

To Cite:

Daniel SA, King OS, Jamok AI, Ponjul GB. The nexus of Psychological Contract, Job Involvement and Organizational Citizenship Behavior among bank employees in Nigerian. *Discovery*, 2022, 58(317), 479-488

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Peer-Review History

Received: 18 March 2022

Reviewed & Revised: 20/March/2022 to 24/April/2022

Accepted: 27 April 2022

Published: May 2022

Peer-Review Model

External peer-review was done through double-blind method.



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The nexus of Psychological Contract, Job Involvement and Organizational Citizenship Behavior among bank employees in Nigerian

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ABSTRACT

This research investigates the relationship existing among the variables of Psychological Contract, Job Involvement and Organizational Citizenship Behavior among bank employees adopting the descriptive and explanatory research design. Further work on this study used a cross sectional survey method. A questionnaire was developed based on past literature containing 34 items with a 5-point Likert Scale. Numerous tests were also done to test the normality, reliability and validity of the data. The independent variable for this paper is Psychological Contract (which has Relational Contract, Employer/Employee Relationship, Internal Advancement, Emotional Affinity and Transactional Relationship as its dimensions), Job Involvement (mediating variable), while Organizational Citizenship Behavior is the dependent variable. 512 management employees (comprising of low-level, middle-level and top-level management employees) working in the sixteen (16) money deposit banks operating and spread within Plateau State, Nigeria. The collected data was analyzed using the multiple regression with the aid of statistical package for social sciences (SPSS version 23.0). Though this research is limited to employees in Nigerian banks, future studies may include other industries such as telecoms, construction, oil and gas, educational institutions, civil service etc.

Subjects: Strategic Management; Human Resource Management; Human Resource Development; Organizational Behavior.

Keywords: Psychological Contract, Job Involvement, Organizational Citizenship Behavior, Relational Contract, Employer/Employee Relationship, Internal Advancement, Emotional Affinity and Transactional Relationship.

1. INTRODUCTION

A more dynamic business competition requires organizations to focus more on improving the effectiveness and efficiency of the company. One of the methods

performed by a company in this era is by developing employment relationship to encourage the employees in providing extra contribution to the organization (Anggraeni, 2018; Najeemdeen et al., 2018). According to Akinyemi (2012), no organization rises above the overall quality of its human resources. This stresses the point that success in any organization, gaining competitive advantage and sustainability require the input of the human factor. In the words of Kessels (2009), to gain and sustain the competitive edge no longer depends on organization's physical assets but on intrinsic productive value which are only found in human resource. Commitment to organizational values, exhibition of discretionary work behavior and taking a decision to remain with the organization are what scholars define as Organizational Citizenship Behavior (OCB) (Kessels, 2009). These attributes of the workers/employees are critical to the overall success of the organization and these make the organization gain and sustain the competitive edge over other organizations even in the face of daunting challenges (Sarkingobir et al., 2021).

To date, no comprehensive study has been done on psychological contract and OCB among bank employees in Nigerian banks, which leaves a significant gap in literature. As a consequence, an understanding of this topic is needed to be studied and analyzed. This study therefore looks at psychological contract using its five dimensions as postulated by Rousseau (1989) and Kickul and Lester (2001) as a predictor to OCB among banks' employees in Nigeria and the introduction of a mediating variable (Job Involvement) to influence and sustain the relationship. Thus, this study does not only extend literature on psychological contract and OCB, it also takes a look on how job involvement can influence individual psychological contract and its impact on the OCB of employees.

This paper is structured into the following sections: introduction; theoretical review; concepts of Psychological Contract, Job Involvement, and Organizational Citizenship Behavior; hypotheses development; research methodology; results; discussion of findings; practical and theoretical implication; and limitation and future research areas.

Theoretical review

The notion of psychological contract is grounded in the social exchange theory (Asalage and Eisenberger, 2003; Blau, 1964; Van Dyne and Ang, 1998). That is, the social exchange theory provides the foundation for which psychological contract thrives. Social exchange theory takes the standpoint that motivated employees increase their work outcomes when their employment relations is based upon a fair social exchange (Blau, 1964; Moorman, 1991; Organ, 1988). Scholars such as Blau (1968), Gouldner (1960) and Homans (1958) maintained that the major view in social exchange theory is that employers and employees go into working relationships with the expectation that doing so will be rewarding. Homans (1961) wrote that the exchange of benefits, or giving something to a recipient that is more valuable to the recipient than it is to the giver, is the underlying basis for human behavior. According to the theory, each party has something of value which the other needs and Agbozo et al (2018) posit that the idea of reciprocal exchange underlies the employee-organization relationship. In this context, the employer/organization needs the time, experience, expertise, skills and other resources the employees have to offer to achieve their goals and objectives, while the employees on their own part desire a fulfillment of their psychological contract (pay, career development, work/life balance, and a comfortable societal status) attached to working in the organization. Hence, the organization and the employees enjoy mutual benefits, thereby portraying the social exchange theory.

