

## Exploring the Role of Psychological Contract to increase the Level of Employee Participation: A Study on Indonesian Regional-Owned Micro Banking

Ahyar YUNIAWAN<sup>1</sup>, Indi DJASTUTI<sup>2</sup>, Ade Irma ANGGRAENI<sup>3</sup>

<sup>1</sup>Correspondent author: Management Department, Faculty of Economics and Business, Diponegoro University, Indonesia;  
E-mail: ahyar@live.undip.ac.id

<sup>2</sup>Management Department, Faculty of Economics and Business, Diponegoro University, Indonesia; E-mail: indi@live.undip.ac.id

<sup>3</sup>Management Department, Faculty of Economics and Business, Jenderal Soedirman University, Indonesia;  
E-mail: ade.anggraeni@unsod.ac.id

### Abstract

*Increasing employee participation during business environment change through motivation and commitment become critical issue. If it is managed well, it can help organization to anticipate and reduce resistance to change. Hence, psychological contract as dynamic concept on employee relationship is expected able to provide employees the sense of stability. It is essential to develop both transactional and relational type of contract to build employee trust and loyalty. This paper analyses the impact of psychological contract on work outcome in the context of regional-owned enterprises. The study was conducted on regional-owned micro banking in Central Java, Indonesia. This research utilized quantitative approach. The results reveal that psychological contract, consisting of transactional and relational contracts significantly affect commitment, citizenship behavior and innovative behavior. Small and medium-sized companies, such as micro banking, can gain excellence in building innovative commitment and rich behavior by providing employees with wider opportunities to develop new ideas and facilitate self-development in the form of training for the implementation of innovative ideas as a form of appreciation for employee contributions.*

**Keywords:** psychological contract, organizational commitment, organizational citizenship behavior, innovative behavior, regional-owned micro banking.

### 1. Introduction

Change is always a critical issue in the development of an organization. At least, there are two approaches that are able to manage the change process, whether aimed at increasing the scale of the economy or enhancing organizational capability. Both approaches have similar impact on the pattern of relationships between organizations and employees. While there is no easy change process, organizations actually can do it so elegantly. One way to make changes effectively is to communicate organizational expectations about the attitudes and behaviors of employees that need to be realized to achieve organizational goals. At the same time, the organization also needs to have a system of tangible and intangible rewards as a form of reward to employees for the benefits they have given. For that, organizations need to understand and facilitate motivational aspects that can lead employees to always play an active role in achieving organizational goals. Attempts to bring together organizational goals and employees' expectations can be built in the form of psychological contracts.

Various research results conclude that psychological contracts can lead to a balanced working relationship between organizations and employees (Anggraeni, Dwiatmadja & Yuniawan, 2017; Shore and Tetrick, 1994; Rousseau, 1994). There is a sense of exchange between what employees give and what employees receive from the organization (Blau, 1964). When an organization can appreciate the work that employees do fairly, employees will work better and take care of the

organization (Gouldner, 1960). In stable working conditions this can be easily achieved. However, in dynamic change situations where job demands are on the rise, organizations need to be more sensitive and flexible in understanding aspects of employee expectations. Then, employees are expected to be consistently capable of displaying proactive behaviors and always have innovative ideas that can contribute to organizational development. Employees are encouraged to have innovative attitudes and behaviors if the forms of agreement in the employment relationship can encourage employees' commitment to the organization and make the employee part of the organization. The combination of beliefs, sense of justice and the congruence between employees' and organizations' desires that is built on a constantly defined and renegotiated agreement can provide a basis for employees to assess how important they are to the organization. In this context, they are motivated to improve their ability to meet organizational expectations. When this can be achieved, the organization can have more valuable resources in facing the challenges of external environmental change (Herriot and Pemberton, 1995; Sparrow, 1996; Kurniawan, 2017; Wahyuni & Ginting, 2017; Budiarseno, 2017). This opinion, however, contradicts with Agarwal's findings (2010) which conclude that only transactional contracts are positively related to innovative behavior.

