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Originally published in Journal of vocational behavior, 64 (1). pp. 150-164 © 2004 Elsevier Inc.

You may cite this version as:

Coyle-Shapiro, Jacqueline A-M. & Neuman, Joel H. (2004). The psychological contract and individual differences : the role of exchange and creditor ideologies [online]. London: LSE Research Online.

Available at: <http://eprints.lse.ac.uk/archive/00000826>

Available online: July 2006

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**Running head: THE PSYCHOLOGICAL CONTRACT AND INDIVIDUAL  
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**The Psychological Contract and Individual Differences: The role of Exchange and Creditor  
Ideologies**

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A previous version of this paper was presented at the annual meeting of the British Academy of Management, Edinburgh, September 2000. We would like to thank the editor and reviewers for their constructive comments on a previous version of this paper.

Coyle-Shapiro, J. & Neuman, J. (2004) Individual Dispositions and the Psychological Contract: The Moderating Effects of Exchange and Creditor Ideologies, Journal of Vocational Behavior, 64: 150-164.

Abstract

The present study examines exchange and creditor ideologies (two dispositional characteristics that are strongly related to exchange relationships) and their moderating effects on the psychological contract. Five hundred public-sector employees were studied over a three-year period. Respondents' were surveyed as to their perceptions of what they believed their employer owed them (e.g., job security, training, involvement in decision making, etc.) and the extent to which these "employer obligations" had been met. In addition, we assessed respondents' perceptions of their own obligations to their employer (e.g., agreeing to work extra hours, volunteering for non-job-related activities, working unpaid hours, etc.) and the extent to which they believed that these "employee obligations" had been fulfilled. The results indicate that creditor ideology related positively to employee perceptions of their obligations to the employer and the extent to which they fulfilled those obligations while exchange ideology related negatively to employee obligations and fulfillment of obligations. Exchange ideology moderated the effects of perceived employer obligations on employee obligations and fulfillment of obligations while creditor ideology moderated the relationship between perceived employer fulfillment of obligations and employee obligations. This article provides preliminary evidence to the benefits of examining the role of individual dispositions in psychological contract research—a previously neglected topic—and discusses the potential implications for the practice of management.

The Psychological Contract and Individual Differences:

The Role of Exchange and Creditor Ideologies

The renewed interest in psychological contracts (i.e., the beliefs about what employees and employers are entitled to receive, and obligated to give, in exchange for each other's contribution; Levinson, Price, Munden, Mandl, & Solley, 1962; Schein, 1965) stems from the view that contemporary business practices have dramatically changed the nature of employment relationships and, with increasing regularity, abrogated implicit social contracts long-held between employees and employers (e.g.; Ettore, 1996; King, 2000; Morrison & Robinson, 1997; O'Reilly, 1994). Consequently, much of this research has tended to focus on the consequences of contract fulfillment or breach on employee attitudes and behavior (Carbone, 1997; Robinson, 1996). Unfortunately, with few exceptions (e.g., Ho, Weingart, & Rousseau, 2000), little work has examined the role of dispositional variables in the psychological contract process. When you stop to consider that the psychological contract is in essence based on an idiosyncratic belief (Rousseau, 1989), dispositional characteristics would seem critical—and antecedent—to the process.

This study explores the relationship between two such dispositional characteristics (exchange and creditor ideologies) that relate strongly to the social exchange process and the formation of psychological contract beliefs. In turn, we will examine how these dispositional characteristics influence the psychological contract process and argue the need for an interactional approach (dispositional and situational) to the study of this topic.

The Psychological Contract Process: The Need for an Interactional Approach

As noted above, psychological contract research has tended to focus on the consequences of breach or fulfillment and this seems justified in that contract fulfillment is associated with

organizational commitment (Coyle-Shapiro & Kessler, 2000) and organizational citizenship behavior (Robinson & Morrison, 1995; Turnley & Feldman, 1999) while contract breach is related to intentions to quit (Coyle-Shapiro & Kessler, 1998; Lewis-McClear & Taylor, 1998; Robinson, 1996; Robinson, Kraatz, & Rousseau, 1994) and neglect of in-role job duties (Turnley & Feldman, 2000). Implicit in these findings are assumptions that employees are motivated to engage in, or withdraw, discretionary (i.e., extra-role) behavior primarily in response to contract fulfillment (relative gratification), or breach (i.e., relative deprivation), respectively, and that all employees respond in the same manner.

