

**PSYCHOLOGICAL CONTRACT VIOLATION AND EFFORT
WITHHOLDING: MEDIATING ROLE OF WORK CONDITIONS
AMONG SMEs IN LAGOS**

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ABSTRACT: This study examined the influence of psychological contract violations on employee effort withholding behaviours while considering the mediating roles of conditions of work effectiveness among selected workers of SMEs operating in the Lagos metropolis, Nigeria. A psychological contract breach can result in changes in employee behaviour, commitment and obligation toward the organization. Based on the social exchange theory of George Homan, this study employs a mixed design of ex-post-facto and cross-sectional survey techniques to collect data from 426 employees across some selected SMEs sampled for the study. The findings revealed a negative relationship between psychological contract violation variables and effort-withholding behaviours. It was established that because the psychological contract is grossly unmet (i.e. very low), workers engaged themselves in a variety of effort-withholding behaviours. Specifically, aptly mediated by the condition of work effectiveness, work environment, compensation and job characteristics contract violations accounted for 42.4%, 51.8% and 13.2% of the observed variance in work effort withholding behaviours among the sampled workers. It was also established that there were significant gender and age differences in effort withholding behaviours: effort withholding was higher among young adults, middle-aged and older females than their male counterparts. The findings in this present study underscored the much-taunted, perceived vibrancy and resilience of middle-aged female employees in many organizations in Nigeria in recent times.

Keywords: Psychological Contract, Effort Withholding, Dysfunctional Behaviours, Optimal Functioning.

INTRODUCTION

The increased growth of Small and Medium Scale Establishments (SMEs) in the Nigerian emerging economy represents a significant development toward national development (Akinbode, 2018). SMEs in Nigeria face challenges such as insufficient access to financing, insufficient infrastructure, weak policies to support and protect SMEs, high cost of operations, particularly electricity, local government levies and taxes. As a result, entrepreneurs of various SMEs have to contend with massive growing scarce resources, and how to maintain competitive pay and benefits practices to protect their investment (Akinbode, 2018). SMEs in Lagos, Nigeria, are contributing nearly 50% of Nigeria's GDP and account for over 80% of employment in the country and are forecasted to account for nearly 489.5% of GDP by 2024. Lagos state houses the highest number of SMEs in the country (SME Industry Report, 2023). SMEs generated over 59million jobs as of

December 2017, with 5% of those jobs created by SMEs, out of which an estimated figure of over 3million micro-businesses are operating in Lagos metropolis alone (National Bureau of Statistics, 2017; SME Industry Report, 2023).

Despite the seeming growing performance of the SMEs to Nigeria's GDP, society has been inundated with pervasive cases of many SME organizations unable or willing to fulfil mutual contractual obligations with their employees thereby creating an army of resentful and dysfunctional workers who are ready to undermine the integrity of such organisations at any opportunity (Akinbode, 2013). Psychological contract breach and violation can result in changes in employee behaviour, commitment and obligation toward the organization (Robinson, Kraatz & Rousseau, 1999; Kickul, 2001). This happens because most workers form a strong and long-lasting psychological bond with their company, which is founded on a pattern of expectations about what the company should and must supply for them (e.g., Rousseau, 1995). Strong emotional reactions may result if, for whatever reason, the organization is unable or unwilling to meet these commitments and expectations (e.g., Schalk & Freese, 1993; Ferris, Hochwarter, Buckley, Harrell-Cook & Frink, 1999; Bennett & Naumann, 2004). Mutual duties are the focus of the employer-employee relationship, according to the world's best practices (Anders & Schalk, 1998). Although these reciprocal duties are partially documented in the legal form of employment contracts, they are primarily unspoken, secretly held, and rarely discussed. What is the so-called psychological contract exactly? A psychological contract, in its broadest sense, is the sum of the expectations that each party to an encounter holds (Baker, 1997).

Employee behaviour, dedication, and duty to the company may change because of psychological contract violations and breaches (Robinson, Kraatz & Rousseau, 1999; Kickul, 2001). The notion has become an analytical framework for examining the effects that changes in employment may have on people (Guest, 2001). The psychological contract typically includes both real and abstract elements, suggesting elements of the working relationship that extend beyond the conditions specified in formal contracts (Anderson & Schalk, 1998; Rousseau & Schalk, 2000). The psychological contract is a distinct and individualized collection of "...beliefs regarding reciprocal obligations" (Rousseau, 1990; Ferris, Hochwarter, Buckley, Harrell-Cook & Frink, 1999; Bennett & Naumann, 2004) that are based on an individual's perception that an employer has agreed to certain obligations in exchange for an employee's contributions to the organization (Turney & Fiedman, 2000).

Notably, Bennett & Naumann (2004) identified four types of effort withholding behaviour at work: Job Shirking, Job neglect, social loafing and Free riding. Shirking and job neglect, the first two types of withholding effort, centre on a performance setting in which a single person works alone. An increase in the propensity to exert less effort when presented with an incentive to do so is known as "shifting," a phrase that originated in the economics literature (Jones, 1984; Leibowitz & Tollison, 1980). Shirking happens when an employee decides that they can create extra "leisure time" and that doing so won't have any negative consequences. Job neglect, or the propensity for workers to focus on interests outside of work and so passively allow working conditions to worsen, is the second type of withholding effort that takes place in an individual performance setting. An example of job neglect might be someone who manages a personal eBay auction portfolio during work hours. Recently, this type of work-related neglect has been dubbed "cyberloafing" (Lim,

2002). It seems that this kind of work negligence is common. According to a recent survey, employees use the Internet for non-work-related purposes between 30 and 40 per cent of their working hours (Verton, 2000). Because the nature of the focused activity makes it impossible for others to evaluate individual contributions, social loafing is a tendency to minimize effort that occurs in a collective setting (Kerr & Bruun, 1983).