Psychological contracts also affect organizational citizenship behavior (Chen and Kao, 2011). However, this study does not explain the differences in the relationship between the various forms of psychological contracts, partially relationship between



relational contracts, transactional contracts and organizational citizenship behavior (OCB). Previous research conducted by Coyle-Shapiro and Kessler (2000) explains that relational contracts have a positive effect on OCB while transactional contracts negatively affect OCB. The results are contradictory to the results of Hui, Lee and Rousseau (2004) studies which concluded that relational contracts are positively related to OCB whereas relational contracts only affect OCB if mediated by instrumental beliefs. Previous studies have concluded that psychological contracts have an effect on organizational commitment (Rousseau, 1990, King et al., 2004). Even though the results of research examining the relationship between these two constructs still provide mixed results.

Research conducted by McInnis (2009) examined the effect of both forms of psychological contracts of transactional contracts and relational contracts on organizational commitment. The results of this study reveal that relational contracts have a greater influence on organizational commitment than transactional contracts. Relational contracts are intangible and more long term oriented while transactional contracts focus more on short-term achievements and relate to tangible financial aspects (Morisson and Robinson, 1994). To further investigate the role of psychological contract on organizational commitment, this study was conducted to examine the effect of psychological contract in terms of relational and transactional contract, on the organizational citizenship behavior, organizational commitment and innovative behavior of employees at regional-owned micro banking, Central Java Indonesia.

## 2. Literature Review

### 2.1. Psychological Contract

Psychological contracts are basically built to create stability in working relationships between organizations and employees (Sparrow and Marchington, 1998; Beardwell et al., 2004). Rapid changes in business environment and world economics caused by global competition and various political factors require organizations to have a system capable of maintaining a healthy but flexible working relationship (Hiltrop, 1995). Psychological contracts as a form of work agreement can give employees a sense of confidence and do not consider change to be frightening (Guest and Conway, 2002).

### 2.2. Influence between Psychological Contract, Organizational Citizenship Behavior, Organizational Commitment and Innovative Behavior

Previous studies reveal that psychological contracts affect organizational citizenship behavior (Robinson and Morrison, 1995; Turnley and Feldman, 1999). When employees feel confident that their organization is able to facilitate their expectations and has a long-term oriented relationship, they will encourage employees extra role behaviour beyond job descriptions. However, if the organization is believed to only focus on short-term and more emphasis on financial achievement, employees will have no desire to engage further and behave proactively toward the achievement of organizational goals.

Psychological contracts also have an effect on organizational commitment. Previous studies have concluded that relational contracts have a greater effect on organizational commitment than transactional contracts (McInnis et al., 2009; Millward and Hopkins, 1998). When employees feel that the organization is working to create a long-term relationship, and exchange relationship between organization and employees, they will choose to remain part of the organization and enjoy its role in the organization. Conversely, when organizations are oriented toward short-term relationships with little room for

employee engagement, consequently, the form of employee commitment is more committed to remain in the organization.

Previous findings also demonstrated that psychological contracts also affect the innovative behavior. Innovative work behaviors are not confined to the effort to propose and actualize ideas in the form of formal roles but exceed job descriptions. This behavior will be more effective when built from the fulfillment of intrinsic motivational aspects. Chang (2013) concludes that transactional contracts negatively affect innovative behavior while relational contracts positively affect innovative behavior. Innovative work behavior is interpreted as an individual effort to generate, recognize and apply new ideas when an individual is performing its role in groups or organizations to further engage to achieve organizational goals (Jannsen, 2000). Based on these description then this hypotheses of this study are as follows:

- H1. There are a positive effect of relational contracts on organizational commitment;
- H2. There are a negative effect of transactional contracts on organizational commitment;
- H3. There are a positive effect of relational contracts on organizational citizenship behavior;
- H4. There are a negative effect of transactional contracts on organizational citizenship behavior;
- H5. There are a positive effect of relational contracts on innovative behaviour;
- H6. There are a negative effect of transactional contracts on innovative behaviour

Based on the above proposed hypothesis, the research framework developed as follows:

