Impact of Psychological Contracts on Organizational Changes

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Abstract
Organizational Re-organization (acquisitions, mergers, and downsizing) is almost certainly most universal strategic maneuvers in business. Given the critical significance of human being for their achievement, present research paid serious attention on two important issues. First to discover the special effects of organizational re-organizing (acquisitions, mergers, and downsizings) upon psychological contract and its breach of employees doing their job public as well as private sector of commercial banks working in Sukkur region and their effect on turnover intentions, second, to investigate the influence of Job satisfaction in association with the re-organization and psychological contracts and its breach. This was a cross-sectional research in which data of 330 employees (banks officials) were collected from public as well as private commercial banks working in Sukkur region through internet, express, and personal based investigation. Cronbach’s alpha, Bartlett’s test of sphericity and regression analysis were applied to test various hypothesis designed for present research study. Present research looks into the manner that organizational re-organization (acquisitions, mergers, and downsizing) has significant optimistic, pessimistic and equal impacts on psychological contract and its breach in response to that influences increases or job satisfactions decreases. Findings of this research are also highlighted that employees are satisfied but are more satisfied through the switching from one bank to another.

Keywords: Organizational Change, Organizational Re-structuring, Psychological Contract and its breach, Job satisfaction, and turnover intentions

Introduction
Nowadays psychological contract is gaining popularity in the literature on employee and employer relationship. Whereas written employment agreements comprise of every type of monetary as well as non-monetary payment settings, like as earnings, holiday entitlement, and required hours, the psychosomatic contracts insist upon clear and mostly written commitments between employee and employer (Schalk, 1998; Anderson and Levinson et al., 1962). Focusing upon influential work of Rousseau (1995), schein (1965), Levinson, Price, Munden, Mandl and sooley (1962), and Argyris (1960) made emotional agreement theory as a structure for accepting the employer and employee association. During last 15 years, most of the educations insisting upon the emotional agreement and has developed terrifically and with the passage of time emotional agreements are seen as a key tool for considering the employee and employer relationship (Taylor & Tekleab, 2004; Shore et al, 2004). The significance of emotional agreement is more noticeable throughout its violation, during last few numbers of the year, several types of research are made upon the results of emotional agreement violation (Zhao at al 2007). Emotional agreement violation takes place when workers recognize a difference between commitments, (clearly and completely) as well as requirements (Robinson and Morrison, 1997). In the middle of known results about violation of contracts are restricted governmental commitments (Guzzo et al, 1994b), in-job performance (Turnley and Feldman, 1998), and additional job performance (Morrison and Robinson, 1995) and augmented intentions for turnover (Mill ward and Brewerton, 1999).

At the present time, International companies face a large number of modifications with their surroundings, because of rising antagonism, the growth of markets at international level, the invention of modern machinery, shifting organizational policies, and so on. At the time of restructuring the organizations, emotional agreements suppose gradually further more significant task in employee and employer relationship (Robinson 1996). Terms and conditions of service contracts are frequently handled, negotiated, as well as changed to match-altering environments (Tichy, 1983). Inside the vibrant atmosphere, companies don’t want to accomplish most of the commitments made to their employees. Incompletion of commitments is referring to the violation of the...
agreement, and evidence has been originated that the mainstreams of workers are trusting upon their companies, that they have damaged a small portion of their contract (Robinson & Rousseau 1994).

Several companies are striving to manage with recent improvements by modifying inside the organizations, that is known as change (restructuring, alteration of duty) or re-arranging the company’s limitations by (Merging, cut back, acquisitions). These types of modifications mostly deliver big influence upon employee and employer affiliation, for the reason that discussed modifications may supposed to influence upon the institute will propose to the workers mixed up, and thoughts about association look ahead to on behalf of workers. Several writers of a job as well as institutional psychology, and further commonly beyond the administrative sciences, shown about two different as well as extremely deep-seated amendments to the operational connection among employees and employers more than the current year. (Schalk and Anderson, 1998).

Many proportions of emotional agreement have been initiated by several scholars about their research throughout past twenty years; in upcoming lines, we have briefly highlighted the pinpoints which remained the material of massive attention for scholars. Earlier studies paid a lot of attention upon the discovery of psychosomatic agreement process.

