

How a Multidimensional Psychological Contract Shapes Knowledge Workers' Loyalty: The Mediating Role of Organisational Commitment in China's Banking Sector

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ABSTRACT:

Digital transformation has increased Chinese banks' dependence on knowledge workers while also intensifying competition for their skills. Existing psychological contract research often examines a limited set of contract elements, leaving insufficient evidence on how fairness, organisational procedures, career development, leadership support, autonomy, and relational expectations operate together to shape employee loyalty. Research in banking also lacks an integrated model linking psychological contract, organisational commitment, and employee loyalty in the Chinese context. This study addresses these gaps using survey data from knowledge workers in 18 state-owned and joint-stock commercial banks in Zhengzhou, China. Of 540 questionnaires distributed, 528 valid responses were analysed using partial least squares structural equation modelling. The psychological contract was operationalised as a multidimensional construct comprising distributive justice, procedural justice, and the relational psychological contract. Organisational commitment comprised affective, continuance, and normative commitment, whereas employee loyalty comprised attitudinal and behavioural loyalty. The psychological contract had a positive effect on organisational commitment ($\beta = 0.506$, $p < 0.001$) and employee loyalty ($\beta = 0.322$, $p < 0.001$). Organisational commitment also had a positive effect on employee loyalty ($\beta = 0.403$, $p < 0.001$) and partially mediated the psychological contract-loyalty relationship ($\beta = 0.204$, $p < 0.001$). The findings show that loyalty is produced through the combined influence of fair institutional practices and sustained relational investment, with commitment serving as the mechanism that converts perceived contract fulfilment into loyal attitudes and behaviour. The study broadens psychological contract research and offers evidence-based guidance for talent strategy in Chinese banks.

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1. Introduction

The knowledge economy and digital transformation have made knowledge workers a central strategic resource for contemporary organisations. Their value lies primarily in specialised knowledge, analytical judgement, problem solving, and the creation and application of new knowledge rather than in routine physical labour. In professional service organisations, knowledge-based capabilities contribute directly to innovation, adaptability, and productivity (Khaksar et al., 2023). Retaining these employees is therefore central to protecting intellectual capital, organisational learning, and long-term competitiveness.

This challenge is especially important in banking. Modern banks increasingly rely on employees who can interpret regulation, assess complex financial risks, develop digital products, manage data, support fintech integration, and maintain valuable client relationships. China's banking sector has simultaneously experienced financial reform, digitalisation, intensified market competition, and changing employee expectations. KPMG (2023) reported continued expansion of Chinese commercial banks alongside rapid technological and structural change. These developments increase demand for high-level skills, but they also expose employees to performance pressure, continuous reskilling requirements, and uncertainty about career development.

Knowledge workers are difficult to retain through financial incentives alone. Their specialised expertise gives them relatively strong occupational identities and external employment opportunities. They therefore evaluate an employer through a broad set of expectations, including fair rewards, transparent procedures, work autonomy, recognition, trustworthy leadership, job security, a supportive environment, and opportunities for learning and advancement. These expectations form part of the psychological contract, which refers to employees' subjective beliefs about reciprocal obligations between themselves and their organisation (Rousseau, 1995). Here, the

construct is operationalised through perceived fulfilment of these obligations. Psychological contracts are unwritten and dynamic, but they affect how employees interpret daily organisational practices. Fulfilment signals that the organisation is reliable and willing to invest in the employment relationship; breach can weaken trust, commitment, and willingness to remain (Coyle-Shapiro et al., 2019; Rousseau et al., 2018).

In this study, employee loyalty refers specifically to knowledge workers' loyalty and includes an attitudinal dimension, expressed through trust, pride, identification, and belonging, and a behavioural dimension, expressed through effort, reliability, advocacy, and intention to stay. Because turnover can remove tacit knowledge and client relationships, sustainable loyalty requires more than remaining because departure is costly.

Two related limitations in the literature motivate this study. First, earlier studies commonly examine only one or two aspects of the psychological contract or investigate relevant workplace factors separately. Yet employees do not experience compensation fairness, performance appraisal, career support, leadership, autonomy, recognition, job security, and the work environment as isolated signals. They interpret these practices collectively when judging contract fulfilment. Reviews of psychological contract research similarly emphasise the need to treat the contract as a dynamic, multiple-foci exchange relationship rather than a single promise or transaction (Alcover et al., 2017). A fragmented approach may therefore underestimate how institutional fairness and relational treatment work together, especially for mobile knowledge workers in competitive industries.