Psychological Contract and Organizational Citizenship Behavior

According to Chahar (2019), most studies about association amongst psychological contract and organizational citizenship behavior indicated that when there will be resemblance of employer and employee in their expectation, the organizational outcome would be positive. In studying the relationship between psychological contract and organizational citizenship behavior, Morrison and Robinso (1997) relationship of two elements of PC i.e. Relational and Transactional Contract, comprising five dimensions of OCB i.e. Sportsmanship, Civic virtue, Altruism, Courtesy and Compliance, found out that OCB is related to PC. Researchers/scholars like Karagonlar et al. (2016) and Low et al. (2016) are of the opinion that psychological contracts are developed to bring constancy in the work environment strengthening the employee/employer relations. Kiazad et al. (2014) Panaccio et al. (2015); and Priesemuth & Taylor (2016) were of the opinion that when anticipations of employees are met, their behaviors reflect a strong citizenship. A study carried out by Chahar (2019) to analyze the interrelatedness of psychological contract dimensions with Organizational citizenship behavior among employees of higher institutions revealed that different components of psychological contract are having influence on organizational citizenship behavior. We therefore hypothesized that:

H1: Employee psychological contract positively impacts organizational citizenship behavior.

Psychological Contract and Job Involvement

The work of Milligan (2003) considered job involvement from the position of workplace attachment and affirmed that workplace attachment influences job involvement. Khalid and Rehman (2011) in their study found out that organizational change affects the psychological contract between employer and employees, which inadvertently affects job involvement of employees. Thus, it seems that job involvement can be explained by both factors of personal attributes and work environment factors. Overall, existing research assumes that higher job involvement is an inherently desirable attribute of employees (Mudrack, 2004). In examining and explaining the relationship that exist between job involvement and other prominent variables, the identifying psychological dimensions may be of utmost interest (Liao & Lee, 2009). So based on these empirical studies, we hypothesize that

H2: Employee psychological contract significantly influences job involvement of employees.

Job Involvement and Organizational Citizenship Behavior

Chughtai (2008) opines that job involvement not only predict normative role performance, but also predicts activities beyond the demand of job (i.e organizational citizenship behavior). According to Organ and Ryan (1995), OCB is a reflection of what people think and feel about the organization, which indicates that when employees have a good attitude towards the organization, job involvement is enhanced, which ultimately have a positive effect on OCB (to the organization and co-workers). Diefendoff et al (2002) also found out that job involvement predicted the display of four dimensions of OCB (i.e altruism, civic virtue, sportsmanship and conscientiousness) and Zhang (2014) in his studies found out that job involvement related positively to all 5 dimensions of OCB while Munene (1995) found a substantial positive relationship between job involvement conscientiousness component of OCB. Considering the above submissions, we therefore hypothesize that;

H3: Employee job involvement positively affects organizational citizenship behavior.

H4: Job involvement significantly mediates the relationship between employee psychological contract and organizational citizenship behavior.