Initially, the focal point of the research was in the area of emotional agreement in connection with European context i.e. Netherlands, UK, France, Austria, Germany, and so on. A huge gap was found to make an experimental research on psychosomatic agreement / psychosomatic agreement breach in Asian perspective. The outcomes of studies conducted in European areas may not valid in Pakistan because of cultural differences, workforce diversity, socio-political, and economic conditions. Therefore, we are interested to conduct the study in Pakistan in an effort compare the results with that drawn in Europe.

Next we extensively review the literature which will be followed by

**Literature Review:**

In the starting, the psychological contract was treated as a two-way framework by the point of owner and employee’s expectations. The most critical trouble about these kinds of studies developed an uncertainty about that, which will represent the business institution and how it will be handled with contradictory parties (De Cuyper et al., 2005). The effort for handling to such doubts was supplied by Rousseau’s thoughts, where the psychological contract correspond to a cognitive framework presenting at the person’s single level as in the comparison of two-way framework integrating dissimilar parties. However few experts highlighted necessitate for adding the point of view about two parties (owner and worker) for the psychological contract (e.g. Tekleab, and Taylor, 20003; Guest, 1998b, 2004a). Furthermore several writers consent that a psychological contract is depending upon identified commitments (see Conway, and Briner, 2005,) for a “sophisticated overview” except that confusion is going on that either stated contracts are depending upon expectations, (Kotter, 1973) responsibilities (Rousseau, 1990, 1995) or upon both (Guest, 1998b; McLean Parks et al., 1998). In spite of these complexities, researchers have arrived on consent about the characters of the psychological contract (De Cuyper et al., 2005 and Van den Brande, 2002). A psychological contract is ambiguous, unofficial and prejudiced for the reason that it’s content is untie for understanding, as the psychological contract exists only inside the perspective of a two-way relationship, the consensus is highlighting the characteristics of it. Therefore the realization would cover the thoughts mutually, for both parties (owner and workers) about the affiliation, even though insisting upon the psychological contract as an individual’s observation only. Additionally, the psychological contract is “obligatory” since anticipations of recognized responsibilities should be satisfied to keep away from agreement “violation”. In the end, psychological contract is vibrant because of communal negotiation as well as a good dealing element (see Conway, & Briner, 2005; De Cuyper et al., 2005).

Changes in Organization (restructuring i.e. acquiring the organization whole or part, merger, and downsizing) concerned with premeditated beginning with the modern style of thinking, performing as well as working inside the organization in the way of ongoing or completing desired organizational targets (Cummings and Worley, 1993). Such kind of organizational alterations have mostly influence upon the employment affiliation among the owner and workers, for the reason that the alterations are possible to influence, what does an organization will propose to their workers concerned as well as the expectation are made by the organization from their workers. Most of the researchers at the job and institutional Psychology and supplementary beyond the
administrative sciences have established many different and extremely deep-rooted alterations to the operational relationship among owners and workers during the latest eras (Schalk and Anderson, 1998). What does the more significant for several employees on job is going to be the simultaneously loss about security of job attached with rising demands by the owners for their workers, which is further elastic, creative, and interested to participate in the organization “above and beyond the letter” for their formal job requirements or agreements of employment (Schalk and Anderson, 1998). Schalk and Anderson 1998, see the following table on next page, presents the old and existing form of the “typical” working relationship.

Roe’s, and Schalk (2007) have offered a framework which assumes that workers observe the genuine behavior of the organization by him/her and compare it with the behavior which is expected based on the psychological contract. Roe’s, and Schalk’s model tells that workers judge against the genuine attitude of the institution and their own attitude with what is to be projected based upon the psychosomatic agreement. This shows about workers, that they are scanning as well as evaluating either differences from consent or common responsibilities come about inside the model of the present psychosomatic agreement. In the case of few differences, an individual will take perfect measures without altering the psychosomatic agreement. While at the time of most important differences, an individual will make an accurate decision as well, but these decisions may outcome in the alteration of the psychosomatic agreement. The psychosomatic agreement provide a cognitive framework of scanning attitude, and remains occupied on the basis of an achievement, unless it develop into obvious for the workers (such as, from unpredicted proceedings or by a step-wise guide, which directs to important restrictions being disregarded) that they have missed its soundness, which clarifies that the agreement will no longer embrace in the person’s thoughts because of alteration or modification.