According to Karau and Williams (1993), who conducted a meta-analytic evaluation of social loafing studies, the phenomena has been found in activities that include cognitive (like brainstorming), physical (like screaming and rope pulling), evaluative (like performance ratings), and perceptual (like computer simulations). Free riding is the term used to describe social loafing that happens when an individual can receive some benefit from the group without bearing a fair share of the costs involved in producing that benefit (Albanese & Van Fleet, 1985; Olson, 1965). Karau and Williams (1993) identified several factors that increase the likelihood that social loafing will occur (e.g., Gagne & Zuckerman, 1999; George, 1992). Students will be aware that group projects frequently suffer from this issue. The setting is favourable for free riders when each group member receives the same grade from the evaluation of a group project, regardless of their contributions (Brooks & Ammons, 2003). Free riding is also likely to occur in organisations when group members receive recognition or rewards collectively. The free rider enjoys the advantage without paying a fair share of the expenses incurred to obtain it since they continue to participate in whatever "reward" the group receives (e.g., Albanese & Van Fleet, 1985). It makes economic sense to withhold effort when the reward is indivisible and may be earned through the labour of others.

To determine the reasons behind employees' lack of effort, an increasing amount of study on organisational behaviour has been done (Albanese & Van-Fleet, 1985; Karau & Williams, 1993, 1997; Kidwell & Bennett, 1993, 2001; Kidwell & Robie, 2003; Miles & Klein, 2002). Withholding effort at work can take many different shapes. These forms differ regarding either (a) the performance context in which the withholding of effort occurs (e.g., an employee working alone or in a workgroup, thereby shirking or engaging in job neglect) or (b) the employee motivation behind the withholding of effort. Despite the various attempts from the previous study to study the various antecedent factors behind employee effort withholdings, no attention has been directed at conditions of work effectiveness as a formidable moderating factor. Therefore, in this paper, the moderating influence of conditions of work effectiveness of employee effort withholding among selected SME workers operating in Lagos metropolis, Nigeria was investigated using established measures.

Statement of Problem

Experiences of psychological contract breach have been associated with a range of negative behaviours (Deery, Iverson & Walsh, 2006). When the organization is unable or unwilling to fulfil mutual expectations and obligations in any employee-employer relationship, it is an open invitation to all manners of dysfunctional behaviours.

Usually, the behaviours and attitude changes that follow this feeling have grave implications for employees' productivity, job performance, organisational commitment and job satisfaction.

Specifically, violation of psychological contracts by employers and the conditions that are created by these perceived failing obligations in the minds of the employees make them often slip into mild to serious psychological and physiological disorders with grave consequences for optimal functioning and organisational performance. Psychological contract breach can lead to negative emotions, attitudes, and dysfunctional behaviours in the workplace, which may include anger, resentment, a sense of injustice, dissatisfaction, depression, anxiety and increased stress and burnout. The decreased job satisfaction and engagement will eventually lead to decreased trust, decreased loyalty, negative emotion (i.e., Negative affect), emotional effort, and emotional dissonance which eventually leads to decreased performance and increased employee turnover. Since psychological contracts are based on trust, breaking them can generate intense emotional responses and a sense of betrayal (Robinson & Rousseau, 1994). However, less serious infractions also have repercussions, such as decreased trust and job satisfaction (Robinson & Rousseau, 1994), decreased organizational citizenship behaviour (Robinson & Morrison 1995), higher turnover (Guzzo et al., 1994; Robinson & Rousseau, 1994 Schalk, et al, 1995), and less commitment to the organization (Guzzo et al., 1994). It is noteworthy that following a violation, the psychological contract becomes more transactional (Robinson et al., 1994). While previous studies explored psychological contract breaches, the moderating role of work conditions in SMEs remains unexplored. Thus, this study examined the relationship between psychological contract violations and effort-withholding behaviours, emphasizing the mediating role of work conditions among Lagos SME workers.

Objective of the Study

The study sought to achieve the following objectives:

1. To examine the relationship between psychological contract breaches and employee emotional disorders (i.e., observed workplace emotional exhaustion, negative effects, etc.).
2. To investigate the influence of psychological contract violation on employee experience of emotional labour (i.e., emotional effort, emotional dissonance).
3. To establish the strength of the relationship between employee turnover intention and perceived psychological contract breach variables.

LITERATURE REVIEW

It is easy to trace the conceptual history of the psychological contract. Numerous authors in the fields of work and organizational psychology, as well as more broadly in the management sciences, have depicted the many and deeply ingrained changes to working relationships between employers and employees over the past 20 years (see, for example, Howard, 1995; Herriot & Anderson, 1997; Robinso, Kraatz, & Rousseau, 1994; Robinson & Roussea, 1994; Rousseau & Wade-Benzoni, 1995; Stiles, Gratton, Truss, Hop-Hailey & McGovern, 1997; Herriot, Mannin & Kidd, 1997; Anderson & Schalk, 1998; Cavanaugh & Noe, 1999; Nelson, Tonks & Weymouth, 2006). The term was first used by Argyris (1960), although in a more limited sense than it is used today. In recent years, critical commentaries have questioned whether breaching the psychological contract has implications for employee attitude and behaviour and, ultimately, organizational performance (Pate & Martin & McGoldrick, 2003; Bader, Bader, Rousseau, Schuster, 2022; Cross & Swart,

2022; Topa, Aranda-Carmena & De-Maria, 2022). The psychological contract has grown in popularity as an analytical framework for analysing the impact that changes in employment can have on individuals (Guest 2001). It is based on an individual's perception that an employer has agreed to certain obligations in return for an employee's contributions to the organization (Turnley & Fieldman, 2000). A distinct subjective collection of "... beliefs regarding reciprocal obligations" is known as the psychological contract. Rousseau (1990:390). Incorporating concrete and abstract concepts, the psychological contract indicates characteristics of the job relationship, which go beyond the parameters stated in formal agreements (Anderson & Schalk, 1998; Rousseau & Schalk, 2000; Nelson, Toks & Weymouth, 2006; Coyle-Shapiro, Pereira, Doden, Chang, 2019; Bankins, Griep, Hansen, 2020; Bader, Bader, Rousseau, Schuster, 2022).

