma from the Chartered Insurance Institute in London.

4.5.2 Interview Themes

4.5.2.1 Change introduced continuously as a form of complying with the procedures of FATCA

Company E has an effective compliance risk management that aims at stimulating, monitoring and controlling the observation of laws, regulations, and internal rules including the compliance principles. The bank has its own code of conduct that states the business standards that are relevant to the integrity and, hence, to the reputation of Company E. Integrity is the focus in managing compliance risk and therefore the driving force behind everything Company E does. Controlling integrity risk is accordingly placed within the scope of the Compliance Function.

According the board member FATCA increased the amount of work and most of the employees rejected it because it came on top of the existing workload. Employees experienced more pressure mentally and physically. FATCA created more psychological pressure because an employee's mistake is considered as a bank mistake. He added that the clients' nature in Lebanon differ from other countries because Lebanese usually do not like to declare their personal information for example when asked if they've been to USA or if they have any businesses there. Company E has a compliance department that manages the compliance risks and embedding and improving the compliance arrangements in all levels and structures of the entity. The compliance function therefore has different roles such as

advising any staff member of Company E with respect to their personal responsibility to manage compliance risks. The Group Chief Compliance Officer who coordinates “overall compliance” within Company E Group heads the Group Compliance team. He is the internal supervisor and responsible for ensuring that Company E Group operates within the defined compliance framework. The Group Chief Compliance Officer is supported by a number of designated officers and controlling bodies within Company E Group organization structures.

Employees at Company E must gather and document the relevant customer identification data, along with the background information, the purpose and the intended nature of the business in order to conclude if customer is considered a US account or not. This means that employees are required to comply and document all evidences in order to avoid any relationships with “shell banks”. The board member informed that it is easier for employees to deal with clients, who have a certain level of education because educated employees showed more cooperative attitude in declaring and understand the new procedures of FATCA. However, some clients showed very aggressive responses and they refused to declare information, this caused some clashes with employees, breaking their job satisfaction.

Employees are embedded in a dilemma between: a- Clients b- Management of the bank; c- the Bank of Lebanon. On the one hand employees have the pressure to comply strictly and not commit mistakes toward the management and bank of Lebanon and on the other not to lose the clients. As a results employees feel exhausted and frustrated.

4.5.2.2 Fulfilment towards Employees and their expectations.

Company E has a department for the Training and Development of employees where management promotes both the personal and professional growth of employees by providing development opportunities and benefits. Management has created an Emergency Response Plan since the launching of FATCA. This plan aimed to train 50 of Head Office employees on the fire fighting measures to avoid any errors why implementing FATCA. “In recognition to their training efforts, the Bank contributed in equipping the Civil Defence training department with one Laptop, LCD projector and sound system.”

The board member claimed that the bank does not have a real understanding of employees’ psychological contract even though employees attended many seminars specialised in soft skills trainings and psychology, he said they were all just formalities and nothing was really

applied: *“Management does not understand of how important the psychological contract of employees is and how this may affect the performance level”* (branch manager).

As for job security, the bank follows the collective labour agreement that was imposed by the bank association community as well as the work law published by the ministry of labour. The board member acknowledged that the managers in branches play a big role in the career prospects of employees. They can either report the good performances of some employees or simply ignore them and this affects deeply the development of employees and their satisfaction.

As for the pay, the member informed that this is always relative between an employee and another based of the years of working as well as for the competencies - but usually Company E has an average pay that is similar to other banks. He added that the bank is always in support of “learning new skills” for employees by being up to date to the latest banking product, sales techniques and regulations.

“There is no real banking union ‘association in Lebanon that may serve as backing up employees’ rights and even if employees are aware of what they expect, usually they have no choice” (branch manager).

4.5.2.3 Breach and violation

When it comes to FATCA no promises were made to employees by management for complying. Because FATCA was considered as a part of the duties that employees must fulfil at Company E. Usually the bank offers incentives for employees in the sales and loans sections, but never for employees who are complying with the new changes no matter how stressful it is. The board member added that management usually rewards employee who showed great performance.

As for violating the psychological contract, the board noted that it happened before especially when some employees worked at a 90% rate of complying and other at 40% and both were treated the same way at the end of the day. This created a negative feeling of those who have worked higher and expected more.

“Employees’ behaviours towards the implementation of FATCA were relative between one and another. Some were very empowered and motivated, and others didn’t care that much. This is highly related to the leadership skills of managers within branches and how

much they are able to motivate employees. For example, if the manager shows recognition of the good performance, employees will be motivated and empowered and vice versa” (Compliance manager).

4.5.2.4 Commitment of employees towards the Company E

Company E created an “Employee Satisfaction Survey”. This enables the bank to measure employees' satisfaction level, motivation and attitude and thus identify and prioritise activities in order to better understand employees, to know what really matters to them, leading the bank to create a good working environment.

The bank strategy believes that investing in the development of talents leads employees not only to do well but to also do good and this makes them more engaged. For this purpose, Company E developed several programs such as: On boarding mentor program, Train the Trainer program, Internal job postings, Internship program for undergraduate students from selected universities to pursue internships in the Bank's premises, with interns with high achievements to be considered for future recruitment.

4.5.2.5 Careerism: the level at which employees use their current job as a stepping-stone

The board member stated that no employee will refuse a good offer. Based on his long experience at the banking sector, he has observed many employees who left once another opportunity was present.

4.5.2.6 Trust: the trust employees have towards Company E

Company E values its employees in terms of equal opportunities: the bank foster openness, sustainability and respect for employees' rights. Company E respects its employees and strive to be a good employer by providing a healthy and safe workplace where discrimination and unfair treatment are not tolerated. The bank created the Company E Union to uphold the rights proclaimed by the Syndicate of Bank employees in Lebanon. These rights apply to all of Company E employees and include among others the right to freedom of opinion and expression. In addition to the above, Company E established Staff Awards Programs that help recognize high achievers in the Bank across all operational areas with specific recognition given to staff, and a remuneration strategy was also implemented to recognize individual performance.

The bank is committed to providing equal opportunities to all employees and job applicants. It believes in respecting diversity and welcomes all differences. As such, Company E works on providing a healthy and safe environment where others are treated on their merit away from any form of direct or indirect discrimination whether on the ground of sex, religion, belief or age. As part of these endeavours, Company E became the first Bank in the region to be committed to women's empowerment. It has developed internal programs to become the employer of choice for Lebanese women. The bank also believes in keeping employees fully informed on all matters affecting them.

To name a few of these endeavours: Flexible working hours for female employees returning from their maternity leave, whereby mothers are offered a shortened working schedule for a period of two consecutive months as of the date they return from their maternity. This program was implemented in 2011. Company E commits to the UN Women Empowerment Principles, thus becoming the first Bank in the Middle East and North Africa region to develop internal policies and promoting the growth of women employees, putting in place training programs for our employees, to ensure equal opportunities, inclusion and non-discrimination.

4.5.3 Change –PC main values

Table 4. 16: Change-PCB chain value table company E

Themes	
1- Complying with change	<ul style="list-style-type: none"> - Company E has an effective compliance risk management - The bank has its code of conduct - employees are responsible to comply and document all evidences - employees 'behaviours are highly affected - low level of satisfaction
2- Fulfilment of the psychological contract	<ul style="list-style-type: none"> - Company E has a department for the Training and Development - provides development opportunities and benefits - not have a real understanding of employees' psychological contract - training and seminars weren't enough - long term job security - career prospect depends on the managers of branches - Average pay in comparison with other banks - Support the learning of new skills, up to date programs
3- Breach and violation of the psychological contract	<ul style="list-style-type: none"> - promises were made for employees by management for complying - considered as a part of the duties that employees must fulfil - no incentives for the compliance efforts - manager can blackout employees' efforts at the branch - there is a violation of the psychological contract - negative feeling - employee's behaviours are relative some could be motivated and vice versa
4- Commitment towards the bank	<ul style="list-style-type: none"> - The bank created "Employee satisfaction survey" - To measure satisfaction and attitudes - Investing in development of talents to be more engaged - Special programs for employees' engagement
5- Careerism	<ul style="list-style-type: none"> - No one would refuse a good opportunity - There is always a certain level of careerism
6- Trust	<ul style="list-style-type: none"> - the bank foster openness, sustainability and respect for employees' rights - A healthy and safe workplace where discrimination and unfair treatment are not tolerated. - the right to freedom of opinion and expression - the bank established Staff Awards Programs that help recognize high achievers - A remuneration strategy was also implemented to recognize individual performance. - equal opportunities to all employees and job applicants - respecting diversity and welcomes all differences - the first Bank in the region to be committed to women's empowerment

Table 4. 17: Effect Matrix of Company E

Company E: BLC bank

	Issues	Change	Psychological contract breach PCB
Compliance Level			
<u>FATCA procedures</u>			
	Compliance with FATCA as a new change introduced	Company E has an effective compliance risk management. .	employee's behaviours are highly affected
	Rejection or adaption of change	Employees are responsible to comply and document all evidences.	low level of satisfaction
	Effect of change on behaviour		the psychological contract was highly affected
<u>Fulfilment of the PC</u>			
	Career development	provides development opportunities and benefits	Company E has a department for the Training and Development
	Fair working conditions		
	Trainings and seminars		
	Awareness of employees towards their rights	the bank assures long term job security	training and seminars weren't enough
		career prospect depends on the managers of branches	employees are fully aware of their rights
	Recognitions of accomplishments		not have a real understanding of employees' PC
Organizational Level			
<u>Commitment</u>			
	Commitments measures	The bank created "Employee satisfaction survey"	Investing in development of talents to be more engaged
	Level of commitment	To measure satisfaction and attitudes	Special programs for employees' engagement
			no real indication of the level of commitment
<u>Careerism</u>			
	Measure of careerism	high level of careerism	No one would refuse a good opportunity
	Level of careerism	Careerism cannot be measured easily.	There is always a certain level of careerism
	Termination process	The bank has an avg. payroll	

	Issues	Change	Psychological contract breach PCB
Compliance Level			
<u>Trust</u>			
	Equal opportunity	Equal opportunities to all employees and job applicants	the bank foster openness, sustainability and respect for employees' rights
	Freedom of expression		
	Code of conduct and respect for human rights	The first Bank in the region to be committed to women's empowerment	the right to freedom of opinion and expression
	Non- discriminatory		A remuneration strategy was also implemented to recognize individual performance. respecting diversity and welcomes all differences
		A healthy and safe workplace where discrimination and unfair treatment are not tolerated.	
Employees Level			
<u>breach and violations</u>			
	Power abuse	no incentives for the compliance efforts	there is a violation of the PC
	Violent behaviour	manager can blackout employees' efforts at the branch	negative feeling
	Fair treatment		
	Complain mechanism		
	Broken promises	No Promises were made for employees by management for complying considered as a part of the duties that employees must fulfil.	Employee's behaviours are relative some could be motivated and vice versa.