From the views of Roe and Schalk (2007), there are 03 distinctive methods of differences in an individual and organizational behavior. Differences in an identified attitude of the institution and/or the person which remains inside “acceptance limits” have no any consequence for the psychosomatic agreement, and for dedication, and consequent attitude. The affirmative difference of the institution’s performance is probably to go behind by affirmative difference on the person’s side; pessimistic differences would have an inverse influence. This model is entitled as balancing. If an identified attitude of the association and/or the person achieves or go beyond the “acceptability level”, and alterations in results are estimated. In such condition, a person would supposed to think again about the agreement and to make a fall or an enhancement in dedication, and consequent behavior (Kotter, 1973). Additionally, illumination for and reconciliation about the agreement is to be estimated. This model is known as a reconsideration, as it can lead to a modified agreement.

An outcome of Freese and Schalk (2007) tells about the usage of the psychosomatic agreement that it might be fruitful manner of observing toward procedures applied for institutional alterations. Thus it is essential while organizing alteration procedures, to incorporate knowledge about psychosomatic agreement earlier than alteration procedure turn into a strategy to organize an alteration, as well as to support, correspond, and make available chances of contribution to workers and facilitate them to balance or modify the psychosomatic agreement, as well as to put off the incidence for rejection procedures. From the Freese and Schalk (2007), the point of view, the psychosomatic agreement is a fruitful and initial position to evaluate procedures taking place inside workers at the time of organizational alterations and the outcomes for workers attitude.

From the recognized outcomes of agreement violation is restricted institutional commitments (Guzzo. et al., 1994b), in-function attitude (Feldman and Turnley, 1998), present research seems into the influence of psychosomatic agreement universal between workers (Rousseau, 1990; Mclean Parks and Kidder, 1994; Guest, 1998). The text makes available proofs which at the time main institutional alterations agreement violation enhanced volatility, insists workers to consecutively re-examine as well as re-bargain their conditions of service (Sels et al., 2004; Pate et al., 2000). Institutional alterations affect workers’ operational actuality, as well as their prospects, obligations and stipulate (Drucker, 1997, changing the fundamentals of workers attitude for their service affiliation (Guzzo et al., 1994a) as well as their general behavior (Carsten and Bligh, 2005). Under such circumstance, many experts squeeze Robinson’s (1996) advice to workers that they are more expected to have knowledge of agreement violation and to a superior level at the time of main institutional alterations (Lo and Aryee, 2003; Morrison and Robinson, 2000; Feldman and Turnley, 1998).
One of the most widespread controversial questions in psychosomatic agreement research, how to analyze the psychosomatic agreement breach. Early studies upon breach of psychological contract had used mainly 03 methods to analyze breach i.e. multiple analysis, universal/global analysis, and weighted analysis. Multiple analyses consist of different explicit content substances of psychological contract such as career development opportunities, training, substantive pay, bonuses, working environment, job security, and so on. The respondents were requested to point out the level/history of succeeding and/or failed by the organization in accomplishing its responsibilities and commitments upon every item (Zhao et al., 2007).

It is obvious from the title, universal examination doesn’t spotlight upon particular content entry independently, rather it insists upon over all acknowledgment of employees regarding fulfillment of commitments by their organization or responsibilities owned by it. The weighted analysis is a little bit related to universal analysis in such a way that it consists of particularly contented items of psychological agreement and every respondent will be requested to rate about the diagnoses of breach for each and every item. It unique from multiple analyses such a way, that it invites participants to point out the significance of every contented item. “Every breached raw score is multiplied by the individually recognized significance score and then summed up or averaged to provide a weighted breach score” (Zhao et al., 2007, p. 656). Such kind of analysis about the breach is least frequent in the comparison of multiple and universal analysis.