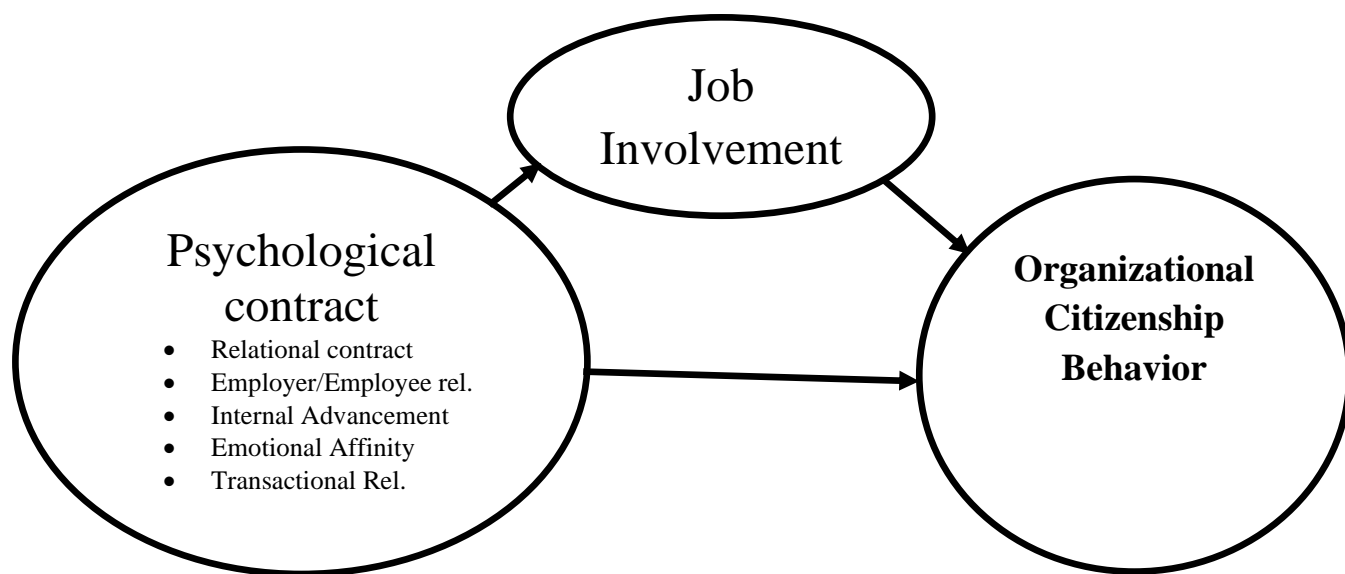


Figure 1. Conceptual framework of the study

2. RESEARCH METHODOLOGY

This study made use of the cross-sectional research survey. 512 employees (comprising of low-level, middle-level and top-level management employees) working in the sixteen (16) money deposit banks operating and spread within Plateau State were the respondents. In collecting the data, a structured questionnaire covering different dimensions of Psychological Contract, namely relational contract, employer/employee relationship, internal advancement, emotional affinity, and transactional relationship was used. Questions relating to Job Involvement and Organizational Citizenship Behavior were included in the questionnaire. The questionnaire consisted of 5 items about the demographic profile of the respondent, 22 items relating to the various dimensions of

Psychological Contract, 4 items about Job Involvement and 8 items connected to Organizational Citizenship Behavior; making a total of 39 items. Psychological Contract and Organizational Citizenship Behavior was measured on scales developed by Lee and Allen (2002); Revell (2012); Bist et al. (2016); Grimmer and Oddy (2007); Millward and Hopkins (1998); and Chaubey and Bist (2016) while the Job Involvement scales were measured by scales developed by Meyer and Allen (1997). Respondents were required to respond on a Likert scale (5-point) from 1 to 5 (1 indicating strongly disagree and 5 indicating strongly agree).

Content validity of the instrument was based on evaluation of four experts in the management science field. Factor loadings, Cronbach Alpha and Composite Reliability were employed to test the reliability of the responses on each of the variable. The values for the variables are shown in Table 3.

3. RESULTS

Table 1. Descriptive Statistics.

Characteristics	Frequency	Percentage	Cumulative percentage
<i>GENDER</i>			
Male	287	61.3	61.3
Female	185	38.7	100.0
<i>AGE RANGE</i>			
20-30	162	33.9	33.9
31-40	134	28.0	61.9
41-50	126	26.4	88.3
51 and above	56	11.7	100.0
<i>EDUCATIONAL QUALIFICATION</i>			
Diploma	42	8.8	8.8
First Degree	261	54.6	63.5
Masters' Degree. & above	175	36.5	100.0
<i>WORK EXPERIENCE</i>			
0-5years	201	42.1	42.1
6-10years	104	21.7	63.8
11-15years	101	21.1	84.9
16years & above	72	15.1	100.0
<i>MANAGEMENT LEVEL</i>			
Lower management	231	48.3	48.3
Middle management	161	33.7	82.0
Top Management	86	18.0	100.0

From Table 1, we understand that males' respondents were 61.3%, while 38.7% were females. 33.9% of respondents were within the ages of 20-30years, 28% within 31-40years, 26.4% aged between 41-50years and 11.7% were in the age range of 51years and above. Again, respondents with Diploma certificates were 8.8%, 54.6% were first degree holders, while 36.5% of them had a minimum of Masters' degree. 42.1% have worked for the bank between a period of 0-5years, 21.7% have been the bank's employees between 6-10years, 21.1% between 11-15years, while 15.1% are in the bracket of 16years and above. Lastly, 48.3% are lower level management employees, 33.7% are in the middle level category, while 18% are top level management employees.