Consistent with these assumptions, there is a substantial amount of empirical research related to distributive justice theories demonstrating that resentment, anger, negative work-related attitudes, and counterproductive behaviors are associated with relative deprivation while positive work-related attitudes and behaviors are associated with relative gratification (cf., Adams, 1965; Stouffer, Suchman, DeVinney, Star, & Williams, 1949). Unfortunately, while useful in describing general relationships among these variables, distributive justice theories are of less utility in predicting specific reactions to particular outcomes. For example, using these theories, we are not able to predict: (a) what specific attitudes or behaviors will result in response to a particular contract breach, (b) whether or not individuals will in fact perceive a breach or, if they do, (c) whether or not they will perceive a breach as unjust. Furthermore, distributive justice theories suggest that all individuals will respond in the same manner to the same stimulus situation—asserting the preeminence of situational over dispositional factors in shaping perceptions of, and responses to, deprivation and gratification in social exchange.

Recognizing the limitations of distributive justice theories, researchers turned their attention to the impact of, and reactions to, the process used to determine those

outcomes/allocations (i.e., procedural justice; Thibaut & Walker, 1975) as well as the character (i.e., interactional justice; Bies & Moag, 1986) and content (i.e., informational justice; Greenberg, 1993) of the interpersonal interactions within which the social exchange takes place. It was quickly discovered that individuals are not only sensitive to the outcomes they receive but, just as importantly (maybe even more importantly), to the fairness of the procedures used to determine those outcomes, and the character of those interactions. Drawing lessons from these evolving theories (Cropanzano & Greenberg, 1997), psychological contract theory and research has shifted its attention from the outcomes of the exchange relationship *per se* to the consideration of the nature and content of the exchange process. For example, Morrison and Robinson (1997) suggest that emotional reactions to contract violations result from a cognitive appraisal of events leading up to and including the breach and there is empirical support for the moderating effects of procedural justice on the relationship between contract violation and exit (Turnley & Feldman, 1999). Furthermore, Takeuchi, Tekleab and Taylor (2000) found that organizational interventions designed to enhance perceptions of procedural justice resulted in significant reductions in employee perceptions of contract violation.

As suggested above, in examining behavioral reactions to breach or fulfillment of the psychological contract, existing empirical research begins from the position that it is the discrepancy between perceived obligations and fulfillment or the degree to which obligations have been fulfilled that provides the motivation for individuals to reciprocate (consistent with the original work of Adams, 1965). Drawing on Gould's (1979) argument that exchange frameworks fail to consider the effects of employee expectations regarding future inducements, Coyle-Shapiro (2002) finds empirical support for the independent effects of perceived employer obligations and the fulfillment of those obligations on employees' reported citizenship behavior.

Therefore, employees may be motivated to reciprocate the employer based on the fulfillment of obligations as well as the anticipation of future inducements.

Thus far, our discussion has focused on situational factors but, as noted by Rousseau (1989), the psychological contract is in essence based on an idiosyncratic belief. In the social justice literature, Cropanzano (1993) expresses a similar sentiment when he observes that “justice” is in the eye of the beholder. If we are to fully understand the dynamics of the contracting process, we must consider what individuals bring to the situation.

#### Individual Differences and the Psychological Contract

Despite our long held awareness of the importance of studying both person and situation, and calls for such research as relates to the psychological contract (Ho et al., 2000; Turnley & Feldman, 1999), the role of individual difference variables in exchange relationships has received relatively little attention, with the exception of some work pertaining to the construct of equity sensitivity. According to Huseman, Hatfield and Miles (1987), "individuals react in consistent and individually different ways to perceived equity and inequity because they have different preferences for equity" (p. 223). Therefore, it stands to reason that any dispositional characteristic that sensitizes an individual to the presence (or absence) of equity in social exchange (e.g., equity sensitivity; Huseman, Hatfield, & Miles, 1985; Huseman et al., 1987) should play an important role in the psychological contract process. Despite this theoretical logic, the role of equity sensitivity in affecting an individual's perception of contract breach—or how an individual responds to that breach—has not received empirical support thus far (e.g., Ho et al., 2000). We believe that one explanation for this lack of empirical support relates to the nature of the equity sensitivity construct as a general tolerance to equity and inequity as opposed

to a more specific (or proximate) disposition toward, and behavioral response to, aspects of social exchange in work settings (i.e., employee and employer obligations).