Many types of research have discovered a support for an affirmative affiliation among violation, psychosomatic agreement breach, and intentions for turnover (Guzzo et al., 1994; Robinson & Rousseau, 1994; Robinson, 1996; Tumley & Feldman, 2000; Takeuchi, Tekleab, & Taylor 2005); any disparity may be outcome in opposition to re-organization, and might have pessimistic influence upon workers behavior and attitude.

Up to date a large number of research/studies in the perspective of the psychological contract which demonstrates psychological contract breach has a philosophical effect upon worker’s job associated consequences (Conway and Briner, 2005; Suazo, 2009; Zhao et al., 2007). Kickul et al., (2004) have categorized the consequences of psychological contract breach in two diverse categories i.e. behavior and attitude as well as generated different hypothesis of both categories (Zhao et al., 2007).

The latest research of psychological agreement, Petersitzke (2009) has given an excellent conclusion of experimental research which described the influence of psychological contract breach and worker’s behaviors and attitudes. This conclusion has pointed out few more generally studied job attitude- e.g. satisfaction of job, intentions for turnover, commitment, etc - and behavior – e.g. Organization’s resident behavior, in job presentation, absenteeism, genuine turnover etc – Petersitzke (2009) has concluded the present significant numbers of experimental researches upon psychological agreement and pointed out the pessimistic effect of psychological contract breach on job place behaviors and attitudes. Even though, current study explores and insists only upon the impacts of psychological agreements and its breach upon people job behaviors, because job behavior refers to an individual’s examinations of his owner and his job in common (Zhao et al., 2007). Researching employee’s job attitudes is the essential because it direct us for appropriately perceiving of its activities and manners. By the single standardized tripartite behavioral model, the construction of behavior is assembled by 03 mechanisms: sentimental, cognition, and behavioral intentions (Zhao et al., 2007). Nevertheless, in latest meta-analysis upon the influence of psychological agreement breach on the job and its related consequences (Zhao et al., 2007) have as a featured on “Affective Events Theory” model differentiate the emotional elements and observed it as a precursor of the job attitude. Reliable to this, in the present research, I observed a universal job attitude “cognition component”, in contrast to emotions; attitude is further estimate-able (Zhao et al., 2007).

Present method of research is focusing on only job attitude through turnover intentions because this is a most familiar response to negative as well as positive actions towards job (Lum, Kervin, Clark, Reid, and Sirola, 1998).

Intentions for turnover replicate a single-sided possibility that a person will resign from a present institution within a definite moment of time. Intentions of turnover may provide a pointer of degree about one’s
psychosomatic connection towards the organization. By Jaros (1997) point of view, intentions to go away, connected with individual worker’s propensity to discontinue for being an institutional component. Farkas and Tetrick (1989) focusing on the objectives to abscond the institution, separates institutional promises form a judgment to leave. Actually, intentions towards turnover are the straight antecedent of switching over attitude and reveals; an amalgamation for leaving dissimilar behaviors (Jaros et al., 1993). Withdrawals are the most important techniques for resolution of recognized discriminations which survive in the form of a service affiliation (Rousseau, 1995; Robinson and Morrison, 1995; Bunderson, 2001; Lo and Aryee, 2003). Robinson (1994: 140) describes that “continuing to work for the employer is in their contributions that increases the employees’ perceived entitlement and decrease their perceived debt”. Therefore at the time of psychosomatic agreement violation, workers have a tendency to, at least must be thinking about leaving. Whether judgments will be performed or not, it depends fundamentally upon two grounds: (1) the presented functioning substitutes, consisting of both personality characteristics, like as age, experience, and skills, while on the other hand external characters such as rate of unemployment. (2) The financial, societal, psychosomatic, as well as other expenses associated to withdrawing the institution. In the absence of handsome solution and existing in organization costs are at high and unbearable, employees likely to suffer from dissatisfaction and consider bound at the position (Jaros et al., 1993).

In opposite of actual turnover, the intentions of turnover is changeable and no dichotomous. Additionally, it is shortly embarrassed by exogenous components (like as accessibility of a substitute work) and that’s why most perfectly replicate individual’s behavior towards the institution. Intending to leave is a universal response of the depressing event upon their job (Clark, Lum, Kervin, Reid, and Sirola, 1998).