Table 4. 18: Explanatory Effect Matrix of Company E

Company E: BLC bank

	Issues	Change	Psychological contract breach PCB	Explanation
Compliance Level				
<u>FATCA procedures</u>				
	Compliance with FATCA as a new change introduced	Company E has an effective compliance risk management. .	employee's behaviours are highly affected	Company E promotes full compliance with FATCA
	Rejection or adaption of change	Employees are responsible to comply and document all evidences.	low level of satisfaction	Change created negative effect on employee's behaviour as result employees rejected it.
	Effect of change on behaviour		the psychological contract was highly affected	
<u>Fulfilment of the PC</u>				
	Career development	provides development opportunities and benefits	Company E has a department for the Training and Development	fulfilling employee's psychological contract helps the engagement process in new changes introduced
	Fair working conditions			
	Trainings and seminars			
	Awareness of employees towards their rights	the bank assures long term job security	training and seminars weren't enough	Employees in Company E as well as in the whole banking sector are aware of their rights and expect to get them.
		career prospect depends on the managers of branches	employees are fully aware of their rights	
	Recognitions of accomplishments		not have a real understanding of employees' PC	
Organizational Level				
<u>Commitment</u>				
	Commitments measures	The bank created "Employee satisfaction survey"	Investing in development of talents to be more engaged	The level of commitment is deeply related to employees' psychological contract, as study shows that high committed employees are satisfied.
	Level of commitment		Special programs for employees' engagement	
		To measure satisfaction and attitudes	no real indication of the level of commitment	
<u>Careerism</u>				
	Measure of careerism	high level of careerism	No one would refuse a good opportunity	Studies show that high level of careerism is related to psychological contract breach and vice versa.
	Level of careerism	Careerism cannot be measured easily.	There is always a certain level of careerism	
	Termination process	The bank has an avg. payroll		

	Issues	Change	Psychological contract breach PCB	Explanation
Compliance Level				
Trust				
	Equal opportunity	Equal opportunities to all employees and job applicants	the bank foster openness, sustainability and respect for employees’ rights	A low level of trust is related to psychological contract breach. Trust affects the behaviour as well as the commitment of employees towards their organizations.
	Freedom of expression		the right to freedom of opinion and expression	
	Code of conduct and respect for human rights	A remuneration strategy was also implemented respecting diversity and welcomes all differences		
	Non- discriminatory			
		A healthy and safe workplace where discrimination and unfair treatment are not tolerated.		
Employees Level				
breach and violations				
	Power abuse	no incentives for the compliance efforts	there is a violation of the PC	Breach and violation of the psychological contract are related to high level of careerism and low level of trust and commitment.
	Violent behaviour		negative feeling	
	Fair treatment	manager can blackout employees’ efforts at the branch		
	Complain mechanism			
	Broken promises	No Promises were made for employees by management for complying considered as a part of the duties that employees must fulfil.	Employee’s behaviours are relative some could be motivated and vice versa.	

4.5.4 Within Case Analysis: Company E

Company E is one of the middle-ranked banks in Lebanon in terms of assets and currency as well as in terms of branches. On the compliance level, effective compliance risk management was created in order to stimulate, monitor and control the observation of the laws, regulations and internal rules, including the compliance principles outlined in Company's E Code of Conduct. Employees in company E are responsible to comply and document all evidences. However, the interviewees all agreed that the psychological contract was significantly impacted by the introduction of FATCA, which had its effects also in the satisfaction of employees. In Company E the change was not successfully introduced and most of the employees rejected it.

"Integrity is the focus in managing compliance risk and therefore the driving force behind everything in our company. Controlling integrity risk is accordingly placed within the scope of the Compliance Function" (HR manager); and

"compliance with a sudden new procedure was very stressful but this is part of what a banker face, we have the most stressful job worldwide" (front desk employee).

Company E provides development opportunities and benefits in addition to long term job security. However, the interviewee insisted that the career prospect depends on the managers of branches which is very subjective, and managers don't have an understanding of the psychological contract. There is a special department for training and development that helps employees get engaged and involved in the changes and the interviewees agreed that the trainings and seminars are more than enough.

On the organisational level, first the bank created "Employee satisfaction survey" To measure satisfaction and attitudes. Company E invests in development of talents, so employees would feel more engaged. A special program was created specifically for employees 'engagement. However, there were no real level for employees 'commitment.

"employees won't feel committed when there is such a subjectivity in the decision making. Company E is a family business where there is definitely a certain level of power abuse. You would hear of those who came recently and got promoted and those who works hard and have not be heard of" (HR manager); and

“I have a problem with my manager and because of this I’ve not been promoted for the past five years “(front desk employee).

According to the interviewees Company E has a high level of careerism even though careerism cannot be measured easily. The bank has an average pay level, which makes it a good deal to move to other opportunities with higher pay.

“There is always a certain level of careerism, no employee would reject a good opportunity” (HR manager); and

“Every banker wishes to move on whenever a better opportunity is present “(front desk employee).

As for trust, Company E provides equal opportunities to all employees and job applicants and the first in the region to be committed to female ‘empowerment. However, and according to the manager these are formalities. Where in reality there is so much subjectivity in the hiring process. There is no healthy workplace and lots of discrimination and unfair treatment are not tolerated.

“Company E foster openness, sustainability and respect for employees’ rights the right to freedom of opinion and expression. A remuneration strategy was also implemented to recognize individual performance. Even though the company respects diversity and welcomes all differences still there is a level of discrimination between employees” (Development manager); and

“we have a good development department that keep us up to date to all the trainings that are offered” (front desk employee).

Based on the above information from the interviewees as well as from the informal investigation, employees in company E have a low level of trust and high careerism. At the employee level, there were no incentives given for the compliance efforts. No Promises were made for employees by management for complying considered as a part of the duties that employees must fulfil. In company D, one can assume that there is some violation of the psychological contract as employees showed negative feelings.

“Managers in certain branches would try to hide employees’ efforts for their own interests, this happened before, and it is still happening “(Branch manager)

In conclusion, Company E has seen a breach and violation of the psychological contract

according to the analysis of the semi-structured interviews and informal investigation. This is based on the low level of trust and commitment and high level of careerism. The analysis shows that management does not fulfil its promises or work on improving employees.

4.6 Conclusion of The Within-Case Analysis

In this chapter the researcher gave a broader view of each case, by investigating the data collected primary and secondary. The descriptive outline of the different themes allowed the emergence of new sub-themes that will be analysed in the next chapter of cross-case analysis. The effect matrix of Miles and Huberman was selected in addition to the explanatory framework matrix that was developed by the researcher. Data were displayed in effect matrices and same characteristics appeared between cases.

In the next chapter, the researcher will analyse the themes and emerging themes and patterns to show that change has a certain effect on behaviours of employees, but not in all its aspects. A classification of cases according will be undertaken to explore the extent that there can be generalisation among great varieties of answer provided in a case and in light of the institution conditions.

Chapter 5: Cross-Case Analyse

5.1 Introduction

The main goal in examining multiple cases studies is to increase generalisability (Miles and Huberman, 1994) and figure processes and outcomes across many cases to understand how they are qualified by local conditions. The researcher used cross-case analysis in this thesis in order to develop more sophisticated descriptions and more powerful explanations where each case was understood in its own standings.

There are two different basic approaches to cross-case analysis: variable oriented analysis and case-oriented analysis (Ragin, 1987). The variable oriented analysis focuses on relationships between variables, while the case-oriented analysis focuses on the case as a whole entity. However, a mixed strategy of both approaches was selected in this thesis, this strategy combines and integrates the case-oriented and variable-oriented approaches. The researcher followed the theoretical framework of Sharp (2003) to study one case in depth and the other four cases were examined to see whether the patterns found matches that in previous cases. Comparison was made by themes and cases were inspected in a set to see whether they fall into the clusters that share certain patterns (see effects matrix and explanatory effect matrix of chapter 4).

The “conceptually ordered display” was selected where multiple case displays were centrally organised by variables (Miles and Huberman, 1994). In chapter four all data were displayed in effect matrices and same characteristics appeared between cases. The researcher used the method of “substructing variables” (see table 5.1), The aim of this method is to remove the identification of data between the five cases, so they can be conceptualised (Miles and Huberman, 1994).

5.2 Partially Ordered Meta-Matrix

Table 5. 1: Summary table of meta-matrix partially ordered displays

Themes and Banks	Emerging themes or patterns
Change	<p>full compliance from bank's side (5/5)</p> <p>employees have no choice regarding complying or not (5/5)</p> <p>no specific behaviour (2/5)</p> <p>negative behaviour (3/5)</p> <p>resistance to change (2/5)</p> <p>compliance program section (3/5)</p> <p>no understanding of the psychological contract (2/5)</p> <p>code of conduct (3/5)</p>
Fulfilment of the psychological contract	<p>training and seminars are sufficient (3/5)</p> <p>development opportunities (3/5)</p> <p>job security (5/5)</p> <p>low pay (2/5)</p> <p>support new learning skills (4/5)</p> <p>human rights (3/5)</p> <p>awareness of the psychological contract importance (2/5)</p> <p>financial support (2/5)</p>
Breach and violation of the psychological contract	<p>fair working conditions (3/5)</p> <p>violence or power abuse (2/5)</p> <p>discrimination (2/5)</p> <p>complaint mechanism (1/5)</p> <p>respect of the PC (3/5)</p>
Commitment towards the bank	<p>satisfaction survey (1/5)</p> <p>engagement process (2/5)</p> <p>social activities and programs (3/5)</p> <p>financial support (2/5)</p> <p>assistance of social relations and psychological distress (2/5)</p> <p>community outreach and volunteerism initiatives (2/5)</p> <p>no real measure for commitment (2/5)</p>
Careerism	<p>no real measure for careerism (2/5)</p> <p>no indication of the level of careerism as it is relative (1/5)</p> <p>high level of careerism (3/5)</p> <p>the bank's name and benefits play a big role (3/5)</p>
Trust	<p>respect for human rights (3/5)</p> <p>no discrimination (3/5)</p> <p>freedom of opinion and expression (2/5)</p> <p>recognition of high achievers (2/5)</p> <p>ethical standards (2/5)</p> <p>fairness and equality (3/5)</p> <p>confidentiality (2/5)</p> <p>valuing the importance of trust (2/5)</p>

The first step of the cross-case analysis is the exploratory process that assures how general territory looks like in the study (Miles and Huberman, 1994). The researcher used the meta-matrix method to make all data comparable by standardizing them into one typical metric. Later the researcher decreased the overall amount of data by assigning them to fewer distinct sets (Table 5.1): counting every case pattern over the whole number of cases, indices and distributions according to the three sets of the six themes as outlined table 5.1 above.