Second, although psychological contracts have been studied in banking and organisational commitment has been associated with retention, limited research has integrated psychological contract, organisational commitment, and employee loyalty into one model for knowledge workers in Chinese banks. Research outside China indicates that relational psychological

contracts can support retention in banking (Alzaid & Dukhaykh, 2023), but findings cannot automatically be transferred to a system shaped by strong regulatory governance, state influence, market competition, and relational employment norms. Chinese human resource management frequently combines formal bureaucratic structures with relationship-based coordination (Cooke et al., 2021). Both formal fairness and long-term relational expectations therefore require examination within one framework.

Accordingly, this study examines how a multidimensional psychological contract affects knowledge workers' loyalty and whether organisational commitment explains the effect. It connects distributive justice, procedural justice, and relational expectations with three forms of commitment and two forms of loyalty, and derives implications for banking talent strategy.

2. Theoretical Framework and Hypotheses

2.1 A multidimensional psychological contract

The psychological contract concerns what employees believe the organisation has promised and what reciprocal response is expected from them (Rousseau, 1995). It complements the formal employment contract because not every expectation concerning recognition, development, fairness, trust, support, and future opportunity can be fully specified in writing. These beliefs are continually interpreted and revised as employees encounter organisational decisions and interact with supervisors and human resource systems (Rousseau et al., 2018). The contract is therefore both cognitive and relational: it involves an assessment of whether obligations have been met and a judgement about the quality and future of the employment relationship.

In this study, the psychological contract comprises distributive justice, procedural justice, and the relational psychological contract. Distributive justice concerns the fairness of outcomes, including compensation, appraisal consequences, development opportunities, job assignments, security, and support. Procedural justice concerns whether the processes producing

these outcomes are transparent, consistent, open, and appropriately implemented. The relational psychological contract concerns longer-term expectations involving autonomy, career support, belonging, respect, recognition, mutual loyalty, and trust in leadership. Distributive and procedural justice represent the transactional aspect, while the relational dimension captures the socio-emotional and developmental aspect.

Equity Theory explains why distributive and procedural elements matter. Employees compare their contributions with the outcomes they receive and evaluate how decisions are made (Adams, 1965). Fair outcomes without credible procedures may appear unstable or arbitrary, while transparent procedures cannot fully compensate for persistently inequitable outcomes. Social Exchange Theory further explains why relational fulfilment produces reciprocal responses. When employees experience organisational support and trustworthy treatment, they are more willing to return that investment through attachment, effort, and cooperation (Blau, 2017; Cropanzano & Mitchell, 2005). Together, these perspectives suggest that the dimensions reinforce one another: fair systems establish credibility, while relational support gives the employment relationship developmental value.

This logic is highly relevant to knowledge workers, whose tacit expertise and discretionary contribution cannot be secured through close supervision alone. They may treat autonomy, challenging work, reskilling, and career mobility as essential parts of the exchange. Competitive rewards cannot compensate fully for opaque appraisal, weak leadership support, or limited development, while relational care lacks credibility when reward and promotion systems appear unfair.

When employees judge this combined contract to be fulfilled, they are more likely to trust organisational decisions, identify with the bank, contribute beyond minimum requirements, and intend to stay. Studies of contract fulfilment and breach consistently link these perceptions with retention-related outcomes (Ababneh et al., 2022;

Jayaweera et al., 2021). The psychological contract should therefore have a direct positive relationship with employee loyalty.

H1: Psychological contract has a positive effect on employee loyalty.

2.2 Organisational commitment as the connecting mechanism

Organisational commitment is conceptually related to loyalty but is not identical to it. Commitment describes the psychological bond connecting an employee to the organisation, while loyalty captures supportive attitudes and sustained behavioural intentions. The three-component model distinguishes affective commitment, or wanting to remain because of emotional attachment; continuance commitment, or remaining because accumulated investments and limited alternatives make departure costly; and normative commitment, or remaining because doing so is perceived as appropriate or morally responsible (Meyer & Allen, 1991). These dimensions have different foundations and consequences, but together they explain why employees maintain an organisational relationship (Meyer et al., 2002; Solinger et al., 2008).

Psychological contract fulfilment should strengthen all three forms of commitment. Fair treatment, recognition, trusted leadership, and belonging promote affective attachment. Career development, internal opportunity, and accumulated organisation-specific investments increase the perceived value of continuing the relationship. Long-term support and fulfilled promises can also generate a norm of reciprocity and a sense of responsibility to the employer. In contrast, breach damages the credibility of the exchange and weakens employees' willingness to bind their future to the organisation. Existing evidence associates fulfilled psychological contract promises with stronger commitment responses (Ababneh et al., 2022; Shafqat & Mushtaq, 2020).

H2: Psychological contract has a positive effect on organisational commitment.