Robinson, Kraatz and Rousseau (1994) examined the experiences of graduates in their first job and commitment developments in the psychological contract. They found over time, these employees felt the obligations of the organisations towards them increased, while their obligations decreased (Anderson & Schalk, 1998). Specifically, more than half of the employees followed in their first job reported one or more violations of their psychological contract (Robinson & Rousseau, 1994). A violation of the psychological contract occurs when an employee experiences a discrepancy between the actual fulfilment of obligations by the organization, and the promises previously made about these obligations (Robinson & Rousseau, 1994; Guzzo et al., 1994; Schalk et al., 1995 Anderson & Schalk, 1998; Remann & Guzy, 2017). However, the degree of experienced violation depends on the type of violation (i.e. transactional contract violation, relational contract violation, Job characteristics contract violation, work environment contract violation, compensation contract violation, etc.), the degree of the discrepancy, and whether the organisation is held responsible for the violation (McFarlan, Shore and Tetrick, 1994). Because psychological contracts are formed based on trust, the violation may lead to strong emotional reactions and feelings of betrayal. In line with affective events theory (Weiss & Cropanzano, 1996), feelings of contract violation are associated with lower levels of well-being and higher levels of burnout, as permanent negative emotions have an impact on employees' psychological health.

Research has suggested that those who withhold effort from their jobs passively through job neglect believe that the options of selecting more active responses to being unhappy with their work environment (e.g., leaving the organization, complaining to a supervisor) are either too risky or of no use (Withey & Cooper, 1989). Kidwell and Bennett (2001) found that employees were less likely to neglect their jobs if they perceived that their bosses exhibited expertise and consideration. Research on leader-member exchange (e.g., Sparrowe & Liden, 1997) has suggested that employees have expectations about what their supervisors should do in exchange for their job effort. Employees with supervisors who do not provide what is expected (e.g., expertise, consideration) are likely to exhibit greater levels of job neglect.

According to Karau and Williams (1993), several factors increase the likelihood of social loafing. In general, their findings show that social loafing is more likely to occur when (a) individual output cannot be evaluated (Gagne & Zuckerman, 1999; George, 1992), (b) the tasks involved are viewed as unimportant, (c) there is no group performance comparison available, (d) people are working on a group task with strangers, (e) people have reason to believe that their fellow group members

will perform well without their contribution, and/or (f) people perceive their potential contributions as redundant with those of other group members. Subsequent research has also identified the lack of incentives (George, 1995), lack of individual evaluations (Karau & Williams, 1993), low group cohesiveness (Duffy & Shaw, 2000; Karau & Hart, 1998), and low-quality leader-member relations (Murphy, Wayne, Liden, & Erdogan, 2003) to be associated with higher levels of social loafing. In a recent multilevel study of 23 work groups in two organizations, increases in social loafing were related to larger group size and decreased group cohesiveness, whereas, at the individual level of analysis, increased task interdependence and decreases in distributive justice and task visibility were linked to greater degrees of social loafing (Liden, Wayne, Jaworski, & Bennett, 2004; Cropanzano, Keplinger, Lambert, Caza, Ashford, 2023; Kraak, Hansen, & Tekleab, 2024). Despite the several studies conducted so far on effort withholding behaviour in the workplace, existing literature has not sufficiently addressed how workplace conditions influence effort withholding in African SMEs

Theoretical Framework

The theoretical underpinning of the concept of psychological contract is traceable to two sources. The first source came from Schein (1965, 1980), who defines a psychological contract as a set of unwritten expectations present at each moment between each member of the organization and others in the organization. According to Schein (1980), a psychological contract has two levels: individual and organisational. Schein states that although the psychological contract is unwritten, it is an important determinant of behaviour in organization. On the other hand, Herriot and Pemberton's (1995) view on the psychological contract is that it is the perception of both parties (employer and employee) of their relationship and the things they offer each other in this relationship. Now, these two approaches are undoubtedly founded upon the precept that the psychological contract is essentially an exchange relationship between two parties: employer and employee (Homans' *Social exchange theory* of elementary social forms (e.g., Homans, 1947, 1974). Although several authors do not state this explicitly, this notion is derived from models of social psychology on exchange relationships (e.g. March & Simon, 1958; Homans, 1947, 1974), amongst others. These approaches to the psychological contract assume an exchange relationship between employer and employee, in which the expectations and obligations of both parties involved need to be taken into consideration if one is to determine whether there is agreement or disparity of opinion (Anderson & Schalk, 1998; Deery, Iverson, & Walsh, 2006).

Central to *social exchange theory* is the idea that an interaction that elicits approval from another person is more likely to be repeated than an interaction that elicits disapproval. Homans suggested several propositions that theorize social behaviour as an exchange of material and non-material goods, such as time, money, effort, approval, prestige, and power. Every person provides rewards and endures costs (Homans, 1947; 1950; 1974; 1983). We can thus predict whether a particular interaction will be repeated by calculating the degree of reward (approval) or punishment (disapproval) resulting from the interaction.

Research Questions

The following research questions were raised:

1. Do psychological contract violation variables have a significant negative relationship with employee workplace effort withholding behaviours (e.g. Shirking, Job neglect, social loafing and Free Riding)?
2. Do psychological contract violation variables independently and jointly predict employee workplace effort withholding behaviour?
3. Do conditions of work effectiveness mediate the link between psychological contract violation and employee workplace effort withholding behaviours?
4. Would middle age and older male employees report significantly higher levels of effort withhold behaviours compared to their middle age and older female counterparts?

Research Hypotheses

It was hypothesised that:

1. Psychological contract violation variables have a significant negative relationship with employee workplace effort withholding behaviours (e.g. Shirking, Job neglect, social loafing and Free riding)
2. Psychological contract violation variables will independently and jointly predict employee workplace effort withholding behaviour.
3. Conditions of work effectiveness will mediate the relationship between psychological contract violation and employee workplace effort withholding behaviours
4. Effort-withholding behaviours of middle-aged and older male employees will be significantly different from those of their middle-aged and older female counterparts.

METHOD

Sample and sampling procedure

A total of four hundred and twenty-six (426) employees randomly selected from stratified multistage sampled Small and Medium Scale Establishments (SMEs) operating in the Lagos metropolis participated in the survey. SMEs were drawn from the three senatorial zones, with six SMEs randomly selected from each zone. Participants were drawn from only junior and senior staff positions from seven major departments (i.e., Sales, HR, Account, Marketing, Production, Packaging, and Customer service units) of the selected SMEs. Proportionate allocation ensured appropriate representation across hierarchical levels and departments in each organisation. The sample size of employees chosen randomly from each stratum (level and department) was determined based on the relative proportions of the entire population distribution. This strategy enables the inclusion of diverse subgroups within the target population.