Table 2. Summary of Responses.

Items	No of Copies	Percentage
No of Questionnaire Distributed	512	100
No of Returned Questionnaire	483	94.3

From table 2, the no of useful questionnaire is 478 (93.4%) which is a response rate considered sufficient for statistical reliability and generalization. (Garson, 2016).

Table 3. Reliability Statistics

Construct & Items	Factor Loadings	Cronbach Alpha	Composite Reliability
Psychological Contract			
<u>Relational contract</u>			
I am committed to my team player and always try to be part of my team.	0.627	0.800	0.805
I am always ready to perform the task which is outside to my job requirements.	0.758		
I promise to accept an internal transfer if required.	0.531		
I always try to increase my participation in the decision making.	0.561		
<u>Employee/Employer Relationship</u>			
This organization promises to provide interesting and challenging work.	0.787	0.827	0.828
This organization has promised to provide a practically safe and secure job and healthy work environment.	0.821		
In this organization, management motivates employee for mutual participation in the decision- making process.	0.694		
This organization promises me to provide violence free and conducive work environment.	0.802		
I am committed to my profession and render my services regularly even if I do not feel particularly well.	0.787		
I remained loyal to my organization and always ready to work extra hours in case it is demanded.	0.568		
I promise to meet the performance expectations in my job.	0.687		
<u>Internal Advancement</u>			
This organization promises to provide interesting and challenging work.	0.572	0.826	0.828
This organization provide me with good career development prospect and may career path are clearly map out.	0.734		
I promise to provide the organization with innovative suggestions for improvement.	0.715		
I always try to seek job assignments that would enhance my role.	0.558		
<u>Transactional Relationship</u>			
Money is the prime importance for me and I perform my task only for this.	0.65	0.879	0.880
This organization promises its employees to work in an exactly defined set of working hours.	0.788		
This organization reciprocates the effort put in by its employees	0.701		
I perform my duty only that is barely required to be done.	0.769		
Job Involvement			
My job is the most important part of my life.	0.627	0.847	0.850
I feel emotionally involved in my job.	0.707		
I would feel guilty if I left my days job incomplete	0.760		
I enjoy my job	0.675		

Organizational Citizenship Behavior.			
I defend the organization when other employees criticize it.	0.653	0.886	0.868
I show pride when representing the organization in public.	0.677		
I offer ideas to improve the functioning of the organization.	0.737		
I express loyalty toward the organization.	0.719		
I take action to protect the organization from potential problems.	0.577		

From the above table, we see that all Alpha values are greater than 0.7 which meet the acceptable standard for the research. (Garson, 2016).

Reliability and validity of the measurement model

Confirmation of face validity was done where the researcher made use of previously validated scales to measure the different constructs in the study. In ensuring the measurement scale items' reliability, conduction of a pilot test was done with 25 respondents as sample. Reliability measurement was very good as the Cronbach's alpha and construct reliability scored above 0.70, which is the cut-off limit (Hair et al., 2016). This result shows that the measurement instrument was reliable.

Convergent validity was determined by assessing the factor loadings and average variance extracted (AVE). In Table 3, the AVE and factor loadings displayed accepted values were above 0.50, which is indicative of a support for convergent validity.

Table 4. Overall Model Fit

No.	Index	Cut-off Value	Result	Conclusion
1	Root Mean Square Residue (RMR)	≤ 0.1	0.087	Good Fit
2	Root Mean Square of Approximation (RMSEA)	≤ 0.08	0.015	Good Fit
3	Goodness of Fit (GFI)	≥ 0.9	0.993	Good Fit
4	Adjusted Goodness of Fit Index (AGFI)	≥ 0.9	0.983	Good Fit
5	Normal Fit Index (NFI)	≥ 0.9	0.990	Good Fit
6	Comparative Fit Index (CFI)	≥ 0.9	0.999	Good Fit
7	Relative Fit Index (RFI)	≥ 0.9	0.984	Good Fit
8	CMIN/DF	≤ 0.3	1.109	Good Fit