### Exchange Ideology

While equity sensitivity focuses on an individual's overall tolerance for equity/inequity, exchange ideology captures the degree to which an individual's work effort is contingent upon perceived organizational treatment; i.e., it is a dispositional orientation reflecting an individual's expectation for the person-organization exchange (Witt, 1991). Individuals with a strong exchange ideology will work hard if treated well or fairly whereas individuals with a weak exchange ideology will continue to work hard even if they perceive themselves as being poorly or unfairly treated.

Because of different exchange ideologies, benevolents (individuals who are more tolerant of underreward; Huseman et al., 1985; Miles, Hatfield, & Huseman, 1989) have an input-focused exchange ideology; equity sensitives have a reciprocal-focused exchange ideology whereas entitleds (those who are more tolerant of overreward; Huseman et al., 1985; Miles et al., 1989) have an outcome-focused exchange ideology. Consequently, we suggest that exchange ideology will be different amongst the three groups; each group will evaluate their relationship with the organization regarding the balance between employee and organizational contributions.

The empirical evidence suggests that exchange ideology moderates the relationship between perceived organizational support and outcomes such as, absenteeism (Eisenberger, Huntington, Hutchison, & Sowa, 1986), and organizational citizenship behavior (Witt, 1991). Therefore, it is the interaction between an employer's behavior and an individual's exchange ideology that shapes the degree to which individuals reciprocate. Individuals may engage in reactive reciprocation for present inducements and proactive reciprocation based on the



anticipation of future inducements (Coyle-Shapiro, 2002). Consequently, the strength of an individual's exchange ideology may influence how an individual responds both to present and future treatment by the employer. Specifically, we hypothesize that exchange ideology will moderate the effects of perceived employer obligations and the fulfillment of those obligations on employee reciprocity so that the relationship will be stronger for those individuals with a high exchange ideology.

Exchange ideology may also have a direct effect on the degree to which employees engage in reciprocation. Recent empirical work demonstrates that benevolents are more likely to engage in organizational citizenship behavior than entitlements (Blakely, Andrews, & Moorman, 2001). This suggests that exchange focused dispositional factors may influence how individuals view the exchange as well as their behavior within the exchange relationship. Individuals with a high level of exchange ideology focus on what they receive, prefer high outcomes for themselves, and feel that the organization is in their debt. As a result, these individuals are more likely to think the organization "owes" them and are more likely to hold weaker obligations to the employer and be less likely to fulfill those obligations compared to individuals with a low level of exchange ideology. Therefore, we would expect exchange ideology to influence what individuals perceive as their obligations to the employer and the extent to which they fulfill those obligations.

Hypothesis 1a: Exchange ideology relates negatively to employees' obligations to the employer and the fulfillment of those obligations

Hypothesis 1b: Exchange ideology moderates the relationship between perceived employer obligations and the fulfillment of those obligations and employees' obligations and the fulfillment of those obligations. The nature of this effect is such that the

relationship is stronger for individuals who have a high exchange ideology as compared to individuals who have a low exchange ideology.

### Creditor Ideology

An individual's creditor ideology reflects a dispositional orientation towards the giving of greater value than that received. As Eisenberger, Cotterell and Marvel (Eisenberger, Cotterell, & Marvel, 1987) note, "partners may differ in their readiness to reciprocate benefits on the basis of ideologies concerning the most effective ways to strengthen exchange relationships" (p. 743). Therefore, creditors prefer to have others in their debt and this is accomplished by repaying a partner with a greater amount of help than that previously received (Greenberg & Westcott, 1983). Two laboratory experiments, using students, support the proposition that individuals rated high in creditor ideology returned greater help than they had received (Cotterell, Eisenberger, & Speicher, 1992; Eisenberger et al., 1987). As noted by Cotterell et al. (1992), creditors (those individuals scoring high on creditor ideology) are more likely to be less risk averse in responding generously to others as a way of strengthening the relationship. In the employment relationship, creditors would be more likely to invest in the relationship through increasing their perceived obligations to their employer and fulfilling those obligations to a greater extent.