Design

The study employed a mixed design that involved a combination of cross-sectional survey techniques with a correlational design to investigate the relationship among psychological contract breach variables and employee emotional disorders, job burnout and turnover intention. Because

relational (or correlational) design does not involve the manipulation of variables (as is done in experiments), the data are related ex post facto in this study.

Instruments

Psychological Contract Violation: Psychological contract violation was measured by 2 instruments that measured different facets of contract violation/breach: (1) *Psychological contract Scale* developed by Millward and Hopkins (1998) from an adapted version of the original 31-item Psychological Contract Scale by (Raja, Johns & Ntalianis, 2004) was employed. The shortened 18-item scale has two subscales (see Raja, Johns & Ntalianis, 2004), with coefficient alphas of .79 for Relational Contract (RC) and .72 for Transactional Contract (TC). The author reported a convergent validity of .71 and .59 with Rousseau's (2000) Psychological Contract Inventory. High scores denote high levels of individual satisfaction with either transactional or relational contracts.

The second instrument is the *Psychological Contract Breach* scale developed by Millward and Hopkins (1998) to measure three aspects of job contract breach. The first scale is a 13-item, which measures job characteristic contracts. The second is a 9-item scale, which measures the work environment contract, and the third scale, a 9-item scale, which measures the compensation contract. The author reported Cronbach's Alpha of 0.92. Concurrent validity of 0.72 was reported when the perceived breach measure was correlated with the feelings of contract violation scale.

Effort Withholding Scale (EWH-28): Effort withholding at work was measured by EWH scale that was developed by Akinbode, G. A (2012) to measure four aspects of efforts withholding at work by employees. The 28-item inventory comprises of subscale; (i) Shirking: 7 items, (ii) job neglect: 7 items, (iii) Social loafing: 10 items, and (iv) free riding: 4 items. Flesch-Kincaid 4.6 index of readability was reported by the author. Internal consistency of 0.87 and Criterion-related validity of 0.82 was reported by the author.

Condition for Work Effectiveness: The condition of work effectiveness was measured by an adapted version of the original items developed by H. S. Laschinger, 1996). It is a 9-item scale (obtained from the CWEQ_31 version) designed for three dimensions of conditions for work effectiveness: Opportunity, Support, and Formal Power. Opportunity refers to opportunities for growth movement within the organisation as well as opportunities to increase knowledge and skills. Flesch-Kincaid 7.9 index of readability was reported by the author. Internal consistency reliability reported ranges between 0.79 to 0.8. The author also reported a Criterion-related validity of 0.87.

Procedure

The statistics of the service and manufacturing organisations operating in the Lagos metropolis were obtained from secondary sources (i.e., Lagos Chamber of trade and Commerce) to identify the service organisations, major and manufacturing SMEs in the Lagos metropolis. The employees at the randomly sampled organisations were classified into several strata based on relevant factors such as their job position in the organizational structure, job responsibilities, and length of employment. A random sample of employees was chosen within each stratum to guarantee

representation across all levels and roles in the sector. Our objective is to get a minimum of 426 samples for the study. The authorisation to conduct the study was acquired from the management of the selected organisations. A paper-based survey was administered to employees who met the inclusion criteria in their various office locations by trained research assistants. The participants were provided with a cover letter that outlined the purpose of the study, emphasised its voluntary nature, and assured them of the anonymity and confidentiality of their responses. Participants immediately returned the completed questionnaires. The entire survey used had an average duration of 20-25 minutes.

RESULTS

Table 1: Summary of Descriptive Statistics Criterion Variables by Participants Demographics

Variable	Categories	Job Shirking	Job Neglect	Social Loafing	Social Loafing	Effort Withholding
			Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)
Age	Less < 30 years		16.18 (.68)	63.31 (1.89)	69.00 (.81)	123.38 (3.80)
	31-40 years		18.73 (1.72)	65.21 (1.16)	65.24 (2.79)	125.53 (2.13)
	above > 41 years		16.88 (1.66)	64.99 (1.00)	64.86 (1.10)	127 (2.10)
Gender	male		17.02 (1.63)	64.69 (1.33)	67.89 (2.11)	121.65 (2.10)
	Female		15.04 (1.42)	61.32 (1.21)	65.88 (1.17)	125.59 (2.15)
Job Positions	Junior position		18.02 (1.63)	62.69 (1.33)	63.89 (2.11)	127.65 (2.10)
	Senior Position		15.04 (1.42)	61.32 (1.21)	60.88 (1.17)	125.59 (2.15)
Job Tenure	Less < 4 years		16.63 (1.44)	65.69 (.59)	63.59 (2.18)	125.37(4.9)
	5-10 years		17.05 (1.58)	64.37 (1.44)	65.13 (2.6)	124.58 (1.28)
	above >11 years		17.22 (1.74)	64.51 (1.62)	67.65 (2.51)	125.51 (1.30)

Table 1 shows the summary of the descriptive statistics of the criterion measures by the participants' demographics. Results in the table revealed that employees; negative affect, emotional exhaustion and turnover intention were higher for the males compared to the female employees. Similarly, mean job burnout, emotional exhaustion, negative affect and turnover intentions were all higher for junior workers compared to their senior staff counterparts. Mean job

burnout, emotional exhaustion, negative affect and turnover intentions were all generally higher for participants in their middle adulthood ages (i.e., 31 years – 40 years) compared to their young adults (i.e. Less < 30 years) and older adults (i.e., above > 41 years).