In determining the overall model fit, a CFA procedure through the use of SEM was carried out on the model (see Figure 1), which shows an acceptable data fit. Table 4 supports this observation, as the RMR = 0.087, RMSEA = 0.015, GFI = 0.993, AGFI = 0.983, NFI = 0.990, CFI = 0.999, RFI = 0.984 and CMIN/DF = 1.109. These results are within the required limits and are deemed Good Fit as Hair et al. (2016) recommended. A structural model was developed to test the hypotheses when the measurement model was found to be valid. Hypothesis 1 shows that a significant relationship exists between Psychological Contract and Organizational Citizenship Behavior ($\beta=0.195$, $t\text{-value}=13.93$ & $p=0.000$) making the hypothesis is accepted. Hypothesis 2 is also accepted (i.e Psychological Contract and Job Involvement) having a beta (β) value of 0.206, $t\text{-value}$ of 34.33 and a $p\text{-value}$ of 0.000 and therefore also accepted. The results of Hypothesis 3 show that Job Involvement did not significantly influence Organizational Citizenship Behavior. Job Involvement insignificantly influenced Organizational Citizenship behavior with a beta (β) value of 0.017, $t\text{-value}$ of 0.304 and a $p\text{-value}$ of 0.761. Thus Hypothesis 3 was not supported and so rejected. Using AMOS, a bootstrapping procedure was carried out to validate the significance of the mediating effect of Job Involvement on the relationship between Psychological Contract and Organizational Citizenship Behavior (Hypothesis 4). Table 5 highlights this result and confirms the same. It indicates a positive standardized effect of psychological contract on organizational citizenship behavior (0.838). This shows an overall direct influence of psychological contract on organizational citizenship behavior. When job involvement is included as a mediating variable, organizational citizenship behavior is influenced by psychological contract ($\beta=0.838$, $p=0.001$). This result reveals a mediation as postulated by Preacher and Hayes (2008). That is job involvement mediates the positive influence of between psychological contract on organizational citizenship behavior, highlighting a Boot lower confidence limit of 0.723 and boot upper confidence limit of 0.807 with a standard error of 0.022. Worthy of note here is the introduction of control variables in order to get

suitable and expected results. In carrying out the hypothesis research test in Table 5, Educational Qualification, Management Level and Work Experience were introduced as control variables.

Table 5. Research Hypotheses Test

Path		Path co-efficient	S.E	t-value	p-value (p<0.05)	Conclusion	Result
H1:	PCT → OCB	0.195	0.014	13.93	0.000	Significant	Accepted
H2:	PCT → JIN	0.206	0.006	34.33	0.000	Significant	Accepted
H3:	JIN → OCB	0.017	0.056	0.304	0.761	Insignificant	Rejected

Estimation in mediating effect

Direct effect, Indirect effect and Total effect

Standardized Total Effect	Psychological Contract	Job involvement
Job involvement	0.838	0.000
Org. Citizenship Behavior	0.770	0.016
Standardized Direct Effect		
Job involvement	0.838	0.000
Org. Citizenship Behavior	0.756	0.016
Standardized Indirect Effect		
Job involvement	0.000	0.000
Org. Citizenship Behavior	0.014	0.000

Bootstrapping Mediation Result

Path		Path Estimates	S. E	t-value	Lower Bounds	Upper Bounds	p-value
H4:	PCT → JIN → OCB	0.838	0.022	38.09	0.723	0.807	0.001

4. DISCUSSION OF FINDINGS

This study evaluated the antecedent influence of psychological contract on organizational Citizenship Behavior of bank employees of selected banks operating in Plateau State, Nigeria using Job Involvement as a mediating variable. Four hypotheses were tested (i.e H1-H4) and the results were also highlighted. We explored the antecedent role considering the dimensions of Psychological Contract (i.e Relational Contract, Employee/ Employer Relationship, Internal Advancement, and Transactional Relationship). The results of the hypotheses test in Table 5 show that all hypotheses are accepted except the Hypothesis 3 where there exist an insignificant relationship between Job Involvement and Organizational Citizenship Behavior and was therefore rejected.

Hypothesis 1 was supported and accepted which confirms the findings of Lub et al (2011) that Psychological Contract is significantly related to Organizational Citizenship Behavior. They argued that psychological contract describes the implicit expectations of the employees to their employer and is related to outcomes such as commitment, turnover intention and Organizational Citizenship Behavior. The works of Bolino et al (2012) and Ployhart and Vandenberg (2010) all confirmed that psychological contract of employees must be given top priority if their organizational citizenship behavior must increase. This finding is also in tention with the work of Chahar (2019) carried out among employees of higher educational institutions in Uttarakhand, Northern India. He confirmed that there is a reciprocal relationship among the various dimensions of Psychological Contract and Organizational Citizenship Behavior and that Psychological Contract strongly predicts Organizational Citizenship Behavior.