Relying on equity theory, Robinson and Morrison (1995) argue that within a psychological contract, employees are expected to match the perceived contract behavior of their employer. However, creditors are more likely to 'over match' (i.e., over reciprocate) the behavior of their employer due to a preference to have others in debt rather than experiencing the felt discomfort of indebtedness. Given this, an individual's creditor ideology will moderate the relationship between perceived employer obligations and fulfillment and employees' reported

obligations to their employer and the extent to which they fulfill those obligations. The following two hypotheses explore the role of creditor ideology in shaping an employee's view of their side of the psychological contract:

Hypothesis 2a: Creditor ideology relates positively to employees' perception of their obligations to an employer and the fulfillment of those obligations.

Hypothesis 2b: Creditor ideology moderates the relationship between employer obligations and the fulfillment of those obligations on employee reciprocity. The relationship is stronger for individuals with a low level of creditor ideology than for individuals with a high level of creditor ideology.

## Method

### Procedure and Sample

The data used here are part of a broader study on the psychological contract. Participants were surveyed three times over a three-year period. The response rate of the first two surveys was about 30%. A sub-sample of 1400 employees was randomly selected from the respondent sample of 5900 at time 2. Of these, 660 responded to the time 3 survey yielding a response rate of 47%. The number of employees who responded to the survey at time 1, the follow-up survey 30 months later, and the third survey 36 months later was approximately 500. Only those participants who completed all three surveys were included in the analysis. The respondent sample was 35.6% male with an average age of 43 years and a mean job tenure of 6.71 years. 97.4% of respondents were working on a full-time basis, 62.3% were trade union members and, with respect to job categories, the sample consisted of teachers (26.9%), fire-fighters (6.7%), social workers (6.3%), engineers (3.8%), other professionals (13.7%), administrators (9.5%),

technicians (0.8%), manual laborers (1.4%), supervisors (8.5%), middle managers (11.1%), senior managers (5.1%) and others (6.3%).

### Measures

Variables were measured at three different points in time. At time 1, we captured employee perceptions of employer obligations and the extent to which those obligations had been fulfilled. At time 2 (30 months after the initial survey), we measured employee perceptions of their obligations to the employer and the extent to which they fulfilled those obligations and six months later (time 3) we measured exchange and creditor ideologies.

Employer obligations. At time 1, respondents were asked to indicate the extent to which they believed their employer was obligated to provide a range of items. Participants were provided with a 5-point Likert scale ranging from (1) 'not at all' to (5) 'a very great extent' (in addition to a 'not owed/not sure' category) along with a list of employer obligations adapted from Rousseau (1990). These obligations included, for example, long term job security, good career prospects, up to date training and development, support to learn new skills, the opportunity to do interesting work, freedom to do job well, opportunity to be involved in decision making, information on important developments, fair pay for the responsibilities in the job and fair pay compared to employees doing similar work in other organizations.

Employer fulfillment of obligations. Respondents were asked to indicate the extent to which they in practice had been provided with the same list of employer obligations at time 1.

Employee obligations. At time 2, employees were asked to indicate the extent to which they believed they owed their employer a range of items. Participants were provided with a 5-point Likert scale ranging from (1) 'not at all' to (5) 'a very great extent' (in addition to a 'not owed/not sure' category) along with a list of employee obligations. The twelve employee

obligations included, for example, work extra hours when necessary, volunteer to do tasks that are not part of the job, look for better ways of doing the job, accept a transfer to a different job in the organization, look for ways to improve the way things are done in the department/work area, flexible in working hours, work unpaid hours to finish a task, look for ways to save costs and adapt to changes in the way the job is done and make an effort to keep abreast of current developments in the organization.

Employee fulfillment of obligations. Respondents were asked to indicate the extent to which they in practice fulfilled those obligations at time 2.

Exchange ideology. At time 3, exchange ideology was measured with the five-item scale developed by Eisenberger, Huntington, Hutchison and Sowa (1986). The items included ‘an individual’s work effort should depend partly on how well the organization treats him or her’ and ‘an individual who is treated badly by the organization should lower his or her work effort’. A 7-point scale was used ranging from (1) ‘strongly agree’ to (7) ‘strongly disagree’.

Creditor ideology. At time 3, creditor ideology was measured with three items from a scale developed by Eisenberger, Cotterell and Marvel (1987). A sample of the items include ‘If an employer does something for you, you should do something of greater value for them’ and ‘If an employer helps me out, I feel no obligation to do something in return’. A 7-point scale was used ranging from (1) ‘strongly agree’ to (7) ‘strongly disagree’ (refer to Table 1 for all scale reliability coefficients).