Table 2: Summary of Descriptive Statistics Predictor Variables by Participants Demographics

Variable	Categories	Psychological Contract Breaches				
		Transactional Contract	Relational Contract	Job Characteristics Contract	Work Environment Contract	Compensation Contract
		Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)
Age	Less < 30 years	14.65 (0.94)	12.36 (0.47)	17.68 (1.25)	15.97 (2.83)	17.65 (0.94)
	31-40 years	16.40 (1.85)	14.61 (1.76)	16.22 (1.73)	18.81(1.93)	18.20 (2.91)
	above > 41 years	16.68 (2.12)	15.16 (2.40)	18.14 (2.04)	18.50 (1.27)	18.66 (2.64)
Gender	male	15.75 (2.28)	13.31 (2.27)	17.68 (2.10)	17.76 (1.98)	18.03 (2.70)
	Female	16.51 (1.59)	15.40 (2.11)	17.06 (1.81)	18.36 (2.39)	18.51 (2.31)
Job Positions	Junior position	15.75 (2.28)	14.61 (0.27)	15.16 (1.16)	15.36 (1.28)	18.03 (2.47)
	Senior Position	17.21 (1.19)	16.20 (1.11)	17.06 (1.81)	18.25 (2137)	16.43 (2.63)
Years in Service	Less < 4 years	15.78 (1.73)	13.84 (0.39)	15.24 (0.99)	17.09 (1.24)	16.47 (1.62)
	5-10 years	16.01 (2.34)	14.58 (2.57)	18.317 (1.93)	18.10 (2.21)	18.89 (2.73)
	above >11 years	16.45 (1.74)	14.43(2.33)	17.61 (1.58)	18.53 (2.45)	18.68 (2.27)

Psychological contract breaches, as reported by the participants, are presented in Table 2. Results of the mean and standard deviation of measures as presented revealed that virtually all male and female participants reported significant psychological contract breaches for all the variables under reference, as mean values obtained are almost equal for all the variables. Similarly, both junior and senior workers reported psychological contract breaches all across the variables under reference. Age differences in reportage of psychological contract violation were not significant as the mean values obtained were almost equal. Participant reportage of psychological contract violation was not significantly differentiated by year of service (i.e. Job tenure).

Hypothesis Tested

Hypothesis 1. Psychological contract violation variables have a significant negative relationship with employee workplace effort withholding behaviours (e.g. Shirking, Job neglect, social loafing and Free riding).

To investigate hypothesis 1, an inter-correlational analysis between the predictor and criterion variable was computed. The result of the analysis is presented in Table 3.

Table 3: Inter-Correlation Matrix of the Predictor and Criterion Variables in the Study

S/N	Predictor/Criterion Variables	1	2	3	4	5	6	7	8	9	10
1.	Transaction Contract	1.00									
2.	Relational Contract	.708**	1.00								
3.	Job Characteristic Contract	-.121**	.381**	1.00							
4.	Work Environment Contract	.596**	.349**	-.137**	1.00						
5.	Compensation Contract	.346**	-.034	-.081*	.698**	1.00					
6.	Job Shirking	.036	.034	-.035	.018	-.029	1.00				
7.	Job Neglect	.011	-.012	.032	.023	.033	-.031	1.00			
8.	Social Loafing	-.027	-.054	-.024	-.021	-.001	.052	.188**	1.00		
9.	Free Riding	-.009	-.016	.032	.008	.039	.037	-.122**	-.012	1.00	
10.	Effort Withholding	-.006	-.030	.002	.011	.019	.356**	.011	.706**	.135**	1.00
11.	Mean	16.15	14.36	17.36	18.08	18.29	7.23	7.55	12.12	4.89	31.80
12.	Std. Deviation	1.992	2.193	1.983	2.223	2.519	1.321	2.483	2.233	.810	3.910

** Correlation is significant at the 0.01 level (1-tailed); * Correlation is significant at the 0.05 level (1-tailed)

The relationship between transactional contract violation and social loafing ($r = -.027$ at $p > .01$), free riding ($r = -.009$ at $p > .01$) and overall effort withholding behaviour ($r = -.006$ at $p > .01$) is negative although very low and insignificant at $p > .01$ level as shown in Table 3. A similar result was obtained for relational contract violation and job neglect ($r = -.012$ at $p > .01$), social loafing ($r = -.027$ at $p > .01$), free riding ($r = -.009$ at $p > .01$) and overall effort withholding behaviour ($r = -.006$ at $p > .01$), respectively. Job characteristics with job shirking ($r = -.035$ at $p > .01$), job characteristics, work environment and compensation contract violations yielded negative correlations and social loafing ($r = -.024$ at $p > .01$), ($r = -.021$ at $p > .01$), and ($r = -.001$ at $p > .01$), respectively. The result revealed that because transactional, relational, job characteristics, work environment, and compensation contract violations are unmet (i.e. very low), workers have engaged themselves in job shirking, job neglect, and social loafing. Also, effort withholding was higher when transactional ($r = -.006$ at $p > .01$) and relational contract ($r = -.030$ at $p > .01$) was low or unmet, although relatively low and not significant. Hence, hypothesis 1 is partially accepted.

Hypothesis 2: Psychological contract violation variables will independently and jointly predict employee workplace effort withholding behaviour.

Multiple regression analysis was employed to examine independent and joint prediction of worker effort withholding, the result of which is presented in Table 4.

Table 4: Relative Contribution of Psychological Contract Variables to the Prediction of Effort Withholding

Psychological Contract Violations (Model)	B	Std. Error	Beta β	t	Sig	R	R ² (Adjusted)	F-ratio	PV
Transactional Contract	.151	.211	.077	.714	.476				
Relational Contract	-.220	.209	-.123	-1.052	.293				
Job Characteristics Contract	.120	.146	.061	.817	.414	.056	-.009	.267	$p > .01$
Work Environment Contract	.072	.152	.041	.475	.635				
Compensation Contract	-.055	.134	-.036	-.413	.680				

Dependent Variable: Effort Withholding

Table 4 shows that the use of the five psychological contract violation variables (Transactional, relational, job characteristics, work environment and compensation contract violations) to predict

workers' effort withholding behaviour yielded a coefficient of multiple regression (R) of -.009 (Adjusted). The table also shows that the analysis of variance of the multiple regression data yielded an F-ratio of .267 (not significant at the .01 level). Also, independent predictions of effort withholding were not significant for transactional, relational, job characteristics, work environment and compensation contract violations, as shown in Table 4.

Hypothesis 3: Conditions of work effectiveness will mediate the relationship between psychological contract violation and employee workplace effort withholding behaviours

Further, multiple regression analysis was computed to examine the prediction of workers' effort withholding behaviour while workers' condition of work effectiveness was mediating. The result of the analysis is presented in Table 5.