Entering the data: The six analytical categories are as follows: Change; Fulfilment of the psychological contract; Breach and violation of the psychological contract; Commitment towards the bank; Careerism and trust toward the organisation. The research separated each category user by user in a format tables matrix that summarised all the tables into one. Every category has its own cells of words and phrases for example in the category of change there are eight cells that takes the subject of compliance in relation with behaviours (see tables presented in chapter four).

Building the partially ordered meta-matrix and entering further reduced data: the researcher grouped all the tables in chapter four within one summarised table (table 5.1). This is known as the “monster dog sheet” (Miles and Huberman, 1994), where the meta-matrix has grouped and pruned down multiple tables into one big one that has originally summarised the original data.

Within-Category Sorting: in this phase the researcher cut the table into two sets, the themes and the emerging themes or patterns. The themes were partitioned into compliance, organisational and employees levels. The division of the data was made according to variables that are related to each category. The researcher used the counting tactic to figure out the variables that were repeated across the whole five cases. In addition, the tactic of noting patterns and themes were also selected where banks were classified by either giving high or low priority of the psychological contract of employees.

Five out of five cases confirmed that *the banks fully comply with the change* imposed. In addition, five also indicated that *employees have no choice towards the implementation of change, they are obliged to comply* with whatever regulation the bank imposes. Complying is regarded as necessary work for the organisation to survive and keep its place within the system (Lueke, 2003; Okumus and Hemmington, 1998). Not all change introduced can be successful, three out of five cases confirmed that *negative behaviour appeared* after the

implementation of FATCA (Edmonstone, 1995). The appearance of negative behaviour ensures that the unfreezing phase of implementing change exists (Lewin, 1958). More than half the organisations confirmed that they have created a special department for the FATCA implementation and for the follow up with compliance. These sections are the first of their kind within the banks, as change used to be introduced through form of direct instructions from top management to the branches without detailed follow ups. In addition, three out of five cases also indicated that they refer to the *code of conduct* whenever there is an ethical dilemma regarding the daily issues with employees. The code of conduct is considered as an emerging theme that was not mentioned in the literature review.

More than half the cases ensured that the *training and seminars are sufficient as well as the development opportunities* (Robinson and Morrison 1995, Robinson and Rousseau 1994, Kessler and Shapiro 2000). This is considered on the list of items created by Rousseau (Robinson and Rousseau, 1995; Rousseau, 1989) discussed in chapter 3.

All the cases confirmed that working in the banking sector ensures a *long-term job security (five out of five cases)* this is due to the stability of the Lebanese banks and to the employment contract supported by the Lebanese labour laws.

In addition, all the cases indicated that the bank's management give *support for learning new skills*, this is also one of the items considered by Rousseau (1989). Robinson and Rousseau (1994) had their list response in accordance with a scale from 1 to 5, also Shack, Freese and Bosh (1995) used the same list with yes or no answers. Later Rousseau (2000) used the below scaling question to answer the items, for example:

To what extent has the organisation implicitly or explicitly promised to provide X?

Overall, how well does your employer fulfil its commitments to you? (single item)

In general, how well does your employer live up to its promises to you? (single Item)

To what extent have you promised, implicitly or explicitly to provide each of the following?

Overall, how well have you fulfilled your commitments to organisation?

Overall, how well have you fulfilled your promises to organisation?

Human right are an emerging pattern that emerged in the data gathering phase and seem to have an effect on the psychological contract (Lub et al., 2016)

Three out of five cases confirmed that their institution assures *fair working conditions*. This is the opposite of what Cullinane and Dundon, 2006 mentioned about breaches and violations. Also, more than half the cases demonstrated that the bank has *respect for psychological contract*: recognition of the importance of the psychological contract and the lack of breaches and violations (Lub et al., 2016).

According to the semi-structured interviews, there is a high level of careerism, three out of five cases scored high percentages in terms of careerism. Many employees believed that their current institution acts as a block in their career path (Rousseau, 1999). Commitment measures were hard to capture. However, it was easier to measure careerism since careerist employees' value more the tangible rewards such as pay, training and incentives and rely on the short-term relation (Robinson and Rousseau, 1994).

More than half the cases indicated that the bank's name and benefits play a big role when it comes to careerism. Employees who worked for top banks had lower careerism from those who work for middle ranked banks. This is due to the benefit that top banks bring to their employees in terms of development, goodwill and the value of experience in their CVs. According to the interviews with the HR managers of Company A, C and D, the HR department receives, on a weekly basis, a huge number of applications from employees working in other banks wishing to move to those top ranked institutions.

Trust is the belief of every individual that future actions will be taken, established or at least not violating their interests (Gambetta, 1988). Three out of five cases assured that there is a respect of the *human rights* including the recognition of the psychological contract. No record of mistrust has been captured, as more than half the cases confirmed that their institutions have no discrimination between employees. In addition, to the fairness and equality which can be defined as a mechanism for the predictor breach influences on psychological contract (Nikalou et al., 2011).

Employees response to change may affect their commitment to the organisation, and their commitment is a crucial component in storing support for planned change efforts (Klein and Sorra, 1996; Kotter, 1995). More than half the cases indicated that *social activities and programs* play a major role in engaging employees and increase their commitment. However, there were no indication of the commitment level within the cases as there is no measure for it.

In summary, the themes and emerged themes and patterns shows that change has a certain effect on behaviours of employees but not in all its aspects. As only two cases out of five admitted that their employees rejected the change, and also two cases referred to the low pay in comparison with other banks. The generalisation was difficult to apply as there is a great variety in answer between a case and another depending on the institution conditions.

5.3 The mediating Domains of PCB

Table 5. 2: The intervening variables between change and PCB

Independent	Intervening variables	Dependent
	Commitment	
	Careerism	
	Trust	
	Breach and Violations	
Change: FATCA procedures		Psychological Contract Breach

As explained in the literature section of the PCB models, the Lo and Aryee model (2003) was selected (see figure 2.5 of chapter two). The main objective is to study the use of a theoretical model that examines the effect of change on the PCB though the main mediators of commitment, trust and careerism. Evaluating empirically this model within the sample of institutions for this research, the empirical findings revealed convergence in the intervening variables of PCB. They had also revealed that careerism and commitment are other moderators that should be add to the existing model of Lo and Aryee (2003). According to Lo and Aryee (2003), change and the history of PCB are the main antecedents of PCB. This indicates that change and history of breaches are positively related to PCB and will inform employee's satisfaction level, psychological withdrawal behaviour, and may negatively relate to careerism. Again, the researcher adopted Lo and Aryee's model because it explains the dynamics of PCB and focuses on the whole process between change, PCB and employees 'work outcomes.

5.3.1 Commitment role in the PCB

There was an overall consensus among the interviewed managers on commitment, as it was the only variable which the five organisations could not measure or estimate. Two managers explained this approach pointing out that:

“Commitment is a feeling that cannot be seen by others, we work in the world of numbers and money where benefit comes first. Even if an employee is committed this doesn’t mean he will miss a better opportunity or reject an offer” (Branch Manager, Company D); and

“Sometimes some behaviours can show how committed employees are, but this is not accurate, because interpreting behaviours can be misleading. However, after the introduction of FATCA many have expressed their intentions to leave because they were no longer committed” (Regional Manager, Company B).

Employees’ responses to change affected their commitment to the organisation, and their commitment is an essential component in storing support for planned implementation of FATCA (Klein and Sorra, 1996; Kotter, 1995). Some banks have created their own social engagement programs to retain their employees (Company A, C, D). Commitment is a central variable criterion in the success of change implementation, if there is high commitment then change is implemented easily and vice versa (Armenakis and Bedeian, 1999). The interviewed managers explained that commitment refers to a wide range of behavioural aspects reflected in feelings, attitude, practices and engagement in the work of organizational business in which employees belong (Dhnapal and Anjani, 2012). The importance of social engagement programs is that help in involving employees with their work. Company A, C and D have their own social activities and programs and their employees tend to be committed. However, Company B and E does not have any of these programs and based on the interviews with the managers of the branches, employees in company B and E are less committed.

“Change was introduced brutally, causing breach and violation of the psychological contract of employees and this caused different sort of behaviours and reactions” (Regional Manager, Company B).

The reactions of employees in Company B and E where either ” Exit” where some employees chose to terminate the employment relationship, or “voice “ through showing some negative behaviours and attitudes, or “silence”, which is a non-response serving to endure the unacceptable conditions of violence because no voice is present (Maier, 2012), and “neglect” which is a response that mirrors the passive negligence of violation (Sparrow and Cooper 2003)

“When there is a breach of the psychological contract a record of conflict, distrust, and breaches appears through the neglect of employees of their daily tasks “(branch manager, Company E).

The interviewees indicated that some employees chose to demonstrate no voice channels, neglect and destruction as a form of rejection for the change (Maier, 2012). Commitment is the bond that provides a critical link between employees and change goals, in company A, C and D employees demonstrated higher involvement in the change process and this is due to their commitment and engagement within their organisations (Abdul Ghani, 2004). Change has outcomes and these outcomes affect employees ‘commitment (Meyer and Allen, 1991, 1997). This is because organizational commitment is based on the psychological attachment of employees toward their jobs.

5.3.2 Careerism between Change and PCB

As mentioned earlier, careerism is the stage where employees think they can no longer advance in their current job, so they start pursuing outside their current institution (Robinson and Rousseau, 1994). Interviewed managers within the five organisations consistently emphasized and referred to the role of careerism as a mediator between change and psychological contract breach.

“When an employee starts looking at his current job as a block for his/her career plan, this is a huge sign of a high careerism level. After the implementation of FATCA many employees felt threatened by the new procedures but not all of them showed signs of careerism. For those who didn’t show, it could be that they either prefer to keep what they think to themselves, either they are not planning to move, accepting their current situation even if they are not satisfied” (Regional manager, Company B).

The secondary data show that careerist employees have a lower level of trust towards their organisation’s management, this means that trust and careerism are somehow connected, and implies that psychological contract breach have a contradictory influence on employees’ behaviour up to their career motives (Robinson and Rousseau, 1994).

“Careerism has a major role in determining individuals’ employment relationships. High careerist individuals will value more the concrete rewards such as pay, training and incentives and rely on the short-term relation; While low careerism employees will value

more the “relational part “and rely on long-term commitment, trust and loyalty” (HR manager, Company C).