### Analysis

The hypotheses were tested using hierarchical regression analysis. The control variables were entered in step 1. These included gender, age, trade union membership, work status (whether individuals were employed on a part-time or full-time basis), and job tenure to reduce

the possibility of spurious relationships based on unmeasured variables. We entered the two dimensions of the psychological contract (perceived employer obligations and fulfillment of those obligations) in step 2. To examine the unique contribution, if any, of the individual difference variables, we entered exchange ideology and creditor ideology in step 3, followed by the interaction terms in step 4. The interaction terms are likely to be highly correlated with the variables from which they were created. In order to reduce the multicollinearity associated with the use of interaction terms, the independent variables were centered around zero before creating the interaction terms (Aiken & West, 1991).

### Results

Table 1 presents the means, standard deviations and intercorrelations. The alpha coefficients of the variables ranged from .71 to .95.

**Comment [JHN1]:** I don't see the scale reliabilities. Am I missing something?

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Insert Table 1 about here  
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Hypothesis 1a predicts that exchange ideology is negatively related to employee obligations and the fulfillment of obligations. As shown in Table 2, exchange ideology is negatively related to employee obligations ( $\beta = -.15, p < .01$ ) and the fulfillment of obligations ( $\beta = -.12, p < .01$ ). Therefore, hypothesis 1a is supported.

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Insert Table 2 about here  
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Hypothesis 1b predicts that exchange ideology moderates the relationship between employer obligations and fulfillment of those obligations on employee obligations and fulfillment of obligations. The results indicate that exchange ideology moderates the effect of perceived employer obligations on employee obligations ( $\beta = .09, p < .05$ ), and employee fulfillment of their obligations ( $\beta = .13, p < .01$ ). The nature of the interaction was determined by

plotting the relationship between employer obligations and employee fulfillment of obligations at high and low levels of exchange ideology (i.e. using one standard deviation above and below the mean). Figure 1 demonstrates that there is a stronger relationship between employer obligations and employee fulfillment of obligations when exchange ideology is high. When exchange ideology is low, the mean score of employee fulfillment of obligations is 3.84 (for low employer obligations) and 3.99 (for high employer obligations). When exchange ideology is high, the mean score is 3.49 (for low employer obligations) and 3.95 (for high employer obligations). Surprisingly, exchange ideology did not moderate the relationship between perceived employer fulfillment of obligations and employee obligations and fulfillment of obligations.

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Hypothesis 2a predicts that creditor ideology is positively related to employee obligations and fulfillment of obligations and the data support this ( $\beta=.24$ ,  $p<.01$  for employee obligations and ;  $\beta=.17$ ,  $p<.01$  for employee fulfillment of obligations). Thus, employees with a high creditor ideology are more inclined to make a positive contribution to the exchange relationship.

Hypothesis 2b predicts that creditor ideology will moderate the relationship between employer obligations and inducements on employee obligations and fulfillment. Creditor ideology moderates the relationship between perceived employer fulfillment of obligations and employee obligations ( $\beta= -.13$ ,  $p<.01$ ) but does not moderate the relationship between perceived employer fulfillment of obligations and employee fulfillment of obligations. As hypothesized, the relationship between perceived employer fulfillment of obligations and employee obligations is stronger for employees with a low creditor ideology than for employees with high creditor ideology. When creditor ideology is low, the mean score of employee obligations is 3.05 (for low employer fulfillment of obligations) and 3.47 (for high employer fulfillment of obligations).

When creditor ideology is high, the mean score of employee obligations is 3.58 (for low employer fulfillment of obligations) and 3.67 (for high employer fulfillment of obligations).

The inclusion of exchange ideology and creditor ideology explain unique variance in employee obligations and fulfillment above that accounted for by the situational determinants (i.e. perceived employer behavior). Specifically, the direct effects of the individual difference variables explain a further 7%, and 4% in the dependent variables respectively ( $\Delta F$  18.96,  $\Delta R^2$  .07,  $p < .01$  for employee obligations and  $\Delta F$  10.62,  $\Delta R^2$  .04,  $p < .01$  for fulfillment of obligations). Furthermore, the interaction terms explain additional variance in employee obligations ( $\Delta F$  3.38,  $\Delta R^2$  .03,  $p < .01$ ) and fulfillment of obligations ( $\Delta F$  2.88,  $\Delta R^2$  .02,  $p < .05$ ).