Table 5: Relative Contribution of Psychological Contract Variables to the Prediction of Effort Withholding

Psychological Contract Violations (Model)	B	Std. Error	Beta β	t	Sig	R	R ² (Adjusted)	F-ratio	PV
Transactional Contract	.388	.489	.224	.793	p>.01				
Relational Contract	.002	.460	.001	.003	p>.01				
Job Characteristics Contract	.205	.339	.132	.605	p>.01				
Work Environment Contract	.716	.331	.424	2.162	p<.01	.468	.141	2.804*	P<.01
Compensation Contract	-.762	.295	-.518	-2.578	p<.01				

a. *Dependent Variable: Effort Withholding*

b. *Moderating Variable: Condition of Work Effectiveness*

Table 5 shows for each predictor variable (transactional, relational, job characteristics, work environment and compensation contract violations), the standardised regression weights (B), the standard error of estimate (SEB), the degree of freedom (df), the T-ratio, and the level of at which the T-ratio is significant. As indicated in the table, the T-ratios for work environment contract violations and compensation contract violations are significant at the .01 level. The result, by implication, revealed that while the condition of work effectiveness was mediating (i.e. very poor or poorly managed) the work environmental contract violation accounted for 42.4% of the observed variance in work effort withholding behaviours among the sampled workers. Similarly, the prediction model yielded a coefficient of multiple regression (R) of .141 (adjusted) with the associated F-ratio of 2.804, which is significant at the .01 level. This result also revealed that the five psychological contract violation variables jointly accounted for about 14.1% of the observed variance in worker effort withholding behaviours. Thus hypothesis 3 is accepted.

Hypothesis 4: Effort-withholding behaviours of middle-aged and older male employees will be significantly different from those of their middle-aged and older female counterparts.

Gender and age differences in work self-report of effort withholding behaviour consequent on poor conditions of work effectiveness were investigated in a univariate 2 x 3 x 3 Factorial Analysis of Variance (ANOVA). The results obtained from the analysis are presented in Table 6.

Table 6: Summary of 2 x 3 x 3 Factorial ANOVA Comparison of Mean Effort Withholding

Source	Type III Sum of Squares	df	Mean Square	F-ratio	sig	p
Gender	142.220	1	142.220	10.724	.000	p<.01
Age	137.349	2	68.675	5.178	.001	p<.01
Tenure	418.761	2	209.381	15.778	.000	p<.01
Gender x Age	63.908	2	31.954	2.410	.091	p<.01
Gender x Tenure	76.880	2	38.440	2.899	.056	p<.01
Age x Tenure	284.630	4	71.158	5.336	.000	p<.01
Gender x Age x Tenure	109.188	2	54.594	4.117	.017	p<.01
Error	5437.302	410	13.262			
Total	437173.000	426				

a. R Square = .163 (Adjusted R Squared = .133)

Table 6 shows that there were significant gender and age differences in effort-withholding behaviours. Results showed clearly that effort withholding behaviour was higher among less than 30 years old female: who have job tenure of less than 4 years (Mean = 41.857; SD = 2.44) and job tenure of 11 years and above (Mean = 41.857; SD = 2.44) compare to their male counterpart less than 30-year-old with job tenure of less than 4 years (Mean = 34.571; SD = 1.387) and job tenure of 11 years and above, respectively. Also, effort withholding was higher among middle adult and older adult females compared to their male counterparts. This is presented in Figures 1, 2 and 3.

Gender	Age	Job Tenure	Mean	Std. Deviation	N	
Male	Less < 30yrs (Young Adult)	Less < 4yrs	34.571	1.387	14	
		5yrs – 10yrs	31.666	2.581	6	
		Above > 11yrs	31.342	2.711	35	
		31 – 4yrs (Middle Age Adults)	Less < 4yrs	31.200	2.603	40
			5yrs – 10yrs	30.857	2.378	35
			Above > 11yrs	30.500	2.441	28
	41yrs and Above (Older Adult)	Less < 4yrs	32.602	4.629	63	
		5yrs – 10yrs	31.000	3.105	52	
		Above > 11yrs	31.500	2.990	36	
		Less < 30yrs (Young Adult)	Less < 4yrs	41.857	2.448	7
			5yrs – 10yrs	31.923	5.235	13
			Above > 11yrs	35.400	1.646	20

Female	31 – 4yrs (Middle Age Adults)	Less < 4yrs	31.229	2.477	48
		5yrs – 10yrs	31.500	2.121	2
		Above > 11yrs	31.240	2.445	50
	41yrs and Above (Older Adult)	Less < 4yrs	33.307	5.467	13
		5yrs – 10yrs	31.277	2.468	18
		Above > 11yrs	32.875	4.287	47

Table 7: Scheffe Post Hoc Multiple Comparison

(I) Age	(J) Age	Mean Difference	Std. Error	Sig	95% Confident Interval	
					Lower Bound	Upper Bound
Less than 30yrs (Young Adults)	31-40 yrs (Middle Age Adult)	2.046*	.513	.000	.785	3.307
	41yrs & Above (older Adult)	1.124	.493	.076	-.089	2.337
31-40 yrs (Middle Age Adult)	Less than 30yrs (Young Adults)	-2.046*	.513	.000	.785	.3.307
	41yrs & Above (older Adult)	-.922	.391	.064	-3.307	2.337
41yrs and Above (Older Adults)	Less than 30yrs (Young Adults)	-1.124	.493	.076	-2.337	.089
	31-40 (Middle Age Adult)	.922	.391	.064	-.040	1.188

Dependent Variable: Effort Withholding.

* *The mean difference is significant at the level of 0.05*

Scheffe multiple comparison of mean effort withholding as shown in Table 7, clearly revealed that age differences in effort withholding were clearly demonstrated among workers who aged less than 30 years and 31-40 years. The mean difference of 2.046 is significant at the level of .05. Further, Figure 1-3 show the graphic presentations of plots of the mean differences as examined.