It was obvious that the changes introduced has awakened the behaviour of careerist employees, who were no longer interested in their development with the employing organisation, and who they showed their interest for moving to another organisation to achieve their planned career goals (Rousseau, 1995). For careerists, FATCA procedures were considered as incorporated in their career plan rather than as an undesirable event in their working life. When the psychological contract is being breached, careerist employees tend to see their contract as transactional not relational indicating low levels of trust in their employment relationship (Rousseau 1990). Based on old research and experiences on careerism and psychological contract breach, results indicate that high levels of careerism mitigate the relationship between breach and trust, but not job satisfaction (Rousseau 1990). Careerism is a moderator for the negative relationship between contract breach and feelings of violation with attitudinal outcomes (Tomprou et al., 2012). A moderator is described as a variable that affects the route and/or strength of the relation between an independent variable: change and the dependent variable: psychological contract breach (Baron and Kenny, 1986).

5.3.3 Trust as a moderator between Change and PCB

All the interviewed managers within the five organisations believed that trust plays as a mediator role between change and psychological contract breach. A mediator is described as the instrument through which a predictor influences an outcome variable, here trust play a major role in influencing change as well as PCB (Baron and Kenny, 1986). It was unexpected to have a result including high level of careerism and high level of trust. The interviewees had expectations and beliefs that future actions would be favorable or not at all harmful to employees' interests (Gambetta 1988).

“trust has a mediating effect between the psychological contract and outcomes of change. When an employee trusts his/her company he will react differently to the change imposed as well as he will deal differently with the outcomes and procedures of this change” (development manager, company C).

Most of the banks have records and secondary data demonstrating their respect for human rights and this had significant effect on employees according to most of the interviewed

managers. When It comes to FATCA procedures, those who had higher trust level showed more oneness and involvement (Robinson and Morrison, 2000). When employees mistrust their organization their perception towards breach is different and they have lower job satisfaction and lower organizational commitment. Most of the managers ensured that there is no discrimination between employees within the banking sector and this has a great effect on employees 'trust towards their organisation (Blau, 1964).

“Trust strengthens the image of how breach and feeling of violation account for lower affective commitment and job satisfaction, and in the opposite way how it strengthens commitment and involvement in the change whenever the psychological contract is fulfilled” (development manager, Company, A).

In social exchange theory, trust stands as the central element. If an organisation fails to fulfil the psychological contract, trust would be affected and vice versa (Blau, 1964). In this research, based on the primary and secondary data, analysis shows that employees have high levels of trust, but contrary to the literature this does not mean that the psychological contract is not breached but it could mean also that those managers are trying to give the best image of their organisation. Another variable that appeared during the interviewing process is the role of “fairness and equality “in assuring trust, as dealing with all employees the same way would reinforce the trust level between management and employees (Lo and Ayree, 2003).

5.3.4 Breach and violations of promises between Change and PCB

At the organisational level, three themes were analysed: trust, commitment and careerism. However, at the employee level breach and violation were included in order to examine its mediating role on change and PCB. When change was introduced, with the strict procedures of applying FATCA, immediately the workplace has become disintegrated because of newer and more inflexible forms of employment (Guest, 2004), notably the increase in working hours. This is because employees, especially those on the front desk had to renew all the “know you customers forms”. This, and many other factors, increased the level of breach.

“our bank unfortunately is not up to date with the latest technologies. Employees still do everything manually where others in the same banking sector have their own advanced systems where they can do everything online without referring to the old filing and documents. Doing things manually increased definitely the working hours as well as the

stress, because employees have to respond to the continuous change with the same materials they have “(Regional manager, Company B).

The usage of advanced technology which speeds up the work process has helped employees in achieving their goal of implementing the change (Company A, C, D). A system that can be adjusted to be up to date with every regulation and its procedures assures different performance from those who would achieve their target by doing most of the work manually (Guest, 2004). This promotes good working conditions, where employees have all what it takes to get involved in the change process without real obstacles.

Most of the managers agreed in their interviews that their organisation has a respect for the psychological contract of employees. This means no broken promises by employers (Cullinane and Dundon, 2006). The manager in Company E mentioned that employees faced some broken promises due the range of changes that FATC created, which caused a breach of the psychological contract (Morrison and Robinson, 1997). He insisted on the role of leadership theory of motivation (Maier, 2012) which states that one person can motivate the other in terms of desired behaviour and acceptance of change. He added that most of the managers in the branches are subjective and they would increase the amount of work tasks for certain employees more than others because of the increasingly prejudiced time-consuming and inactive processes of negotiation under the change implementation.

The satisfaction level of employees is a key factor in the success of change implementation, if employees are not satisfied, they will reject the change and a feeling of psychological contract breach is present (Company A, C and D). The relationship between employees and employers is the foundation of employees ‘satisfaction level and key to the success and survival of the organisation (Lambert et al., 2000, 2002). While doing the interviews most managers insisted on the importance of this relationship as it is considered as the most stimulating part of managing the psychological contract (Robinson and Rousseau, 1994).

In this research two factors prevented the existence of breach and violation according to the interviewees: good working conditions and respect of the psychological contract breach (Companies: A, B, C, D and E).

5.4 Predictor-Outcome Consequences Matrix

The researcher used the predictor-outcome consequences matrix of Miles and Huberman (1994), since this allows a full display of all the cases significant variables. The partially

ordered meta matrix presented in the section 5.2 (above) was the basis for data formatting, data standardizing and data reducing functions that maintain the descriptive analysis. However, this step helped the researcher to move from descriptive to a more inferential level of analysis.

Three steps were involved in creating the predictor-outcome consequence matrix. The first was to divide the cases into three main categories: high breach, moderate breach and no breach. The researcher assembled the most likely predictors emerging from the five cases and from the preceding cross-case analysis.

Table 5. 3: Predictor -Outcome Consequences Matrix

Predictor-outcome consequences Matrix						
Categories	Antecedent Conditions				Independent Variable	Dependent Variable
Cases	Intervening Variables				Psychological contract breach PCB	Change
	Commitment	Careerism	Trust	Breach And Violation		
High Breach						
Company B	Low	High	Low	High	High PCB	Rejected
Moderate breach						
Company E	High	Moderate	High	High	Low PCB	Rejected
No Breach						
Company A	High	No indication	High	No Breach	No PCB	Adopted
Company C	High	Moderate	High	No Breach	No PCB	Adopted
Company D	High	Low	High	No Breach	No PCB	Adopted

The first column represents the five cases divided into three categories of: high breach, moderate breach and no breach at all; then follows the four main antecedents (commitment, careerism, trust and breach and violation) that have a significant level of effects on both the dependent and the independent variables. The “breach” has been repeated more than once

for clarity matters (Miles and Huberman, 1994). This whole display helped the research look beyond the just the relations between the intervening variables and the dependent but to draw one image for all that summarizes all the relationships.

The predictor outcome consequence matrix served as a quick scan for the cross-case analysis purposes (Miles and Huberman, 1994) the researcher used all the noting patterns, themes, making contracts, comparisons, clustering and counting in order to revise, verify all the discussions through a more careful review in one set table that summarizes it all.

5.4.1 Company B: Change Rejected vs High PCB

At Company B change was rejected by most of employees, who felt frustrated and could not adapt to the procedures imposed brutally by the top management. All the KYCs had to be renewed manually within a very short deadline, on top of the existing work. According to Edmonstone (1995), if change is not introduced with a planned agenda then fundamental flows prevent the success of this change. In addition to the view of Edmonstone, Balgon and Hailey (2004) believe that seventy percent of change projects fail to deliver their goal.

The banking sector follows international compliance procedures that are continuously renewing (Moran and Brightman, 2001). Employees at company B had no choice but to comply with the change, either they like it or not. However, the implementation of change was considered very challenging as employees in Company B did not seem involved where personal relationships, as well as emotional responses, predominate (McCalman and Paton, 1992).

“Front desk employees in Company B are very old employees who have been working for this institution for more than two decades. Some of them lack the ability to learn new tasks or they are incapable to adjust to the new changes. Most of these employees don’t have a university degree nor were they able to understand what FATCA means. Lacking the understanding of change procedures made its implementation harder” (Regional manager, company B).

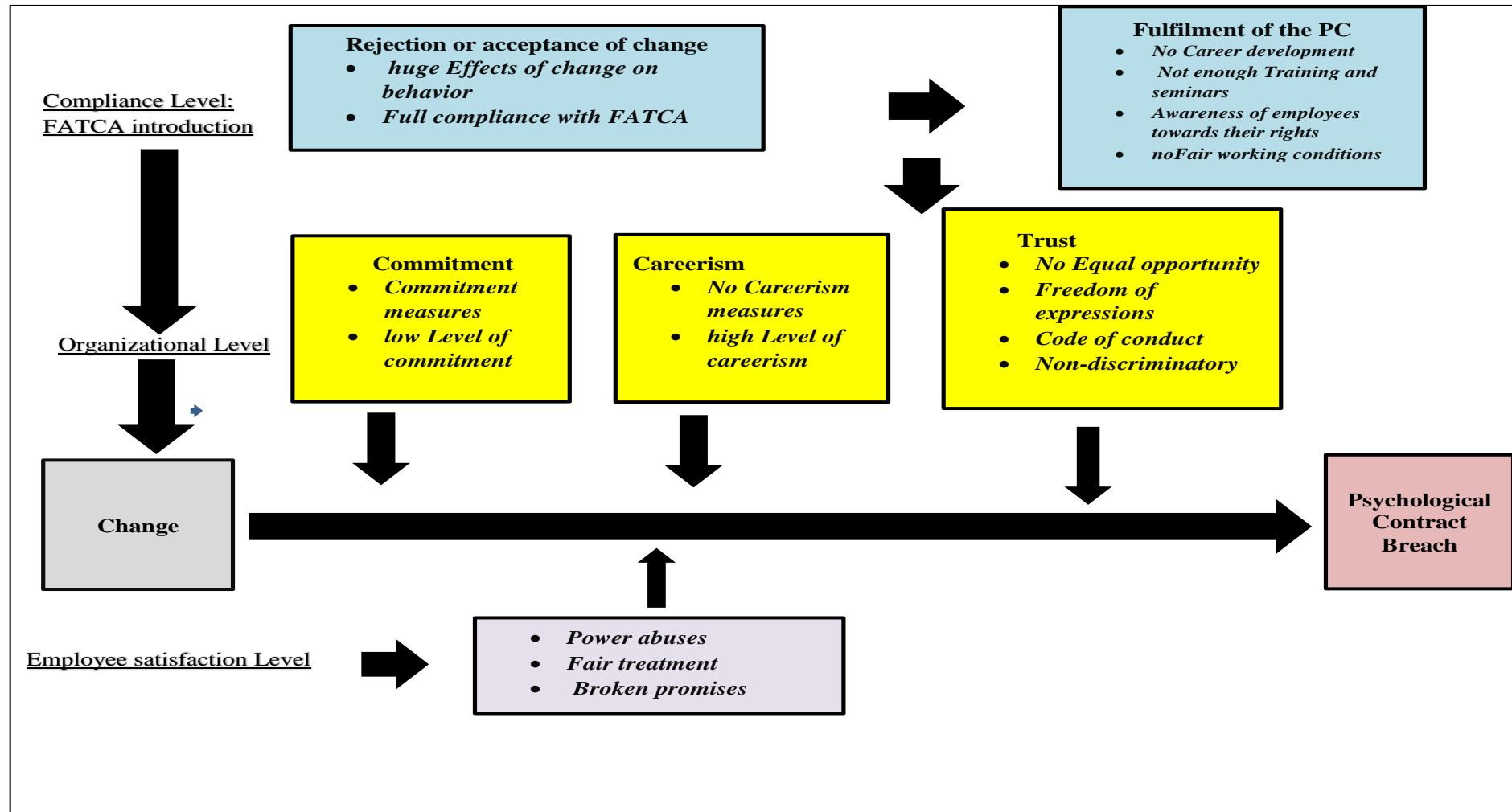
Introducing FATCA meant enacting new ideas of thinking, where employees in company B moved from what they know to what they do not know and, consequently, rejected this change because they felt neither involved nor committed (Cummings and Worley, 1993). Managers in Company B revealed that the change procedure had its effects on employees' perceptions and expectations that are rooted in their psychological contract, rejecting the change has a positive relationship with the PCB as seen in table 5.3 for both company B and E (Mabey and Salaman, 1995). This supports the work of Buono and Bowdith (1989) who believed that once the psychological contract is broken, this will turn employees first to be change averse and unwilling to show supportive behaviours.