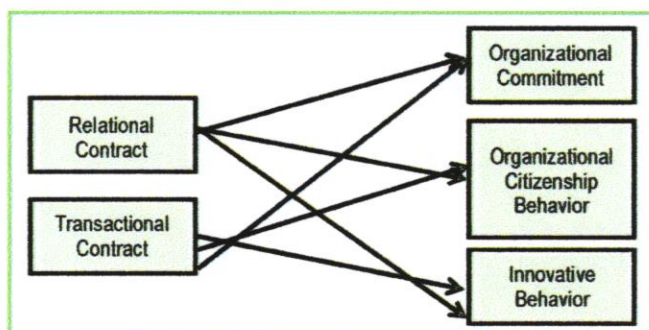


Figure 1. Research Model

## 3. Research Method

This research used quantitative approach. Sampling method used was purposive sampling technique with a variety of certain criteria in order the sample obtained is able to achieve research objectives. Respondents in this study amounted to 141 employees spread across eight branches of regional-owned micro banking in Semarang City, Central Java Indonesia. The research data was obtained by distributing the questionnaire consisting of the psychological contract dimensions of transactional contract and relational contract, organizational commitment, organizational citizenship behaviour and constructs of innovative behavior of employees.

The questionnaire contains closed question items with several open questions. Scale used for measurement of variables using five point Likert scale (1 = strongly disagree; 2 = agree; 3 = neutral; 4 = agree; 5 = strongly agree).

Psychological contract items were measured using a scale developed by Millward and Hopkins (1998) and Rousseau (1995). Organizational commitment was measured using the scale developed by Meyer and Allen (1984), and organizational citizenship behavior was measured using the scale developed by Organ (1998).



Employee's innovative behavior was measured using the scale developed by Jannsen (2000), Kleysen and Street (2001) and Scott and Bruce (1994). Research data is also obtained through interview for support in analyzing the answers to the questionnaire and for obtaining an in-depth answer on the effect of psychological contracts on employee innovative behavior. Validity test was done using Pearson product moment while reliability test was conducted using Cronbach Alpha. Hypothesis testing was examined using linear regression analysis with Statistical Package for the Social Sciences (SPSS).

## 4. Research Results

### 4.1. Data Collection

Of 141 questionnaires distributed, all was received (response rate 100 percent). Based on the results of questionnaire selection, only 130 completed questionnaires were eligible for further analysis.

### 4.2. Characteristics of respondents

Characteristics of respondents in this study include gender, age, education level and length of work. The following table summarizes the characteristics of respondents. The majority of respondents were female (58.5%), aged 31-40 years (59.2%) and 4-6 years old (76.5%).

Table 1. Characteristics of respondents

Demographic Characteristics		Amount	Percent
Age	< 20	2	1.54
	21-30	24	18.46
	31-40	77	59.23
	40-50	27	20.77
Gender	Male	54	41.54
	Female	76	58.46
Education	High School	13	10
	Diploma	53	40.77
	Undergraduate	58	44.62
	Graduate	6	4.62
Work Duration (years)	1-3	4	3.08
	4-6	99	76.15
	7-9	13	10
	> 9	14	10.77

### 4.3. Validity and Reliability Analysis

Validity and reliability tests are performed for question items that use scales for assessment. Testing the validity of relational contracts, transactional contracts, organizational commitment, organizational citizenship behavior and innovative behavior was conducted using Pearson correlation method that correlates between each score of each item with total score.

Table 2. Reliability Test

Construct	Cronbach Alpha	Result
TC	0.823	reliable
RC	0.894	reliable
OC	0.759	reliable
OCB	0.722	reliable
IB	0.872	reliable

TC: transactional contract, RC: relational contract, OC: organizational commitment, OCB: organizational citizenship behavior, IB: innovative behavior

This study used significance level of the correlation between all items with a total score at the 0.01 significance level above the *r* table value. Accordingly, the indicators for measuring the construct psychological contract in terms of relational and transactional contract, on the organizational citizenship behavior, organizational commitment and innovative behavior are declared as valid.