Commitment should, in turn, strengthen loyalty. Affective commitment supports pride, identification, and discretionary contribution. Continuance commitment can support retention when employees recognise the value of their accumulated career investment, although remaining for cost reasons alone may not produce deep emotional loyalty. Normative commitment adds an obligation-based reason to support and remain with the organisation (Cohen, 2007; Meyer & Parfyonova, 2010). This combination should be reflected in both loyal attitudes and loyal behaviour.

H3: Organisational commitment has a positive effect on employee loyalty.

Most importantly, organisational commitment provides a mechanism connecting contract perceptions to loyalty. The psychological contract captures employees' evaluation of organisational treatment. Commitment is the internalised psychological response to that evaluation. Loyalty is the resulting orientation towards identification, effort, reliability, advocacy, and continued membership. This sequence is consistent with Social Exchange Theory: organisational investment first changes the quality of employees' attachment and then shapes how they reciprocate. Prior mediation research has highlighted affective commitment, but a model incorporating affective, continuance, and normative commitment offers a fuller account of how favourable psychological contract perceptions are converted into loyalty (Nayak et al., 2021; Shafqat & Mushtaq, 2020).

H4: Organisational commitment mediates the relationship between psychological contract and employee loyalty.

3. Methodology

3.1 Research design and sample

The study adopted a positivist, quantitative, deductive, and cross-sectional design. The target population comprised knowledge workers employed by six state-owned commercial banks and twelve joint-stock commercial banks in Zhengzhou, China. Eligible roles required specialised professional knowledge and included

financial and data analysts, risk management personnel, information technology staff, legal and compliance officers, relationship managers, human resource managers, auditors, internal control personnel, and investment advisers.

Because employee lists were restricted by bank confidentiality policies, a complete probability sampling frame was unavailable. The study therefore combined quota and purposive sampling. Thirty questionnaires were allocated to each of the 18 banks, producing a planned sample of 540 and ensuring participation across institutions rather than allowing the largest banks to dominate the sample. Bank administrative staff assisted with targeted distribution through internal work groups, and respondents completed the survey using the Wenjuanxing platform. The data were screened for duplicate submissions, unusually short completion times, incomplete responses, and straight-line response patterns. The process yielded 528 valid questionnaires, equivalent to an effective response rate of 97.8%.

3.2 Measures and analysis

The questionnaire used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The psychological contract was measured through distributive and procedural justice, representing the transactional psychological contract, and the relational psychological contract. These dimensions collectively covered compensation and outcome fairness, appraisal and decision procedures, work and development conditions, autonomy, career support, belonging, recognition, mutual commitment, and leadership trust. Organisational commitment comprised affective, continuance, and normative commitment. Employee loyalty comprised attitudinal loyalty and behavioural loyalty.

The instrument was adapted from established measures, including the Psychological Contract Inventory (Rousseau et al., 2018) and the organisational commitment scale (Meyer & Allen, 1991). Two academic experts reviewed item relevance and language. Twenty banking knowledge workers then participated in a pilot test and were excluded from the formal survey.

Data were analysed using SPSS and SmartPLS 4.0. Measurement quality was assessed through Cronbach's alpha, composite reliability, indicator loadings, average variance extracted, the Fornell-Larcker criterion, the heterotrait-monotrait ratio, and variance inflation factors. The structural model and indirect effect were evaluated using bootstrapped path estimates, following established PLS-SEM practice (Hair, 2014).

4. Results

The measurement results supported the use of all constructs in the structural analysis. Cronbach's alpha values ranged from 0.842 to 0.941, and all composite reliability values exceeded 0.80. Average variance extracted values were above 0.60. The Fornell-Larcker and heterotrait-monotrait assessments supported discriminant validity, and variance inflation factors indicated no serious collinearity. Harman's first unrotated factor explained 37.713% of total variance, below the 50% threshold, suggesting that common method bias was not a dominant concern.

The descriptive results also illustrate the value of treating the psychological contract as multidimensional. Procedural justice recorded the highest mean among the contract dimensions ($M = 3.93$), while distributive justice ($M = 3.75$) and the relational psychological contract ($M = 3.76$) were also positive but showed greater variation across respondents. This pattern suggests that formal procedures, perceived outcomes, and relational experiences coexist but are not experienced uniformly. For organisational commitment, affective commitment had the highest mean ($M = 3.82$), followed by continuance commitment ($M = 3.64$) and normative commitment ($M = 3.58$). Attitudinal loyalty ($M = 3.60$) and behavioural loyalty ($M = 3.62$) were positive but left room for improvement.