Findings in Hypothesis 2 also revealed that there is a significant connectedness between Psychological Contract and Job Involvement. This makes the hypothesis accepted. Nadim et al (2019) in their work among nurses working in the healthcare sector in Pakistan confirmed that there is a psychological contract significantly impacts Job Involvement, as a breach in psychological contract will lead to a decline in Job Involvement. Also, this finding supports earlier work done by Stoner and Gallagher (2010), Khalid and Rehman (2011) that Psychological Contract and its dimensions significantly predicts Organizational Citizenship Behavior.

The results of Hypothesis 3 show that Job Involvement did not significantly influence Organizational Citizenship Behavior. Job Involvement insignificantly influenced Organizational Citizenship behavior. Thus Hypothesis 3 was not supported and so rejected. Although this result was not expected, it is in consistence with the argument put forth by Hair et al. (2014, 2017) that most relationships in behavioral sciences are not straight-jacketed in a cause-response fashion, however, they allowed for interplay of other variables in shaping the outcome. This result of this is at variance with Gheisari et al (2014) and Saxana and Saxana (2015) where it was found that Job Involvement significantly influence Organizational Citizenship Behavior. The study is also inconsistent with similar studies carried out by Shragay and Tziner (2011) and Hermawati and Mas (2017). It was hoped that this finding would align with aforementioned evidences; however, the unexpected result could be as a result of other factors not considered in this research. In addition, after a cursory survey of the contextual evidences of previous studies, it was discovered that none of these studies were conducted in Nigeria and in a bank environment.

Regarding H4 on the mediation role of Job Involvement, the results indicate partial and significant mediation effect of Job Involvement on the connectedness of Psychological Contract and Organizational Citizenship Behavior in banks. This means that whereas Psychological Contract is directly associated with Organizational Citizenship Behavior in the banking sector, its contribution can be felt through Job Involvement. In conclusion, the model reveals that 1.4% of the variation in organizational citizenship behavior is explained by psychological contract through job involvement.

Practical and Theoretical Implication

This study adds to literature by providing useful and relevant scales for measurement that can be explored for future studies in understanding the relationship among Psychological Contract (independent variable), Job Involvement (mediating variable) and Organizational Citizenship Behavior (dependent variable). The proposed conceptual framework has also shown to be capable in deducing empirical knowledge on the interplay of independent and mediating variables which lead to an improved dependent variable.

Limitations of the study and future research areas

This study investigated the relationship existing between Psychological Contract, Job Involvement and Organizational Citizenship Behavior among bank employees in Plateau State, Nigeria. The results were in agreement with the existing literature, and therefore supported three out of the four hypotheses put forward. It was confirmed that Psychological Contract has a significant relationship with Organizational Citizenship Behavior; Psychological Contract has a direct influence on Job Involvement; but Job Involvement does not have any relationship with Organizational Citizenship Behavior. The results also reveal that Job Involvement mediates the relationship between Psychological Contract and Organizational Citizenship Behavior.

A number of limitations were also identified in spite of the study's importance. The first was its limitation to banks operating in Plateau State, Nigeria alone. Information provided by respondents may not be a true reflection of happenings in other banks operating in other states of the country and it cannot be generalized to the entire bank employees in Nigeria. Also, other influential factors of Organizational Citizenship Behavior such as job characteristics, motivation, organizational politics etc that may have an impact on employees were not considered in this study. Lastly, only employees the banking sector were considered without involving other sectors such as the civil service, telecommunication, construction, academics etc. Thus, generalizing and applying this result to other industry fields and geographical locations should be done with caution.

It is strongly recommended that studies in future on this topic be opened to other areas geographically across Nigeria, to other sectors and to other developing countries, which will enable greater insights into the interdependence of these constructs. This studied model and measuring instrument could also be investigated in other industries such as construction, telecommunication, security etc and also in other countries to test its applicability, relevance and reliability.

Funding

This study has not received any external funding.

Conflicts of interests

The authors declare that there are no conflicts of interests.

Data and materials availability

All data associated with this study are present in the paper.

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