Table 3. Normality Test

Variable	Kolmogorov-Smirnov test (K-S test)	Sig.
TC	0.448	0.121
RC	0.431	0.173
OC	0.533	0.214
OCB	0.493	0.237
IB	0.527	0.209

TC: transactional contract, RC: relational contract, OC: organizational commitment, OCB: organizational citizenship behavior, IB: innovative behavior

Table 4. Multicollinearity

Variable	Tolerance	VIF
TC	0.664	1.506
RC	0.664	1.506

TC: transactional contract, RC: relational contract

Reliability test results on relational contract constructs, transactional contracts, organizational commitment, organizational citizenship behavior and innovative behavior qualify for reliability.

## 5. Hypothesis Testing

### 5.1. The Influence of Relational Contract to Organizational Commitment

Hypothesis 1 states that there is a positive influence between relational contracts on organizational commitment. The test of the influence of the constructs showed t-statistic value of 3.626 and significant because the value of t-test result is larger than t-table that is 1.97 with a significance level of 0.05. This result shows that there is a significant influence of relational contract on organizational commitment. The coefficient of relational contract effect and organizational commitment is 0.351 (positive). Based on these results it can be concluded that hypothesis 1 is acceptable. Thus, there is a positive and significant influence of the relational contract on organizational commitment.

### 5.2. The Influence of Transactional Contract on Organizational Commitment

Hypothesis 2 states that there is a negative effect between transactional contracts on organizational commitment. The test of the relationship between these constructs shows t-statistic value of 3.265 and significant because it is bigger than t-table that is 1.97 with level of significance 0.05. The result shows that there is a significant effect of transactional contract on organizational commitment. The coefficient of relational contract effect and organizational commitment of -0.387 is negative. Based on these results it can be concluded that H2 is acceptable. Thus, there is a negative and significant effect of transactional contracts on organizational commitment.

### 5.3. The Influence of Relational Contract on Organizational Citizenship Behavior

Hypothesis 3 states that there is a positive influence between relational contracts on organizational citizenship behavior. The test of the influence of the construction reveals the



value of t-statistics of 4.675 significant because it is larger than t-table that is 1.97 with a significance level of 0.05. The test result shows that there is a significant influence of relational contract on organizational citizenship behavior. The coefficient of relational contract effect and organizational citizenship behavior of 0.389 is positive. Based on these results it can be concluded that H3 is accepted. Thus, there is a positive and significant influence of the relational contract on the organizational citizenship behavior.

Table 5. Hypothesis Testing

Hypotheses	$\beta$	Sig	Result
OC $\leftarrow$ RC	0.372	0.00	accepted
OC $\leftarrow$ TC	0.248	0.00	accepted
OCB $\leftarrow$ RC	0.366	0.00	accepted
OCB $\leftarrow$ TC	0.231	0.00	accepted
IB $\leftarrow$ RC	0.354	0.00	accepted
IB $\leftarrow$ RC	0.335	0.00	accepted

TC: transactional contract, RC: relational contract, OC: organizational commitment, OCB: organizational citizenship behavior, IB: innovative behavior

## 5.4. The Influence of Transactional Contract on Organizational Citizenship Behavior

Hypothesis 4 states that there is a negative influence between transactional contracts on organizational citizenship behavior. The test of the influence of the construction shows t-statistic value of 4.519 and significant because it is larger than t-table that is 1.97 with a significance level of 0.05. The result reveals that there is a significant effect of transactional contract on organizational citizenship behavior. The coefficient of transaction contract effect and organizational citizenship behavior of -0.436 is negative. Based on these results it can be concluded that H4 is acceptable. Thus, there is a negative and significant effect of transactional contracts on organizational citizenship behavior.

## 5.5. The Influence of Relational Contract on Innovative Behavior

Hypothesis 5 states that there is a positive influence between relational contracts on innovative behavior. The test of the influence of the construction reveals the value of t-statistics of 4.837 and significant because it is larger than t-table is 1.97 with a significance level of 0.05. This result shows that there is a significant effect of relational contracts on innovative behavior. The coefficient of relational contract effect and innovative behavior of 0.468 is positive. Based on these results it can be concluded that H5 is accepted. Thus, there is a positive and significant influence of relational contracts on innovative behavior.