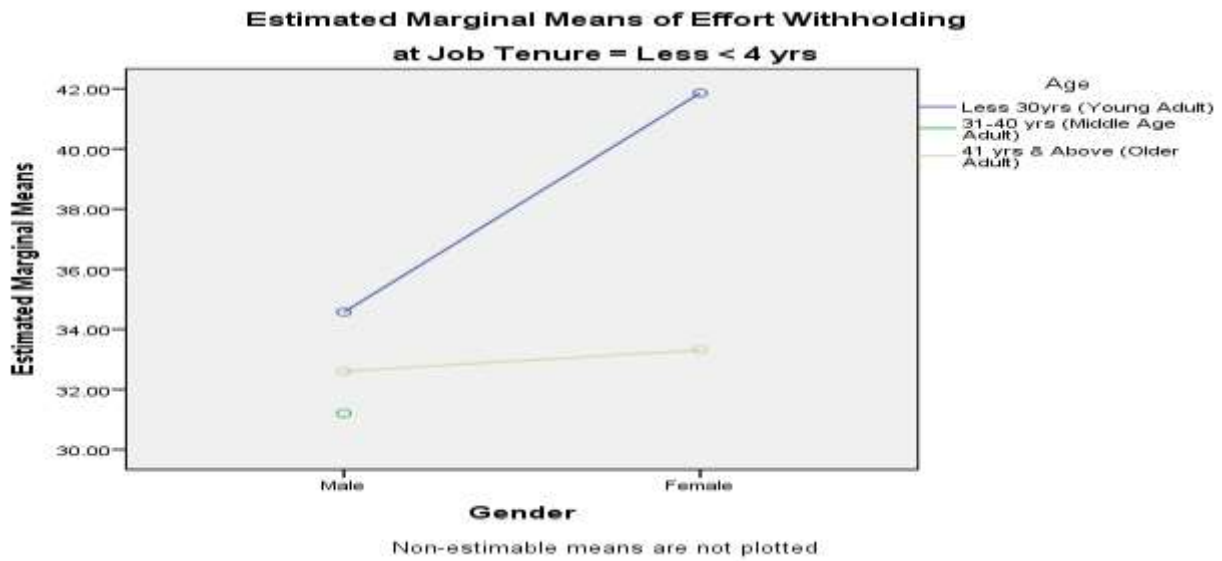


Figure 1: Estimated marginal means of effort withholding by gender, age and 4years job tenure

From Figure 1 effort withholding was higher among young adults, middle age and older females who has job tenure of less than 4 years compared to their males’ counterparts.

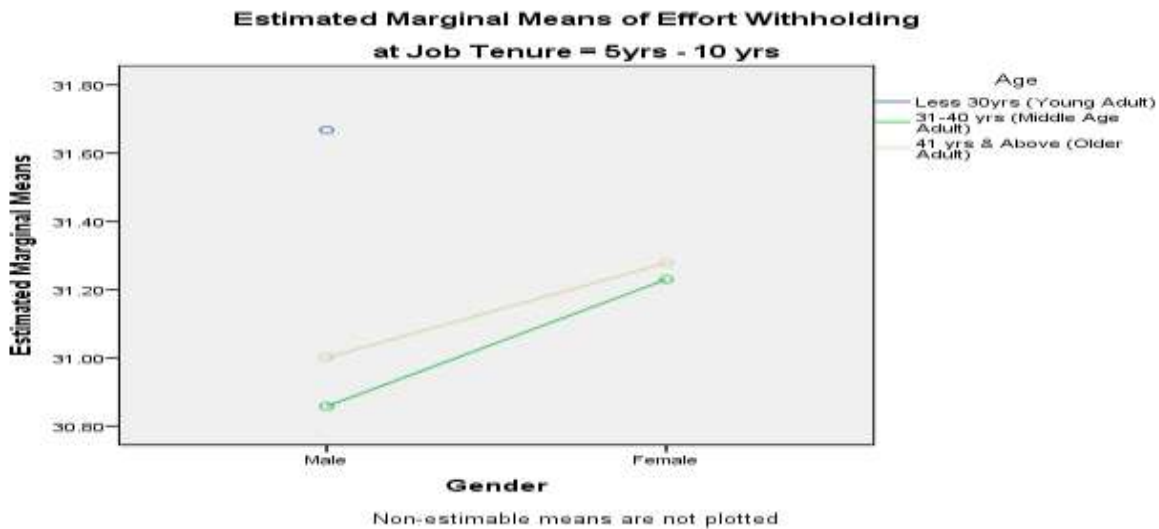


Figure 2: Estimated marginal means of effort withholding by gender, age and 5yrs -10yrs job tenure

Similarly, in Figure 2 effort withholding was higher among young adults, middle age and older females who has job tenure of between 5 -10 years compared to their males’ counterparts.

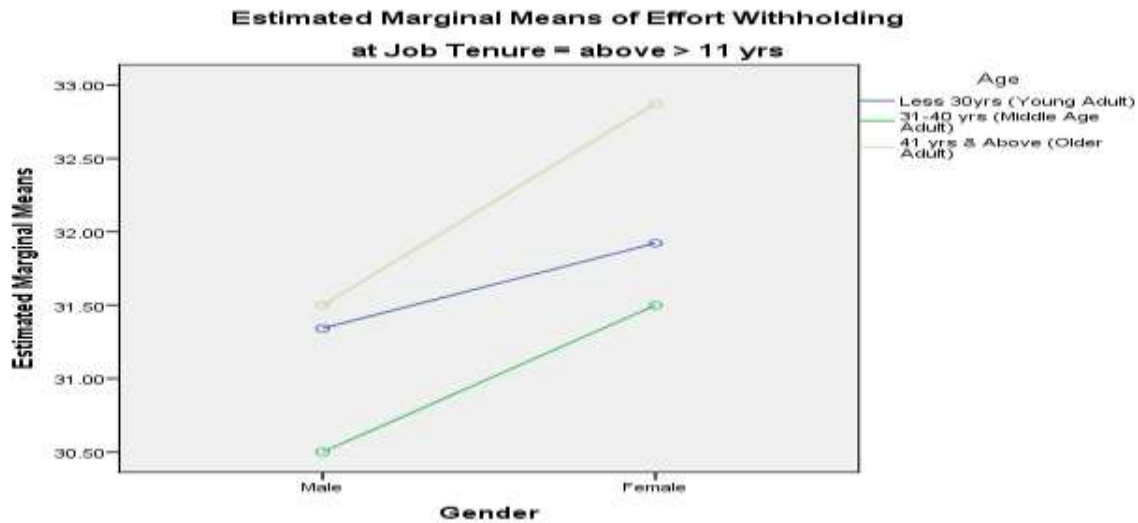


Figure 1: Estimated marginal means of effort withholding by gender, age and above 11 yrs job tenure

Also, in Figure 3 effort withholding was higher among young adults, middle age and older females who has job tenure of above 11 years compared to their males' counterparts.