### Discussion

Although the importance of individual dispositional characteristics has long been recognized in industrial and organizational psychology, such variables have not been incorporated in any systematic way into the psychological contract as a framework for understanding the exchange relationship between the employee and employer. Utilizing such a framework, the present study provides preliminary support for the benefits of this type of approach by demonstrating that some individuals are predisposed to contributing more to the relationship with their employer than others and to respond differentially to situational factors; such as, employer obligations and fulfillment of those obligations.

The unique contribution of exchange and creditor ideologies, in explaining employee outcomes, highlights the importance of individual dispositions in understanding organizational behavior. Furthermore, this finding suggests that the current focus of the psychological contract research on the employer as the route to understanding employee behavior may be limited and inconsistent with contemporary theory and practice in organizational settings. As noted by



Greenberg and Baron (Greenberg & Baron, 2000), "...most experts in the field of OB believe that *both* the person and the situation play roles in determining behavior in organizations" (italics in the original, p. 98). In short, while we recognize that situational factors are important determinants in shaping employee behavior, individual differences constitute another important element.

Our results extend research on exchange and creditor ideologies in two ways. First, the two ideologies seem to influence what employees feel obligated to contribute and what they contribute to the exchange relationship. In other words, individuals with a strong exchange ideology are more likely to pay attention to the outcomes they receive from the exchange whereas individuals who are creditors are predisposed to focusing on what they can give in an exchange relationship. Second, given that a distinctive feature of the psychological contract is its inclusion of anticipated inducements (Coyle-Shapiro, 2002), our findings suggest that exchange ideology may not only moderate the effects of present treatment (Eisenberger et al., 1986; Witt, 1991) but also the effects of anticipated employer treatment on what employees contribute to the exchange. Together, these findings qualify previous psychological contract research by highlighting that employees might not react in a similar way to perceived employer obligations and the fulfillment of those obligations. Within exchange relationships, individuals with a high level of exchange ideology will pay particular attention to what their employer is obligated to provide and thus make their contributions contingent upon the potential inducements of the employer. Individuals with a high level of creditor ideology will 'over match' the inducements provided by the employer as they subscribe to the belief of repaying to a greater amount than previously received.

In interpreting the findings of this study, the limitations must be considered. Although multiple measurement occasions were used, this would reduce but not eliminate all common method bias as all of the variables were assessed using survey measures, which may have inflated the relationships observed. Spector (1987) argues that concerns about common method bias are largely unwarranted and have not been empirically substantiated. We measured exchange ideology and creditor ideology six months subsequent to the measurement of the dependent variables and three years subsequent to the measurement of the independent variables. However, as noted by Skarlicki, Folger & Tesluk (1999), personality traits are stable over time and a significant time lag may underrepresent the significance of the results. Given that the components of our interaction terms were measured three years apart, our findings may indeed be conservative. A related limitation is that no account was taken of the potential change in perceived employer obligations and inducements from time 1 to time 2 when the dependent variables were measured. If the terms of the psychological contract have changed, this may have introduced a measurement error into the results. Capturing the terms of the psychological contract and the dependent variables at different measurement occasions is common in psychological contract research (Robinson, 1996; Robinson et al., 1994). A final limitation relates to the modest interaction effects (2-3%). However, McClelland and Judd (1993) in a review of moderator effects observe that as moderator effects are so difficult to detect, explaining 1% of the variance should be considered important with most field study interactions accounting for 1-3% of the variance.

Future research is needed to replicate these findings on different samples with smaller time lags between measurement occasions. A number of additional avenues exist for future research. First, the conceptual similarity between equity sensitivity, exchange ideology, and

creditor ideology warrant further examination. We would hypothesize that individuals who are classified as benevolent would have a high creditor ideology and thus prefer to have others in their debt while entitlements would have low creditor ideology as these individuals are more focused on the outcomes they receive and hence would be less attentive to their degree of indebtedness. Second, a clearer perspective on the usefulness of exchange and creditor ideologies as exchange oriented dispositional factors with additional empirical work investigating the relationship between these dispositions and other important outcomes such as absenteeism, turnover and negative work behaviors is needed. A final avenue for future research is to examine the value of exchange and creditor ideologies in how managers, as employer representatives view and behave in the exchange relationship with employees. Incorporating exchange related dispositions with employee behavior would provide an interactional approach to understanding the employer's perspective to the psychological contract.