Therefore breach of the psychosomatic agreement, with a depressing occasion for on job workers may enhance their propensity to quit. A presently available literature acknowledges about impacts of psychosomatic agreement break with an intention to switch from an institution are optimistic (Robinson and Rousseau, 1994). Additionally, throughout M&A, workers are probably experienced to upset, because of cultural differences or differentiation in institutional procedures and processes (Lee et al., 1996). Even though, the thought of consistency is mean to worker’s response (Van Knippenberg and Van Leeuwen, m2001). As Van Dick et al. (2004) states, workers have very short intentions towards turnover, at the time of realization that their business enterprise has no any influence on their routine job, as they are furthermore probable to recognize about the latest setting. That’s why anticipation is that: During M&A breach of psychosomatic agreement connects in direct proportion to employees turnover intentions.

Data and Methodology

In order to collect data for research, different methods were used (i.e. personal survey, online as well as express). Data was collected from managerial staff such as Business development managers “branch managers” and Banking service managers “operational managers” as well as other employees like (C.D in charge, remittance officers, foreign exchange officers, credit officers, and cash officers), in this regard first of all e-mail ID’s of everyone of the banking employees or officers were collected by me through personal relations with bankers, and prepare the record of e-mail addresses round about 225 employees. Prior to accomplish a concrete research, a focused groups for research was selected with the help of expert as well as my past colleagues doing their PhD in Sukkur region (all of them were regular employees of banking sectors working in Sukkur region), with the help of this focused group few amendments regarding the language were made at the time of setting questionnaire, like as “organization and employer” were converted into the term “bank” etc.

In all over the country, Pakistan as well as in Sukkur region, English language is being taught as major and compulsory subject from initial school level, and the medium of instruction for whole the journey of university life, excluding for entry level jobs where more or less education is not required, in this regard every individual who is employed at banking sector in Sukkur region can read and interpret English comprehensively. Therefore presented a sampling format, I never felt to interpret the contents of the questionnaire in Sindhi or Urdu language.

In the end adapted version of opinion poll was forwarded to 425 employees (150 by emails, 150 through express and remaining 100 by personal contacts) go along with covering letter (issued by Shah Abdul Latif
University Khairpur), this letter give details about the scope and purpose of the research, guaranteed the respondents of severe mystery and that population in the research was voluntary (see in appendix-II). Out of 425 questionnaires dispersed, total 330 were properly filled and came back successfully, with the e-mail feedback ratio of only 04%, the express rate of return only 03% and with the own relation, the response rate was 69%. Even though express and online research response rate were very short, while comparison made to the ratio of feedback for any online study made in developing a country of Asia, which tells that how much is it complicated to obtain information from the regional area of a recently growing nation such as Pakistan. The ratio of men and women participants was 16% and 84% correspondingly with the average age of 21-29. The size of population consisted upon 70% (C.D in charge officers, remittance officers, foreign exchange officers, credit officers, and cash officers) and 14% of branch managers as well as 16% of operation managers, and their qualification is like as 72% of respondents hold 16 years master’s degree, 21% of respondents held 18 years masters degrees, while remaining 7% held bachelors.

Primary and secondary data has been used in this study. Primary data was collected directly from an individual/respondent through face to face interview or by sending a structured questionnaire is known as Primary data. Numbers of ways are used by different researchers to collect the primary data, such as interviews, surveys, observations, as well as questionnaires. Though all of these techniques are useful, but a technique which is most appropriately being used by researcher is known as a questionnaire, because it covers different perspectives of an object. The questionnaire may be collected through different sources of communication such as express, e-mail, telephonic, or personal interviews from a respondent. Here all of these stated techniques are used in this research, for an efficient response/data and for getting desired results successfully. At the time of data collection, respondents from commercial banks found co-operative and helping in nature. A data which is already available in the records, such as in libraries, textbooks, international journals, annual/semiannual reports published by different organizations, the internet (through different searching stations i.e. Google, and ask.com) is known as secondary data. It is used by different researchers to support the results.