DISCUSSION

The overall aim of this study was to investigate psychological contract violations as correlates of employee effort withholding at work and specifically among some carefully selected SMEs operating the Lagos metropolis. Negative relationships were obtained as hypothesized, but in contrast with what was initially hypothesized and to the significant bivariate associations, the study did not find any significant relationships between psychological contract violations and effort withholding behaviour examined. Nevertheless, it was established that because transactional, relational, job characteristics, work environment and compensation contract violations are grossly unmet (i.e. very low) worker have engaged themselves in a variety effort withholding behaviours (i.e., job shirking, job neglect, social loafing and free riding). Specifically, effort withholding behaviour was higher when transactional, relational, job characteristics and compensation contracts are violated. Further analysis used the five psychological contract violation variables (Transactional, relational, job characteristics, work environment and compensation contract violations) to predict workers' effort withholding behaviour. Results revealed that independent predictions of effort withholding were not significant for transactional, relational, job characteristics, work environment and compensation contract violations. In contrast to previous studies which found strong and significant associations between psychological contact violations and free riding (e.g., Albanese & Van Fleet, 1985; Olson, 1965; Jones, 1984; Leibowitz & Tollison, 1980), Verton, 2000, Lim, 2002; Gagne and Zuckerman, 1999, and George, (1992) found similar association with social loafing. Nevertheless, the present study differs partially from this supposition. This finding may however be expected because of the type of organizations under reference are SMEs where employees are few, supervision and work monitoring is better managed

compare to large conglomerates with large number of employees. So, the possibility of deliberate withholding of effort are better checked.

Nevertheless, when the condition of work effectiveness was very poor or poorly managed, psychological contract violation variables significantly predicted workers' effort withholding behaviour. This finding were very instructive, as the psychological contract violation variables independently and jointly significantly predicted effort withholding behaviours (i.e., job shirking, job neglect, social loafing and free riding, as well as overall effort withholding. Several other studies have reported similar finding which is consistent with the present findings (e.g., Herriot & Anderson, 1997; Robinso, Kraatz, & Rousseau, 1994; Robinson & Roussea, 1994; Rousseau & Wade-Benzoni, 1995; Stiles, Gratton, Truss, Hop-Hailey & McGovern, 1997; Herriot, Mannin & Kidd, 1997; Anderson & Schalk, 1998; Cavanaugh & Noe, 1999; Nelson, Tonks & Weymouth, 2006). Specifically, work environment, compensation and job characteristics contract violations accounted for 42.4%, 51.8% and 13.2% of the observed variance in work effort withholding behaviours among the sampled workers. Similarly, the five psychological contract violation variables jointly accounted for about 14.1% of the observed variance in worker effort withholding behaviours. These findings underscore the importance of conditions of work effectiveness to minimize employees' effort withholding behaviours. The studies that have addressed these issues have found consistent results. This present finding is consistent with the findings of Albanese and Van-Fleet, 1985, and Karau and Williams, 1993, 1997 that found moderate similarity for the relationship between psychological contract breach and effort withholding. Kidwell and Bennett, 1993, 2001, Kidwell & Robie, 2003; Miles & Klein, 2002) except that the relationship was aptly moderated by the condition of work effectiveness.

Surprisingly, and in contrast to what seems to be widely believed there were significant gender and age differences in effort-withholding behaviours. The study found that effort withholding behaviour was fairly higher among less than 30-year-old female who has job tenure of less than 4 years compared to their male counterpart in a similar category. Also, effort withholding was higher among middle adult and older adult female compare to their males' counterparts. The study revealed that age differences in effort withholding were demonstrated among workers who were aged less than 30 years and 31-40 years. Moreover, effort withholding was higher among young adults, middle age and older females compared to their male counterparts. Therefore, if effort withholding was higher among working middle-aged employees, then, this finding underscored the much-taunted, perceived vibrancy and resilience of the middle age female employees in recent times in many organisations in Nigeria

Conclusion

To conclude, this study demonstrates that association between psychological contract violation and effort withholding in the Nigerian workplace (e.g., SMEs) cannot be explained without considering the prevailing condition of work. This particularly holds for working middle-age male and female adult workers, since the moderating effect of the condition of work has been established. The study therefore highlights the critical role of workplace conditions in mitigating effort withholding caused by psychological contract violations. Thus, before any definite conclusions about the universality of moderating influences of the condition of work effectiveness

can be drawn, future studies should examine possible influence processes at a macro-level (i.e., among workers of large conglomerates). Further studies using other methods than survey, or combining surveys with, for example, experimental observational designs or diary-based studies to investigate explanatory processes regarding withholding behaviour, are seriously needed. In order to address effort withholding in SMEs in Nigeria due to psychological contract violations, the paper recommends based on the findings the followings:

For Government Authorities:

1. **Establish Clear Labour Laws and Regulations:** Develop and enforce laws that protect employees' rights, provide fair compensation, and ensure a safe working environment and climate.
2. **Provide Training and Development Programmes:** Offer workshops and training sessions to educate SME managers on effective human resource management, leadership, and communication skills.
3. **Encourage Open Communication Channels:** Foster a culture of transparency and open communication between employees and management to prevent misunderstanding and resolve conflicts.

For Management of SMEs:

1. **Foster a Positive Work Culture:** Promote a culture of trust, respect and empathy, where employees feel valued and supported.
2. **Clearly Define Expectations and Roles:** Ensure employees understand their responsibilities, expectations, and how their contributions influence the organisation.
3. **Recognise and reward Employees:** Acknowledge and reward employees' hard work and contributions to motivate them and prevent effort withholding.
4. **Address Grievances Promptly:** Establish a fair and timely grievance resolution process to address employees' contract violations.
5. **Provide Opportunities for Growth and Development:** Offer training, mentorship, and opportunities for advancement to help employees grow professionally and personally.

By implementing these recommendations, government authorities and SME managers can work together to prevent psychological contract violations, reduce effort withholding, and promote a positive and productive work environment in Nigerian SMEs.

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