As change failed to be introduced properly in Company B, this caused a feeling of high psychological contract breach, accompanied by high level of careerism and low levels of trust and commitment. Employees in Company B experienced violation of their expectations and as a consequence they expressed negative behaviours that led to a rejection of change (Somllan, 2011).

“Most of the employees felt that it was unfair to add these new tasks on top of the existing ones without any rewards or incentives in return. The training wasn't enough and was not addressed to all employees equally, which caused a feeling of discrimination and decreased the level of trust from employees towards their management” (Regional manager, company B)

Since employees experienced breach and violations due to number of broken promises by top management, this resulted in a high PCB for company B with low level of trust and commitment and high level of careerism (Robinson and Rousseau, 1994).

Figure 5. 1: Conceptual framework of Company B

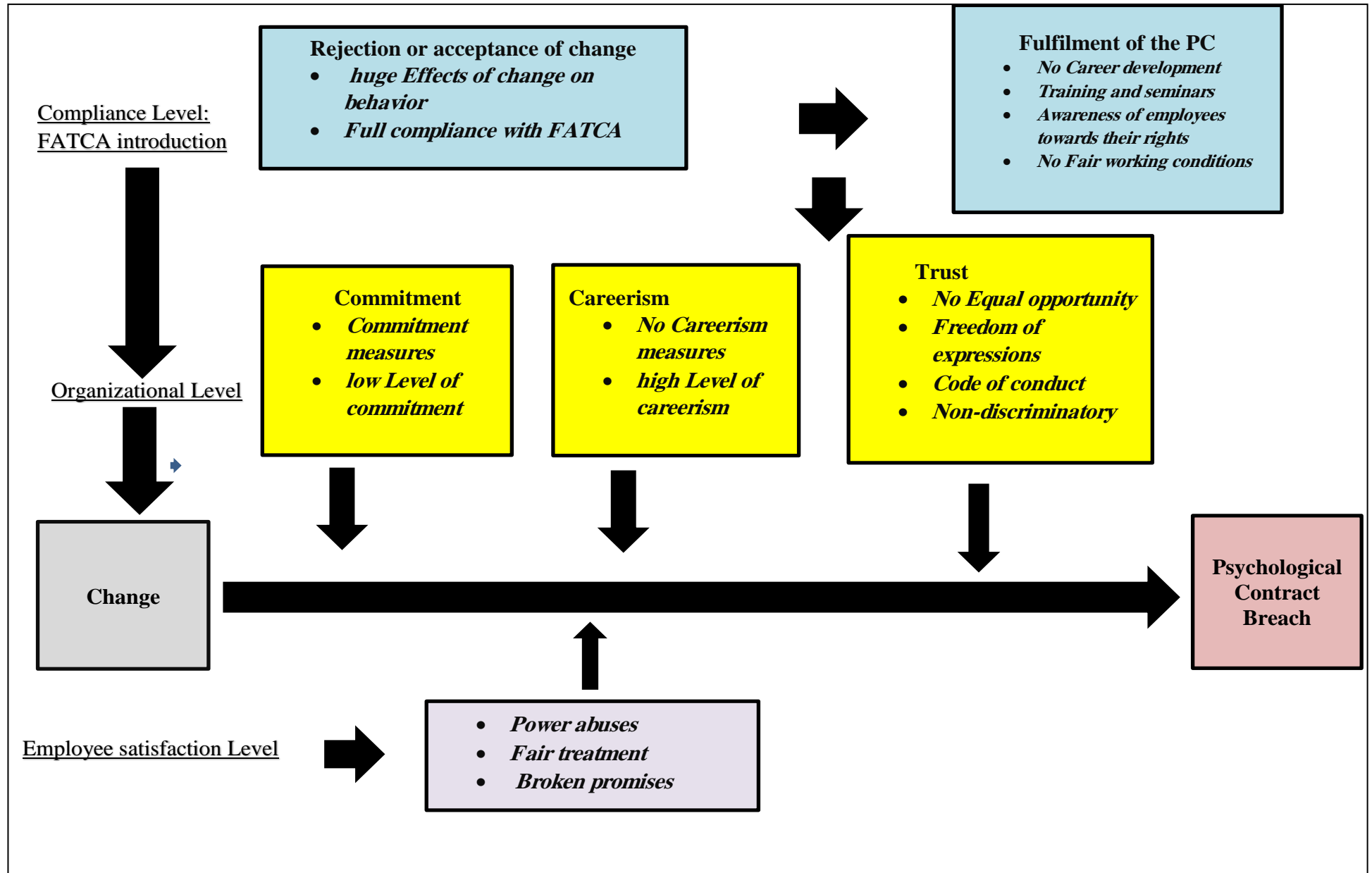


5.4.1 Company E: Moderate Psychological Contract Breach

In general, the category of moderate breach would sound a bit confusing because there is either a breach or not, but because there are some differences between company B and E in terms of the intervening variables, the researcher decided that the word moderate would differentiate between these two companies results. Change was rejected in both company B and E, but the reasons for rejecting change are not similar. In company B employees rejected the because most of them did not get the opportunity to be involved due to lower capabilities and level of education. This is not at all the case in Company E. According to the interviews made in Company E, the rejection of change was more translated in emotion rather than in behaviour (Foster, 2010), as some managers experienced certain half-hearted efforts and more defensive positions of routine and frustration from employees (Argyris and Schon, 1978). Managers in company E argued that there is lot of subjectivity in dealing with change between branches, and most of them highlighted the role of leadership in implementing the change. However, in Company B negative behaviour dominated the emotional aspect and the high resistance to change was due of inappropriate timing, institutional politics as well as the lack of understanding proper to the insufficient resources (Jurkiewicz et al., 2006). Employees in Company E expressed their resistance which made the managers become more discouraged that their goals are not going to be achieved. Similar to Company B, there is a high level of breach and violation due to the broken promises made by top management, which made employees in company E act as change averse and unwilling to show supportive behaviours (Buono and Bowdith, 1989).

The breach occurred in company E as employees believed that their organization had broken promises that was made before. Breach is the most important idea in the psychological contract concept as it is directly related to employee's reactions, attitudes, and behaviours (Conway and Briner, 2006). When the top management in companies E and B failed in fulfilling certain promises and obligations breach occurred (Robinson, and Morrison, 1997). In company B the breach was accompanied with low levels of commitment and trust. However, in company E breach did not affect the level of commitment and trust and this outcome is contrary to the research of Raja et al. (2004), who state that breach and violation would cause low citizenship behaviour and lower job commitment. Consequently, the researcher categorised company E under the moderate breach and company B under the high breach.

Figure 5. 2: Conceptual Framework of Company E



5.4.2 Companies A, C and D: No Psychological Contract Breach

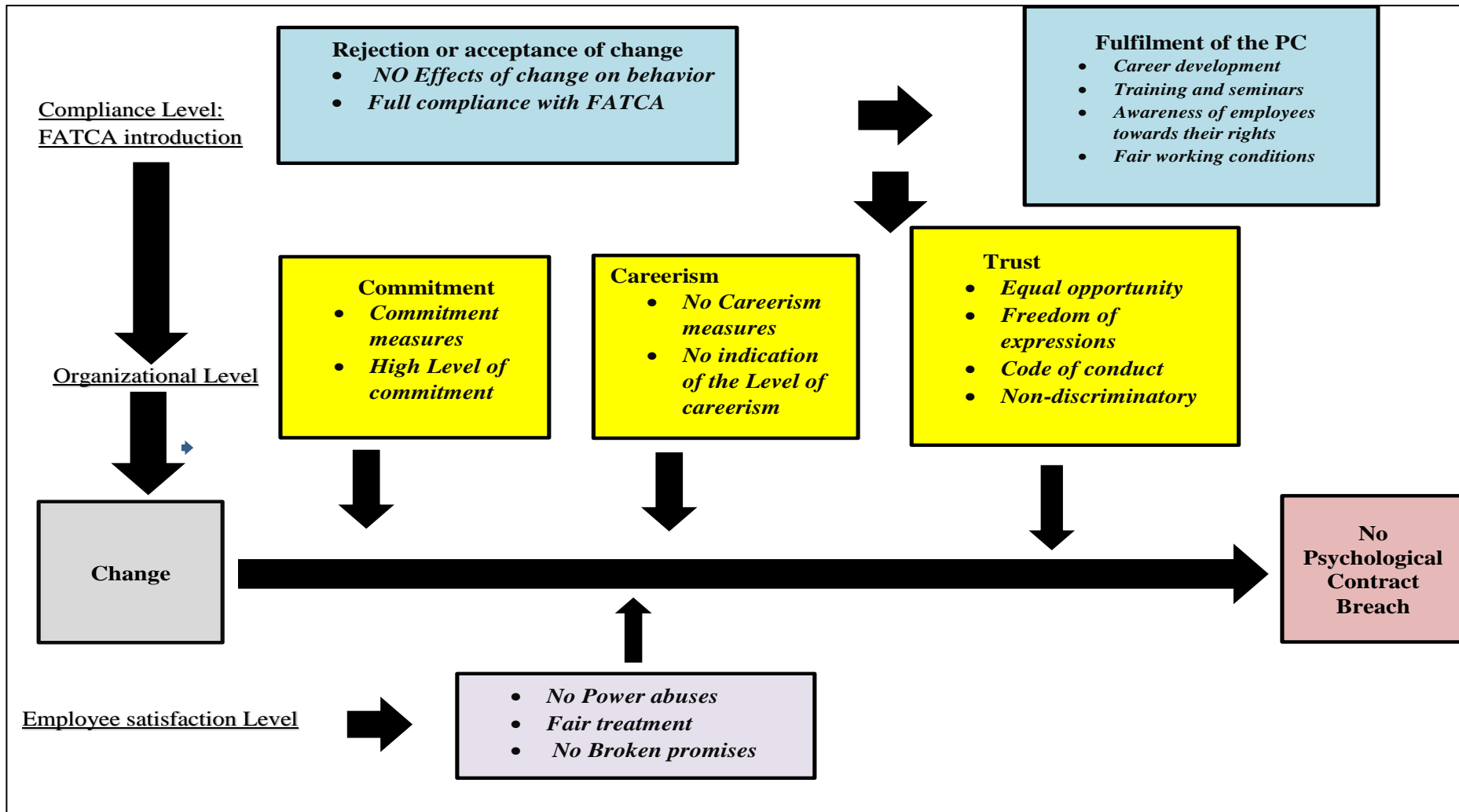
According to the Predictor-Outcome Consequences Matrix table above, companies A, C and D experienced no psychological contract breach. Employees adapted to change, and the levels of commitment and trust are considered to be high due to the fact that there is no breach and violations in terms of promises and expectations.