Following previous studies we used a random/convenient/snowball sampling method in this study. A subset or group of the whole population is referring a sample, while the procedure of choosing a sample is called the sampling. There are different kinds of sampling such as cluster sampling, random, convenient or another name recently gaining popularity is snowball sampling. Here researcher has used random or convenient sampling method for selecting the size of sample because it provides equal opportunities to every member of the group/population and it is convenient at the time of application like its name a convenient sampling. The major objective of this method was to stay away from research bias. The sample of the current research was taken from private and public sector commercial banks working Sukkur regions, such as Habib Bank Limited, United Bank Limited, Muslim Commercial Bank, Allied Bank Limited, National Bank of Pakistan, and Sindh Bank Limited.

Instrument to collect the data has been developed through adopting specific item from past studies and modifying the items as per need of topic. Closed ended questionnaire was developed on five-point Likert Scale (where 1 shows strong disagree and 5 show strongly agree) to collect the data for the variables such as organizational change, psychological contracts, and breach of psychological contracts, turnover intentions, job autonomy, and job satisfaction. Most of the researchers are using the Likert scale to examine the attitudes or observation in a quantitative method for collection of data (Henn et al., 2006: 138-138)
The questionnaire consists of 24 items, which were allocated as follows. Items 1-3 (items adopted from Daniel C. Feldman and William H. Turnley., 2000 with internal consistency of $\alpha = 69.7$) were assigned to capture the reaction of respondents in the post-organizational restructuring period. Psychological contract and its breach were tested through 4-10 items (adapted from Morrison and Robinson (2000) along with internal consistencies of $\alpha = 70.2$ and 61.7 respectively). Questions 11-13 (taken from Ashforth and Mael (1992) with internal consistency of $\alpha = 66.5$) and 14-17 (items adapted from Cummann et al., 1979 with internal consistency of $\alpha = 69.7$) are related to turnover intention and employees’ autonomy respectively. In last but not least, items 18 to 24 (along with internal consistency $\alpha = 80.9$) are related to job satisfaction.

After having a deep review of literature, a model has been generated for research as shown in figure 1. Although so many ideas and approaches were discussed in the literature and mentioned above are incorporated into the current research into a combined model.

**Hypotheses**

From the literature review and keeping in mind, the above study model following hypothesis was generated for research:

- **H$_1$** Organizational change is significantly related to turnover Intentions.
- **H$_2$** Employee psychological contracts are significantly related to turnover Intentions.
- **H$_3$** Breach of psychological contracts is negatively related to turnover Intentions.
- **H$_4$** Job autonomy is positively related to turnover Intentions.
- **H$_5$** Turnover intentions are significantly related with job satisfaction.

Data was entered in SPSS-18 version and used in Reliability analysis, confirmatory factor analysis, measures of sample adequacy (MSA), Bartlett’s Test of sphericity and Regression analysis. Reliability analysis is a statistical technique which checks the reliability of an instrument for which we collected the data and going to present the theory. Before beginning the process of collecting data effectively & efficiently, it is essential to evaluate the steadiness of questionnaire by reliability analysis, an essential resource of consistency is the worth of Cronbach's alpha must be 0.7 or greater than it, which is mentioned in SPSS Survival guidebook.
When the reliability test analysis is being made, the outcomes were given through 02 different tables; the first one is a case processing summary while the second one is reliability analysis. Under present technique, every variable’s reliability is being evaluated independently in order to make present study furthermore trustworthy and perfect. A reliability analysis is used upon data as a pilot study; the outcomes of reliability analysis are given below in table 1.

Table 1: case processing summary

<table>
<thead>
<tr>
<th>Cases Valid</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excluded</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>330</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The outcomes given in case processing summary states about the value of N means the size of sample chosen for current study was examined through SPSS Survival Manual version-18 completely by displaying the ratio as mentioned in above table as 100%.

Table 2: Reliability Statistics

<table>
<thead>
<tr>
<th>Cronbach’s Alpha</th>
<th>N of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>.963</td>
<td>24</td>
</tr>
</tbody>
</table>

In the above table, reliability statistics possess two columns Cronbach’s Alpha, that tells about the reliability of variables by displaying worth higher than 0.96 or 0.963 which shows above variables are 96.3% reliable for the collected data.