## 5.6. The Influence of Transactional Contract on Innovative Behavior

Hypothesis 6 states that there is a negative effect between transactional contracts on innovative behavior. The test of the influence of the construction shows the value of t-statistics of 4.354 significant because larger than t-table is 1.97 with a significance level of 0.05. The test shows that there is significant effect of transactional contract on innovative behavior. The coefficient of effect of transactional contract and innovative behavior of -0.432 is negative. Based on these results it can be concluded that H6 is acceptable. Thus, there are significant and negative effects of transactional contracts on innovative behavior.

## 6. Discussion

The results of the analysis with SPSS show that there is a positive influence between relational contract and organizational commitment. Long-term, socially-oriented relational contracts based on the socio-emotional component is likely able to facilitate the future expectations of employees such as self-development. Hence, this will be able to lead employees to be more committed to the organization. This result is in line with Milward and Hopkins (1998) and McInnis et.al (2009) studies which suggesting that relational contracts have a positive effect on organizational commitment. Conversely, transactional contracts that are more short-term oriented make employees feel that they are only needed by the organization to perform tasks in accordance with what has described in job description and there are no many opportunities to contribute more to the organization.

The results also show that there is positive influence between relational contract and organizational citizenship behavior. Relational contracts based on the socio-emotional component facilitate the need for employees to build closer social relationships with both organizations and employees. It is able to encourage employees to work together and play a greater role in achieving organizational goals. This is in line with the research results of Robinson and Morrison (1995) which states that relational contracts have a positive effect on organizational commitment. Conversely, transactional contracts place more emphasis on the system of tangible rewards as a form of reward for behavior according to job descriptions. Employees doing outside their roles are not facilitated by the form of transactional contracts.

The results show that there is a positive influence between relational contract and innovative behavior. Relational contracts oriented to the management of motivational aspects are intrinsically capable of facilitating employees in identifying, generating and developing new ideas that can be used for organizational development. This is able to encourage employees to play a larger role in applying innovation in carrying out their work. This is in line with the research result of Jannsen (2000) which states that the relational contract positively affects the innovative behavior. Conversely, transactional contracts place more emphasis on directing employee behavior according to job descriptions so that employees perform only roles according to what has become their task.

## 7. Conclusion

Facing an ever-changing situation in the face of competitive demands requires a special effort in motivating and enhancing employee commitment. Organizational goals will only be achieved if the organization has dedicated and possessing employees with a sense of belonging to the organization. Therefore, organizations need to design agreements that are able to facilitate and negotiate between organizational interests and employee expectations. Psychological contracts can be an informal reward system to build a good working relationship between the organization and employees. The special characteristics possessed by regional-owned micro banking are informal aspects in the relationship between managers and employees are more likely able to encourage the creation of harmonious working relationships. This eventually is able to increase the relationship level between organization and employees, and to communicate the expectations of the organization to employees. At the same time, the proximate form of working relationships in small-scale relationships can facilitate the process of identifying employee needs to have a bigger role and participating in innovative efforts for organizational progress.

The results of this study contribute in providing discourse for



the effort to form a psychological contract. It is worth noting that there are the intangible and long-term components that characterize the relational contract. Small and medium-sized companies, such as micro banking, can gain excellence in building innovative commitment and rich behavior by providing employees with wider opportunities to develop new ideas and facilitate self-development in the form of training for the implementation of innovative ideas as a form of appreciation for employee contributions. Organizations can also facilitate the process of building teamwork so that employees have larger medium to play a role in helping their peers in organizational development. On a broader scale, this cooperation can be a social capital for the organization.

The results of this study also provide implications for the development of the concept of psychological contracts, especially on identifying other aspects of the organization that positively influence in forming psychological contracts. This study also examines the effect of psychological contracts on organizational commitment, organizational citizenship behavior and partial innovative behavior. Future research needs to build models that can explain the relationship of these variables.

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