According to the interviews with the managers in companies A, C and D there is definitely an understanding of the psychological contract concept (Lub et al., 2016). In these companies the nature of exchange is positive as the management fulfil what employees perceive (According to Rousseau, 1995). Fulfilment is the opposite to breach so when there is no breach there is a fulfilment of the psychological contract of employees (Shore and Barksdale, 1998). Companies A, C and D are within the top five banks in Lebanon, so employees will automatically believe that there will be no deficiency in meeting promises and no deprivation of rewards or injustice or betrayal (Robinson and Rousseau, 1995; Rousseau, 1989). Based on the secondary data, the software systems in these companies are highly advanced where recognition of effort is immediately captured and saved in the system and a bonus is calculated based on these captured saved operations every three months. The predictor outcome matrix table 5.3 (above) shows that all of the companies fall under the no breach category - they do not have breach and violation of promises affecting employee-employer relationship.

As a consequence, level of trust and commitment is high in companies A, C and D due to the high-level satisfaction that made employees more loyal to the institution (Conway and Briner, 2002; Robinson and Morrison, 1995).

The three companies A, C and D have high levels of trust which mean that there is a fulfilment of promises by the top management as trust plays a good role in showing the fulfilment level (Lambert et al., 2003). In addition, all three companies have no PCB because there is no deviation from fulfilment of employees 'expectations (Coyle-Shapiro and Kessler, 2000; Robinson and Rousseau, 1994). According to the interviewees, and based on the secondary data, management in company A, C and D fulfil their obligations, so no breach of the psychological contract is recorded (Gouldner, 1960). Employees in these companies adopted the change and showed positive behaviours, higher performance and higher commitment to their work (Bal et al., 2010).

Figure 5. 3: Conceptual Framework for companies: A, C and D



In this chapter, the researcher moved up progressively from the empirical trenches to gain a more conceptual overview of the landscape. In this stage, the researcher no longer just deals with observations but also with the unobservable and is concerned connecting the two with successive layers of inferential glue (Miles and Huberman, 1994). The overall findings of this research suggest that change has a certain level of impact on the PCB (Lo and Aryee, 2003). The five organisations were split into three main categories that showed there is no PCB when change is adopted and high PCB when change is rejected. This implies that both change, and the history of breaches are positively related to PCB and will inform employees' commitment, trust and careerism. This supports the work of Agboola and Salawu (2011) who argue rejection of change is seen as deviant behaviour which acts as a barrier in preventing the implementation of change. In this research, Company B and E experienced such deviant behaviours that prevented the success of FATCA implementation. As a consequence, many employees have left company B and E seeking for other opportunities which showed a certain level of careerism. This contradicts the work of Graetz and Fiona (2006) which explains that resistance to change can serve as a positive factor in firing employees who are being non-loyal and non-committed to the organisational goals, as in this case employees themselves chose to leave and this becomes costly to the organisation in terms of hiring new employees and training them.

Chapter 6: Conclusion

6.1 Introduction

In this thesis, the researcher's main aim has been to explore the effect of change on the psychological contract breach (PCB) of employees within the Lebanese banking sector. Central to this argument, the research proposition was set out based on three considerations. The first relates to the role commitment can play between change and PCB, associated with social exchange theory. The second consideration relates to the level of careerism as a factor between change and PCB. The third is the mediating role of trust between change and PCB. A clear definition of the psychological contract was provided, and its importance to the contemporary organisation was outlined. The researcher wanted to show the importance of interpreting behaviours in the world of numbers and money.

This argument and the main proposition were used to synthesise the Change-PCB value chain model. Benefiting from previous literature, notably that of Rousseau, Morrison and Robinson, the work of Lo and Aryee was selected as a base for this study. Their proposed model served to frame the research prior to the empirical data collection stage of this research (chapter two). The data collection comprised two phases: primary data collected through semi-structured interviews and the assembly of secondary data through websites, documents, previous research and publications by the organisation (chapter three). In-depth within-case analyses was presented in chapter four where the researcher relied mainly on the previous work of Miles and Huberman (1994) to select the analysis strategies. The analysis of the research findings continued in chapter five with the cross-case analysis of the five case studies. The findings in two case studies supported the initial research question, showing what effect change can have on PCB in terms of trust, commitment and careerism. The new emerging findings and factors influencing the remaining companies were discussed in detail in both chapters. Those emerging factors allowed the researcher to formulate a clearer understanding of the change-PCB dynamic.

Based on the research findings and the critical analysis presented in the previous chapters, this chapter is now structured into three sections. Firstly, the researcher will examine the contribution and limitations of this study. Secondly, the researcher will present the recommendations that follow from the study. Finally, an overall conclusion is detailed highlighting, in particular, the contribution of the study through the development of a conceptual framework.

6.2 Contribution of the research: practical and theoretical

The research was conducted within the Lebanon, providing two contributions to knowledge: applying the evolving literature into PCB, notably the work of Rousseau and her colleagues, in an under-researched location and context and expanding knowledge and academic inquiry into PCB through the development of a PCB-change model.

The researcher has spread an awareness of PCB among employees and management in the case study companies and an indication of the recognition of employees' contributions to change success were observed. This research is considered a novel academic inquiry that opens the door for future researcher into the role that change management can assume in PCB and the extent to which change can contribute to PCB and their outcome values.

Compared to research studying PCB and its possible contribution in terms of the trust, commitment and careerism, the researcher differentiates this research as being based on a gap within the literature on PCB and Change management and has adapted a theoretical approach to address this gap. In addition, the investigation into the role of change management in PCB within the Lebanese context is novel. Before this research, this area had not been explored and academic works within the Lebanese context remained concerned with how clients perceived FATCA and what FATCA had on the banking secrecy. The potential contribution of change into PCB was not been searched.

The practical contribution of this research can be seen by the response of participant organisations. The researcher contacted top management of bank B and E offering solution about how to avoid PCB by following the procedures that were made in Bank A, C and D and received an immediate feedback, which demonstrates how awareness of the importance of the psychological contract has increased and the importance of this research to the context of the Lebanese banking sector..

6.3 Limitations

Whilst the findings from this thesis enabled a discovery of plausible explanations for the role of change in PCB and the dynamics and factors affecting this role, it is important to identify a number of limitations that were present. First the research findings revealed a limitation in implementing the change equally within the same banking sector, so the researcher could

not generalise the findings from the five case studies. While the researcher has been able to conduct research in a secretive sector where access is difficult - twenty banks were contacted but only five accepted – the scope for varied outcomes of the implementation of FACTA across banks not captured by the research exist.

Although the change was applied equally to all the financial institutions within the Lebanese territories, the fact that the findings from this research are from only five cases does not allow generalizability over population. Yin (2011) has explained that the generalisability over the population from the sample of the research is not an objective for a case study design. However, the replication of the recognized patterns within the examined phenomenon of the five case studies verifies the findings and increases their plausibility over the population. The researcher was not seeking to validate the findings of research that is why the generalisability over the population is evaluated as limitation for this study.

Moreover, the nature of the qualitative data analysis investigating the psychological contract and the subjectivity of the research findings was considered as another limitation. The researcher adopted a predetermined theoretical framework as an existing conceptualization for the change-PCB model, this served as a justification of the selection of reality-oriented paradigm. The employment of a quantitative research to measure the role of change in PCB and its outcome variables was not possible due to the embryonic stage of this research in the Lebanese context. The patterns and variables controlling this examined phenomenon have not been investigated.

6.4 Recommendations

The researcher would recommend certain areas of research, benefiting from the existing limitations mentioned above. While there might be general recommendations for future research into the areas of change and PCB separately, this research is concerned with recommendations related to the role of Change and PCB. The first recommendation would be in terms of the size, in this research the researcher chose five case studies all of them are banks, so it would be better to expand the sample and to diversify the industry in future research. The researcher contacted twenty organizations within the banking sector all that comply with FATCA procedures; however, only five agreed to participate in the research and facilitated conducting interviews and access of secondary data. Since there were no diversification of the sample this does not allow for comparison with the profile of

organisations and deprived the thesis from rich data and casts doubt over some variables that would have affected the role of change over the PCB. Therefore, what is recommended for upcoming research is to cautiously select the sample for the study so as to reflect as much institutional profile diversity as possible.

A practical recommendation is for organizations to analyse the research and benefit from the existing work of those organizations successfully implementing the FACTA change with no PCB and apply the same approach, compared to those organisations which failed in implementing change properly. In this thesis PCB was categorised into three main categories where one case had moderate PCB, another had high PCB and the three remaining no PCB. The research would recommend for cases B and E to benefit from the existing experience of other banks such as cases A, C and D in applying.

6.5 Research Conclusion

This research project has identified that the concept of psychological contract breach (PCB) within both the academic and practitioner has been rapidly increasing to the extent that organizational behaviour specialists are now incorporating the knowledge into their research. This thesis makes a contribution to learning in this area and provides both academics and practitioners with a consolidated literature review along with relevant case studies on the application of theory into practice.

This thesis identified that change management plays a significant role regarding the psychological contract breach in the world of money and numbers and the researcher developed a newly synthesized conceptual model, the change-PCB value chain, which captures the PCB themes and strategy. This newly developed model provides a further contribution to knowledge through the Change-PCB value chain and its embodied proposition; it has been developed and tested through five cases studies operating in the banking sector of Lebanon, a country which is witnessing high compliance procedure since the introduction of FATCA; this provides provenance that the model works in unstable environments where there will be a need to test compliance.