Following the previous studies, we applied two most frequently used factor analysis tests i.e. Kaiser-Meyer-Olkin and Bartlett’s Test for measuring the sample adequacy and appropriation of factor model respectively. As mentioned in table 3 the KMO and Bartlett’s Tests’ outcomes for all variables are greater than standard 0.6 and 0.5 respectively. These results show enough sampling adequacy and appropriation of factor model because p-value is less than 0.05.

**Regression Analysis Technique**

\[ Y = a + \beta_1 X_1 + \beta_2 X_2 + U \]  
\[ \text{Regression Analysis Technique} \]

Y is the value of the dependent variable (Y), what is being estimated or explained an (an Alpha) is the continuous or intercept. The regression coefficients (or \( \beta_1 \)… \( \beta_2 \) coefficients) correspond to autonomous involvement independent variable to the forecast about dependent variable. \( \beta_1 \) is the slope (beta coefficient) for \( X_1 \), \( X_1 \), a first independent variable which is determining the variance in \( Y \). \( \beta_2 \) is the slope (Beta coefficient) for \( X_2 \), \( X_2 \), a second independent variable that is explaining the variance in \( Y \). U is the uncontrollable factor.
Table 3: KMO and Bartlett's Test

<table>
<thead>
<tr>
<th>Variables</th>
<th>Tests</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organizational Change</td>
<td>KMO</td>
<td>Sampling Adequacy 0.691</td>
</tr>
<tr>
<td></td>
<td>Bhartlett's Test of Sphericity</td>
<td>Approx. Chi Square 391.1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Df 3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sig. 0</td>
</tr>
<tr>
<td>Psychological Contract</td>
<td>KMO</td>
<td>Sampling Adequacy 0.702</td>
</tr>
<tr>
<td></td>
<td>Bhartlett's Test of Sphericity</td>
<td>Approx. Chi Square 633.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Df 6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sig. 0</td>
</tr>
<tr>
<td>Breach of Psychological</td>
<td>KMO</td>
<td>Sampling Adequacy 0.617</td>
</tr>
<tr>
<td>Contract</td>
<td>Bhartlett's Test of Sphericity</td>
<td>Approx. Chi Square 304.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Df 3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sig. 0</td>
</tr>
<tr>
<td>Turnover intentions</td>
<td>KMO</td>
<td>Sampling Adequacy 0.697</td>
</tr>
<tr>
<td></td>
<td>Bhartlett's Test of Sphericity</td>
<td>Approx. Chi Square 324.6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Df 3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sig. 0</td>
</tr>
<tr>
<td>Job Autonomy</td>
<td>KMO</td>
<td>Sampling Adequacy 0.665</td>
</tr>
<tr>
<td></td>
<td>Bhartlett's Test of Sphericity</td>
<td>Approx. Chi Square 171.1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Df 3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sig. 0</td>
</tr>
</tbody>
</table>

To evaluate the influence of organizational change, psychological contract, breach of psychological contract, and job autonomy on turnover intentions, following regression equation was applied or used to analyze the model.

\[
TI = \alpha + OC\beta_1 + PC\beta_2 + PCB\beta_3 + JA\beta_4 + \mu \hspace{1cm} \text{.......................................................... (2)}
\]

\[
JS = \alpha + b_1TI + \mu \hspace{1cm} \text{.......................................................... (3)}
\]

Where

- \(JS\) = Job Satisfaction
- \(\alpha\) = Intercept
- \(b_1TI\) = Intercept for Turnover Intention
- \(\mu\) = Standard Error

Equation 1 shows the general multiple regression model however with the help of equation 2 we will analyze the impact of independent variables on the TI. In the end we will test the correlation between the JS and TI with the help of equation 3. Results of Equation 2.
Table 4: Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.855*</td>
<td>.697</td>
<td>.693</td>
<td>.55411575</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Job Autonomy, Psychological Contract Breach, Organizational Change, Psychological Contracts

The above table no: 4 analyzes the summary of regression model by describing the regression values of dependent variables as well as independent variables. The above-stated table shows positive value of R-square, which proves the strong affiliation of dependent variable towards independent variables, and the values of adjusted R square is also positive which is a good sign.

Above model stepwise shows that there is a strong relationship between variables with each other. According to SPSS-18 version: in the end, predictors, a, and dependent variables b, are preferred set of model.