In conclusion, we believe that the findings of this initial research effort suggest that psychological contract research and practice may benefit from the inclusion of the employee's perception of—and predisposition to react to—the social exchange process in general and the psychological contract in particular.

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TABLE 1. Descriptive statistics and correlations

	Mean	S.D	1	2	3	4	5	6	7	8	9	10	11
1. Gender T <sub>1</sub>	0.63	0.48											
2. Trade union membership T <sub>1</sub>	0.62	0.49	-.11										
3. Age T <sub>1</sub>	42.9	8.60	.00	.17									
4. Work status T <sub>1</sub>	0.97	0.16	-.12	.10	-.07								
5. Job tenure T <sub>1</sub>	6.68	6.09	-.24	.23	.21	-.01							
6. Perceived employer obligations T <sub>1</sub>	4.09	0.47	.04	.11	-.03	.04	.01	(.82)					
7. Perceived employer fulfillment T <sub>1</sub>	3.05	0.60	.09	-.04	.06	-.02	.00	.01	(.85)				
8. Exchange ideology T <sub>3</sub>	3.28	1.09	-.12	.05	-.08	.02	-.04	.09	-.13	(.73)			
9. Creditor ideology T <sub>3</sub>	4.02	1.13	-.07	-.01	.06	.00	.08	.00	.11	.04	(.71)		
10. Employee Obligations T <sub>2</sub>	3.47	0.60	.00	-.07	.02	-.05	-.10	.03	.27	-.10	.25	(.84)	
11. Employee Fulfillment T <sub>2</sub>	3.84	0.62	.21	-.02	.09	-.04	-.21	.22	.15	-.09	.17	.54	(.82)

Correlations > .12 are statistically significant at  $p < .01$ . Correlations > .09 are statistically significant at  $p < .05$ .

Alpha coefficients are in parentheses

Table 2. Hierarchical regressions predicting employee obligations and fulfillment of obligations

Predictor	<u>Employee Obligations T<sub>2</sub></u>				<u>Employee Fulfillment of obligations T<sub>2</sub></u>			
	1	2	3	4	1	2	3	4
Step 1:								
Gender (F=1, M=0) T <sub>1</sub>	-.04	-.08	-.09	-.09	.16**	.13**	.12**	.11*
Age T <sub>1</sub>	.05	.03	.00	.01	.12**	.13**	.12**	.12**
Work status T <sub>1</sub>	-.05	-.05	-.05	-.04	-.03	-.04	-.04**	-.02
Job tenure T <sub>1</sub>	-.12**	-.13**	-.14**	-.13**	-.19**	-.20**	-.21**	-.19**
Trade union membership T <sub>1</sub>	-.05	-.05	-.04	-.05	.04	.02	.03	.02
Step 2:								
Employer obligations T <sub>1</sub>		.06	.07	.08		.20**	.21**	.23**
Employer fulfillment T <sub>1</sub>		.27**	.23**	.24**		.12**	.09*	.10*
Step 3:								
Exchange ideology T <sub>3</sub>			-.15**	-.15**			-.12**	-.12**
Creditor ideology T <sub>3</sub>			.24**	.24**			.17**	.17**
Step 4								
EI * Employer fulfillment				.05				.02
EI * Employer obligations				.09*				.13**
CI * Employer fulfillment				-.13**				-.05
CI * Employer obligations				-.02				-.06
F	2.00	6.62**	9.73**	7.93**	8.12**	10.04**	10.29**	8.14**
Change in F	1.82	18.01**	18.96**	3.38**	7.72**	13.69**	10.62**	2.88*
Change in R <sup>2</sup>	.02	.08	.07	.03	.08	.06	.04	.02
Adjusted R <sup>2</sup>	.01	.08	.15	.17	.08	.13	.16	.18

\*\* p ≤ .01 \*p ≤ .05 + p ≤ .10

Work status – 1= full-time, 0= part-time

Trade union membership 1= member, 0= nonmember

Figure Caption

Figure 1. Relationship between employer obligations and employee fulfillment of obligations as a function of exchange ideology.