Finally, this thesis presents empirical findings that reveal the success of failure in implementing change management plays a role over the PCB of employees in terms of trust, commitment and careerism. The plausible explanation for the role of change on PCB was thus identified and the factors affecting this role were discussed.

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Appendix A: The Methodological Debate

Table A1: The ontological debate

Ontology	Positivism	Realism	Interpretivism	Self-core	Justification
	Social and natural world are identical in the basis that they can be studied.	Social and natural world are not similar but some similarities could exist in certain basic principles	The social and natural world are far away from each other	Positivism	The research question is concerned mainly with employees with their organization and this is done in many organisations that is why the social and natural world are similar.
	The self awareness is very relevant in this study as we need to understand how employees perceive breach.	Human awareness is not relevant unless employees are perceiving the change collectively not individually which is not the case	Human awareness is significant .Employees react for the sake of creating their social existence	Interpretivism	The research question centres the employees' psychological contract as a result of continuous changes. And the fact that they are obliged to comply this suggest that must make the best of it as mentioned in the literature review
	It is probable to use cause and effect model when studying the social behaviour	Cause and effect model could exist but only in limited situation of time and space.	Cause and effect model can rarely work here, only in very specific casual statement can be made	Positivism	The research question centres the relationship of employees towards their organisation. Based on the literature review this suggest cause and effect that is influenced by the social exchange theory

	In the social world the objective presence has a superiority over the subjective one	The experience is real and has objectivity above human awareness. However it is possible for structural change to occur	The experience in the social world is subjective over objective because it is based on individual behaviour. Knowledge is formed not already discovered.	Interpretivism	Since the research question is concerned with behaviours, knowledge exists and need to be revealed
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Table XX : The Epistemological Debate

Epistemology	Positivism	Realism	Interpretivism	Self Score	Justification
	Knowledge in the social world is based on evidences of senses, and those evidences must be tested scientifically	Evidences are not present in the social world but can be created through understanding the relationships in the social world	Experience in the social world is based on the reality, and it is used subjectively	Positivism	The ethnographical strategy requires the captures of evidences. This will be tested through hypothesis.
	The task requires quantifying the nature of certain sample that is the human behaviour	The task requires unrevealing the non observable mechanisms	The task is to understand how and why individuals interpret the world in different ways	Pragmatism	the research question requires some quantifying method in addition to the understanding of employees' behaviour

Appendix B: Questionnaire

Participant Information Sheet

Title of Research Project

The Psychological Contract: A currency abused in the Lebanese Banking Sector

You are invited to take part in a research study as part of my DBA Programme. As part of your decision as to whether or not you'd like to participate, I have compiled the following information for you, to help you make an informed decision as to whether or not you would like to participate.

What is the project about?

The aim of this research study is to explore how the psychological contract of workers in the Lebanese Banking sector are being shaped and influenced by developing employment practice within the sector.

Why have I been chosen?

You have been chosen because you are considered to have a deep understanding of the Lebanese Banking Sector and FATCA. You also understand the psychological contract and its impact within these fields and have potentially witnessed or may be aware of its breakdown and the potential outcomes it may lead to.

What does it involve?

Taking part would involve you in attending a semi-structured interview. The interview would last for approximately 30 to 60 minutes, and would take place at a time and location that is convenient for you.

Are there any risks or benefits?

There are no personal risks or disadvantage involved in taking part in the research. If you decide to go ahead, you will be asked to sign a consent form to make sure that you fully understand what you are agreeing to. The research has been approved by the Faculty Ethics Committee at Staffordshire University.

Your participation is completely voluntary. If you change your mind at any point, you can withdraw at any time up to the point at which the data becomes aggregated for analysis purposes and you don't have to give a reason for doing so.

Will I be identified in the report?

No. None of the information that you provide will identify you, or be attributed directly to you in the final research. The anonymity of everyone who takes part will be protected in the thesis.

Any personal information that you provide will be confidential and accessed only by the researcher. Transcripts of the interviews will be stored securely whilst the research is being undertaken, and will be destroyed in accordance with University and Faculty procedures that are in force when the project is completed.

FOR FURTHER INFORMATION

This research is being undertaken for the purpose of completing a thesis for a professional Doctorate in Business Administration at Staffordshire University. If you have any queries or questions related to this research, please contact me via email at: zeinab.aboukhalil@gmail.com

If you have any concerns about this research, please feel free to contact my supervisor, Dr Andrew Hanks. His email address is Andrew.Hanks@staffs.ac.uk

Thank you for taking the time to read this information sheet.

Participant Consent Form

Project Title: The psychological Contract: a currency abused

I have read the participant information sheet and the nature and purpose of this research has been explained to me.	
I understand that my participation in the research is voluntary.	X
If I change my mind, I can withdraw at any time from the research project without prejudice and without giving a reason. However, once my responses have been anonymised and or aggregated, I understand that they cannot be withdrawn from the study.	X
I understand that I do not have to answer every question if I do not wish to.	X
I understand that my data will be treated with full confidentiality and if published every effort will be made to ensure that it will not be identifiable as mine.	X
I agree that I may be quoted in the research, but any quotes used will not be attributed to me to protect my anonymity	X
I confirm I have been given the opportunity to ask questions about the Research and my participation.	X
I understand that my data will be securely stored in accordance with Staffordshire University protocols and guidelines laid down by the Data Protection Act 1998.	X
I confirm that I agree to take part in this research project.	X
I confirm that I give my consent for the semi-structured interview to be recorded, stored and transcribed at a later date. I confirm that if I withdraw my consent, the recorded interview and transcripts will be returned to me and all electronic copies shall be destroyed	X

Should I wish to receive a copy of a summary of the study findings I will provide my contact email in the address box below	
Participant Name (please print)	
Signature	
Date	
Participant Email Address	
Researcher	Zeinab Abou Khalil
Signature	Zeinab
Date	4th August 2016
Researcher Email Address	Zeinab.aboukhalil@gmail.com
Supervisor Name	Andrew Hanks
Supervisor Tel:	+441782294150
Supervisor's Email Address	Andrew.hanks@staffs.ac.uk

Intended survey composed after piloting of questions.

Questionnaire:					
Section 1: Change					
Please state to what extent you agree with each of the following statements, Answer statements by indicating from "strongly agree" to "strongly disagree"					
Change	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
When informed of the new regulation of Foreign account tax compliance act (FATCA) and the way it would					
Before applying the new regulations the work load and job requirements were less					
After applying the new regulations the work load and job requirements increased significantly					
Complying with the new regulation of FATCA added more pressure on my relation with clients					
Complying with the new regulation of FATCA added more pressure on my relation with other employees					
Section 2: Fulfilment:					
To what you believe that the lists below were fulfilled from management. Please note that there is no right or wrong answer. Answer statements by indicating from "Very well fulfilled" to "Very poorly fulfilled "					
List of items	Very well fulfilled	Fulfilled	Not obliged	Not fulfilled	Very poorly fulfilled
long term job security					
good career prospects					
up to date training and development before and after introducing of FATCA					
fair pay in comparisons to employees doing similar work in other organisation					
support to learn new skills in order to be able to apply the new procedures of FATCA					

fair pay for responsibilities of the new tasks that resulted from change					
--	--	--	--	--	--

Tick one of the three options on the scale that relate to each question. Please note that there is no right or wrong answer. Answer statements by indicating from if either list of item was expected only or provided by management or if management is not obliged for:

List of items	Management are expected to provide but have not yet provided	Management not obliged to provide	Management have provided
long term job security			
good career prospects			
up to date training and development before and after introducing of FATCA			
fair pay in comparisons to employees doing similar work in other organisation			
support to learn new skills in order to be able to apply the new procedures of FATCA			
fair pay for responsibilities of the new tasks that resulted from change			

Please state to what extent you agree with each of the following statements, Answer statements by indicating from “strongly agree” to “strongly disagree”

Fulfilment, Breach and violation	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
I have not received everything promised to me in exchange for my contributions in applying FATCA					
So far my employer has done an excellent job of fulfilling its promises to me					
So far my employer has not Fulfilled its promises to me					
I feel betrayed by my organization					
I feel that my organization has violated the contract between us					
My employer has broken many of its promises to me even though I've upheld my side of the deal					
I feel extremely frustrated by how I have been treated by my organization since the creation of FATCA					

I feel extremely frustrated by how I have been treated by my Clients since the creation of FATCA					
--	--	--	--	--	--

Section 3: Commitment

Please state to what extent you agree with each of the following statements on commitment, Answer statements by indicating from “strongly agree” to “strongly disagree”

Commitment	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
I feel a strong sense of belonging to the organization					
I feel myself to be part of the bank and not an employee					
I feel like “part of my family” is in this bank					
I am willing to put myself out to help in any procedures that the bank must comply with					
I am quite proud to tell people I work for this bank					
I would recommend fresh graduates to seek a job in the banking sector because it is a very secured and stable job					

Section 4: Trust and Careerism

Indicate how each statement reflects your views or beliefs. Answer statements by indicating from “strongly agree” to “strongly disagree”

Careerism	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
I expect to work for a variety of organizations in my career					
I took this job as a stepping stone to a better job with another organization					
I do not expect to change organizations often in my career					
There are many career opportunities I expect to explore after I leave my present employer					
I am really looking for an organization to spend my entire career with					
I am really not looking for an organization where I should spend my entire career with					

Trust is the expectation or belief that another’s action In the future will be favourable or at least not harmful to one’s interests. Tick one of the five options on the scale that relate to each question. Please note that there is no right or wrong answer. Answer statements by indicating from “strongly agree” to “strongly disagree”

Trust	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
The bank's management is always upfront with employees					
I am not sure I fully trust my employer					
I trust totally my employer					
I believe that my employer has high integrity					
In general I believe my employer's motives and intentions are good					
My employer is not always honest and trustful					
My employer is always honest and trustful					
I think I am being treated fairly by employer					

Section 5: General Background information

Which category below includes your age?

21 -29

30-39

40-49

50 and above

What is the level of education you have completed?

Some High School

Graduated from High School

1-2 Years of college

2-3 Years of college

More

Gender :

Male

Female

For how long you've been working in this bank?