The results of the model are showing that 69.7% robustness of variables, which is a good symbol, and indication towards research that it will be accepted.

Table 5: ANOVA

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>229.211</td>
<td>4</td>
<td>57.303</td>
<td>186.627</td>
<td>.000a</td>
</tr>
<tr>
<td>Residual</td>
<td>99.789</td>
<td>325</td>
<td>.307</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>329.000</td>
<td>329</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Job Autonomy, Psychological Contract Breach, Organizational Change, Psychological Contracts
b. Dependent Variable: Turnover Intentions

Here in the ANOVA table 5 investigation of variation is being made, which means dependent and independent variables are competing with groups showing the differences in many perspectives. This will be helpful to focus on the joint effect of people in the direction of variables (dependent and independent).

The table 6 describe the coefficient value of the independent and dependent variable. Here the value of beta is positive and is according to standards as well as significance level is near to one or greater than .95. This means that strength is good. These results state about the contribution of each and every variable with each other. Increased in value will enhance contribution with significance. The table 6 states that three independent variables are contributing positively and one is negative, which tells that three independent variables are supporting while one is not supporting and their significance level is at .000, .021, .009, .954 respectively.

Table 6: Coefficients

Table 7: Results of Regression equation 3
The above table no: 7 analyzes the summary of regression model by describing the regression values of dependent variables as well as independent variables. The table 7 shows positive value of R-square, which proves the strong affiliation of dependent variable towards independent variables, and the values of adjusted R square is also positive which is a good sign. Here predictor (constant) is turnover intentions which mean it is the independent variable, while the dependent variable is Job satisfaction. This model stepwise shows that there is a strong relationship between variables with each other. According to SPSS-18 version: in the end, predictors, a, and dependent variables b, are preferred set of model. The results of the model are showing that .905 robustness of variables, which is a good symbol, and indication towards research that it will be accepted.

**Table 8: ANOVA**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>297.814</td>
<td>1</td>
<td>297.814</td>
<td>3132.25</td>
<td>.000&lt;sup&gt;a&lt;/sup&gt;</td>
</tr>
<tr>
<td>Residual</td>
<td>31.186</td>
<td>328</td>
<td>.095</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>329.000</td>
<td>329</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Here in this ANOVA table 8 investigating the variation between turnover intentions (independent) and job satisfaction (dependent) is being made, which states that both variables are competing with groups showing the differences in many perspectives. This will be helpful to focus on the joint effect of people in the direction of variables (dependent and independent).

Here the table 9 explain the coefficient value of the turnover intentions (independent) variable and job satisfaction (dependent) variable. Result tells that beta value is positive and matches with predetermined standards, as well as the level of significance is about to 100.

**Table 9: Coefficients**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>-3.864E-17</td>
<td>.017</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Turnover Intentions</td>
<td>.951</td>
<td>.017</td>
<td>55.967</td>
<td>.000</td>
</tr>
</tbody>
</table>

Which shows the best level of strength and above result tells about the contribution of every variable associated with them. It states that increase in value will increase the strength. In this table, there is only one independent variable with a positive contribution and it is significant at .000 respectively.

**Summary of Results and Hypothesis**
The following figure shows the support of hypothesis, it means which hypothesis are supporting and which hypothesis are not supporting.

**Figure 2**
Conclusion
Job Satisfaction is the debatable issue of every organization, and a lot of budgets is being spent by different organizations on research and developments, to predict the level of job satisfaction. In this regard, research was made to predict the above study variables mediated by turnover intentions. It is found from this research that Organizational change, Psychological contracts, Breach of psychological contracts are significantly and positively related to turnover intentions, which clearly states that said variables are change agents and boosters of intentions towards turnover. Moreover, the mediating variable turnover intention is also positively and significantly related to job satisfaction. This states that people are satisfied with change and are more satisfied through turnover intentions.

Limitations
✓ My study will be limited time wise for the period of 2015-2016.
✓ The study will only be carried out in the commercial banks.
✓ The study will be carried out in the areas of upper Sindh.
✓ Results will not be applicable in other areas of organizational changes and its impacts except the commercial bank.

References

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