1- 5 years

5- 10 years

10- 15 years

Above 15 years

Appendix C: Sample interview

Interview 001

Date: 10th of February 2017

Position: Branch manager (referred as I from interviewee)

Speaker	Transcription
Zak	What is your opinion about complying continuously with regulations on employees?
I	I have nothing to mention here since it is our duty to comply with the regulations. It is part of the agreement we made the day we accepted to work in such institution. And i personally feel very comfortable in following all what it demands.
zak	What effects FATCA (foreign account tax compliance act) has on employees daily tasks? Do these effects have an impact on their clients' relationship?
I	It is true that FATCA procedures have increased the work load but i don't think it has to do with employees' behaviours or in their relationship with clients. They have certain duties that they must fill without complaining, it is a serious work.
zak	Does your bank have an understanding of the psychological contract of employees?
I	Off course it has , our bank believe that the psychological contract is highly valuable, since it has a great impact on employees' performance and for their success and continuity within our bank.
zak	Can you describe employees' behavioral reaction towards implementing FATCA?
I	Actually in this branch there were only few US accounts so FATCA wasn't a big deal for them but i don't know about the other branches
Zak	For which of the following list of items does your bank fulfill or works towards fulfilling: <ul style="list-style-type: none"> • long term job security • good career prospects • fair pay in comparisons to employees doing similar work in other organisation up to date training and development before and after introducing of FATCA • support to learn new skills in order to be able to apply the new procedures of FATCA • fair pay for responsibilities of the new tasks that resulted from change
I-	<ul style="list-style-type: none"> - I will start one by one, as for the job security it is known that the Lebanese banking sector has the most job security in terms of employees' rights and continuity. Our bank assures a long job security for every employee starting from those who cleans reaching the highest position in the top management. - As for the "good career prospect " just look at me , i became a branch manager after just nine years (and he laughed) - As you now there is a basic salary for every employees and a bonus at the end of the year. Salaries are fix but bonuses depend on employees' performance. Frankly speaking the bonuses rate are not like before but better compared to some other banks in Lebanon - Off-course we have a special department for the training and development of employees and it is always up to date. - No the bank won't increase the salary with every new task , but i said before there is a reward " bonuses" for the good performance
Zak	As for the list of items above what is your opinion about employees' awareness of it?
I	In general employees are never satisfied they want more and more, yes they are aware of the list , aware of their rights and their obligations as well .. but they are also greedy
Zak	Has the management in this bank made any promise to employees regarding their contribution to FATCA, if yes did they meet these promises?

I	There were no direct promises regarding FATCA precisely, but if it happens that they give a certain promise or word, the management would never break it.
Zak	In general does the management fulfil its obligation to employees?
I	Yes in this bank precisely
Zak	Do you think that sometimes the management would violate the psychological contract with employees?
I	Yes it could happen, an example of that happened last year when the management decided to open another branch in the area and they promised certain employees for an upgrade and for some uncontrollable reasons the branch didn't open so the upgrade as well and some employees felt that their P.C has been violated
Zak	How would you describe employees' behaviours lately since the implementation of FATCA? Are they frustrated, empowered, motivated or demotivated?
I	Since top management in the head office are glad from the good performance of this branch this means employees were motivated in doing their job
Zak	Do you think employees have a sense of belonging to this bank?
I	No not everyone , this is relative to every employees and his situation and his ambitions
Zak	What makes you believe that?
I	Because this is a common sense, since employees work for the material benefit , there is no hundred percent commitment
Zak	Do you think employees in this branch will quit once they get another opportunity?
I	Sure they will once they have a better opportunity or a business deal
Zak	How many employees left since the implementation of FATCA?
I	No one
Zak	Describe your corporate culture about trust and are management always upfront with employees?
I	Trust is highly considered in this organisation, from both sides. Because employees have access to the “ coffre fort” and also the signature “ specimen” of clients. And in this branch trust is present from both sides
Zak	Does your bank have a code of conduct? If yes does it include the importance of trust in the relationships between employees and employer?
I	Yes it has and every employee is aware of the code of conduct and it has been updated many times. And we refer to it whenever we want to solve issues.

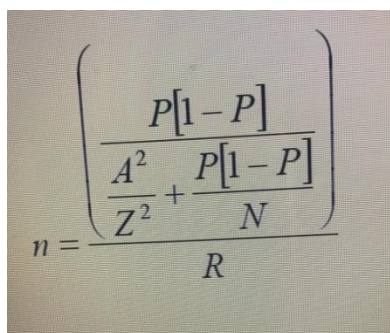
Appendix D: Determining Sample size

Confidence level: tells the researcher how sure she can be. It is expressed as a percentage and represents how often the true percentage of the population who would pick an answer lies within the confidence interval. The 95% confidence level means the researcher can be 95% certain and it correspond to a z value of 1.96 as shown in the table below:

Table A2: Defining the variables in the confidential level

Confidence level	Z value
90%	1.65
95%	1.96
99%	2.58
99,9%	3.291

The researcher in this thesis referred to Watson's method to calculate the sample size. As shown in the figure below.



$$n = \frac{\left(\frac{P[1-P]}{\frac{A^2}{Z^2} + \frac{P[1-P]}{N}} \right)}{R}$$

Whereby table A3 below explains the meaning of the variable and their values in this thesis.

Variable	Description	Value	Unit
n	Sample size	-	Bankers
N	Number of people in the population	108000	Employees in the commercial banking sector
P	Variability	0.5	% expressed in decimal format
A	Desired precision	0.05	% expressed in decimal format
Z	Confidence level	1.96	See table A2 above
R	Response rate	1	% expressed in decimal format

Based in the equation above the number of sample size required are 382. However, the researcher has generated 390 responses.

Appendix E: Ethical Approval

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15:53

🔒 18%

Done Proportionate Ethical Review Form_tcm...

RESEARCH ETHICS

Proportionate Review Form



The Proportionate Review process may be used where the proposed research raises only minimal ethical risk. This research must: focus on minimally sensitive topics; entail minimal intrusion or disruption to others; and involve participants who would not be considered vulnerable in the context of the research.

PART A: TO BE COMPLETED BY RESEARCHER

Name of Researcher: Zeinab AbouKhalil

Student/Course Details (If Applicable)		
Student ID Number:	a032966b	
Name of Supervisor(s)/Module Tutor:	Peter Beszter	
PhD/MPhil project:		
Taught Postgraduate Project/Assignment:	Award Title:	DBA
	Module Title:	
Undergraduate Project/Assignment:		

Project Title:	The Psychological contract : A currency Abused in The Lebanese Banking Sector		
Project Outline:	1- To identify and justify the main theories associated with this research, including the social exchange theory, feeling as information theories, Game theory and the psychological contract theory. 2- To identify the importance of what result when there are breaches of the psychological contract resulting from the imposed change 3- To investigate how management change affect psychological contract and behaviour of employees. 4- To determine the factors that lead to breaches and violation of the psychological contract. 5- To develop a model that can be used for employees engagement with the change, including the use of leadership skills.		
Give a brief description of participants and procedure (methods, tests etc.)	qualitative: Case study and Semi- structured interviews		
Expected Start Date:	Expected End Date:		

Relevant professional body ethical guidelines should be consulted when completing this form.

Please seek guidance from the Chair of your Faculty Research Ethics Committee if you are uncertain about any ethical issues arising from this application.

There is an obligation on the researcher and supervisor (where applicable) to bring to the attention of the Faculty Ethics Committee any issues with ethical implications not identified by this form.



Done Proportionate Ethical Review Form_tcm...

Researcher Declaration

I consider that this project has no significant ethical implications requiring full ethical review by the Faculty Research Ethics Committee.

I confirm that:	
1. The research will NOT involve members of vulnerable groups.	
Vulnerable groups include but are not limited to: children and young people (under 18 years of age), those with a learning disability or cognitive impairment, patients, people in custody, people engaged in illegal activities (e.g. drug taking), or individuals in a dependent or unequal relationship.	
2. The research will NOT involve sensitive topics.	
Sensitive topics include, but are not limited to: participants' sexual behaviour, their illegal or political behaviour, their experience of violence, their abuse or exploitation, their mental health, their gender or ethnic status. The research must not involve groups where permission of a gatekeeper is normally required for initial access to members, for example, ethnic or cultural groups, native peoples or indigenous communities.	
3. The research will NOT deliberately mislead participants in any way.	
4. The research will NOT involve access to records of personal or confidential information, including genetic or other biological information, concerning identifiable individuals.	
5. The research will NOT induce psychological stress, anxiety or humiliation, cause more than minimal pain, or involve intrusive interventions.	
This includes, but is not limited to: the administration of drugs or other substances, vigorous physical exercise, or techniques such as hypnotherapy which may cause participants to reveal information which could cause concern, in the course of their everyday life.	
6. The research WILL be conducted with participants' full and informed consent at the time the study is carried out:	N/A
<ul style="list-style-type: none"> The main procedure will be explained to participants in advance, so that they are informed about what to expect. Participants will be told their involvement in the research is voluntary. Written consent will be obtained from participants. <i>(This is not required for self-completion questionnaires as submission of the completed questionnaire implies consent to participate).</i> Participants will be informed about how they may withdraw from the research at any time and for any reason. For questionnaires and interviews: Participants will be given the option of omitting questions they do not want to answer. Participants will be told that their data will be treated with full confidentiality and that, if published, every effort will be made to ensure it will not be identifiable as theirs. Participants will be given the opportunity to be debriefed i.e. to find out more about the study and its results. 	

If you are unable to confirm any of the above statements, please complete a **Full Ethical Review Form**. If the research will include participants that are **patients**, please complete the Independent Peer Review process.

Supporting Documentation

All key documents e.g. consent form, information sheet, questionnaire/interview schedule are appended to this application.

Signature of Researcher: Date: 14th of March 2015

NB: If the research departs from the protocol which provides the basis for this proportionate review, then further review will be required and



Done Proportionate Ethical Review Form_tcm...

Signature of Researcher: | Date: 14th of March 2015

NB: If the research departs from the protocol which provides the basis for this proportionate review, then further review will be required and the applicant and supervisor(s) should consider whether or not the proportionate review remains appropriate. If it is no longer appropriate a full ethical review form **MUST** be submitted for consideration by the Faculty Research Ethics Committee.

Next Step:

STUDENTS: Please submit this form (and supporting documentation) for consideration by your Supervisor/Module Tutor.

STAFF: Please forward this form to the Chair of Faculty Research Ethics Committee who will arrange for it to be considered by an independent member of the Faculty Research Ethics Committee.

PART B: TO BE COMPLETED BY SUPERVISOR/MODULE TUTOR (If Applicable)

I consider that this project has no significant ethical implications requiring full ethical review by the Faculty Research Ethics Committee.

I have checked and approved the key documents required for this proposal (e.g. consent form, information sheet, questionnaire, interview schedule).

Signature of Supervisor: | Date: 3rd of March 2016

Next Step: Please forward this form to the Chair of Faculty Research Ethics Committee who will arrange for it to be considered by an independent member of the Faculty Research Ethics Committee, having no direct connection with the researcher or his/her programme of study.

PART C: TO BE COMPLETED BY FACULTY RESEARCH ETHICS COMMITTEE MEMBER

This research proposal has been considered using agreed University Procedures and is now approved.

Or

This research proposal has not been approved due to the reasons given below.

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Name of Reviewer: | Date: |