All four hypotheses were supported. The psychological contract had a positive direct effect on employee loyalty ($\beta = 0.322$, standard error = 0.048, $t = 6.748$, $p < 0.001$), supporting H1. It also had a strong positive effect on organisational commitment ($\beta = 0.506$, standard error = 0.041, $t = 12.184$, $p < 0.001$), supporting H2.

Organisational commitment positively affected employee loyalty ($\beta = 0.403$, standard error = 0.048, $t = 8.466$, $p < 0.001$), supporting H3. Finally, the indirect effect of the psychological contract on employee loyalty through organisational commitment was significant ($\beta = 0.204$, standard error = 0.028, $t = 7.305$, $p < 0.001$; 95% confidence interval = 0.151 to 0.263), supporting H4. Because the direct effect remained significant, organisational commitment provided partial rather than complete mediation.

5. Discussion

5.1 How multiple psychological contract dimensions jointly shape loyalty

The first research gap concerned the fragmented treatment of psychological contract dimensions. The results address this gap by showing that a multidimensional psychological contract incorporating distributive justice, procedural justice, and relational expectations significantly predicts employee loyalty. The direct path remains substantial even when organisational commitment is included. Thus, employees' overall judgement that the bank has fulfilled its obligations influences loyalty in its own right.

The finding does not mean that every practice has an identical effect. It shows that institutional and relational signals jointly form a meaningful contract perception. Procedural justice concerns whether decisions can be trusted, distributive justice whether outcomes recognise contributions, and relational fulfilment whether the bank values a continuing relationship. These dimensions are distinct but practically interdependent.

For banking knowledge workers, this interdependence is especially important. Their value depends on difficult-to-measure contributions such as professional judgement, knowledge sharing, innovation, and client trust. Transparent processes can reduce uncertainty, but procedural clarity alone may not secure loyalty if employees perceive limited development or weak leadership support. Likewise, training or recognition may be interpreted as superficial if compensation and promotion outcomes remain inequitable. The

model therefore shifts attention from single incentives to whether the overall employment relationship offers coherent fairness, support, and mutual development.

The result extends prior work by showing that transactional fairness and relational investment can be considered simultaneously when explaining loyalty among knowledge workers. It supports the view that psychological contracts are dynamic, multiple-focus exchange systems rather than isolated promises (Alcover et al., 2017; Jayaweera et al., 2021).

The descriptive findings provide additional context. Procedural justice was evaluated most favourably, suggesting that respondents generally recognised the banks' formal decision and appraisal systems. However, distributive justice and the relational psychological contract showed greater individual variation. This means that employees exposed to the same formal institution may still experience rewards, development, leadership, and recognition differently. Banks therefore cannot assume that a standard policy creates a uniform psychological contract. Employee interpretations depend on career stage, role, supervisor behaviour, and access to opportunities.

5.2 The integrated model in the Chinese banking context

The second gap concerned the absence of a model integrating psychological contract, organisational commitment, and employee loyalty among knowledge workers in Chinese banking. The supported direct and indirect paths validate such a model. The psychological contract predicts organisational commitment, organisational commitment predicts employee loyalty, and the psychological contract also retains an independent direct effect on employee loyalty. Organisational commitment therefore acts as a partial mediator and a psychological bridge between organisational treatment and employee response.

The strongest path was from psychological contract to organisational commitment ($\beta = 0.506$), indicating that employees translate fairness and relational support into a stronger

bond with the bank. Commitment then contributes to loyalty ($\beta = 0.403$). The remaining direct path ($\beta = 0.322$) shows that reciprocity is not fully absorbed by commitment: fair and supportive treatment may also prompt effort, trust, advocacy, or intention to stay more directly.

This partial mediation is theoretically important. It repositions organisational commitment from merely an attitudinal outcome to a conversion mechanism. The psychological contract concerns the employee's evaluation of what the organisation has delivered; commitment captures the emotional, investment-based, and moral attachment created by that evaluation; loyalty expresses the resulting orientation towards the organisation. The model therefore integrates fairness evaluation from Equity Theory with reciprocity from Social Exchange Theory and the three-component account of commitment. It provides a more complete explanation than a simple direct association between a single contract practice and turnover intention.

Chinese banks combine formal governance with expectations of relational stability and long-term development. Employees may therefore interpret training, career pathways, supervisor trust, and support as evidence of institutional sponsorship. The higher mean for affective commitment suggests that wanting to belong may be more prominent than feeling morally obliged to remain. Banks should not assume that organisational status or employment stability automatically creates obligation among mobile knowledge workers.

These findings are consistent with the distinction among affective, continuance, and normative commitment (Meyer & Allen, 1991), but they also show why the dimensions should be managed together. Affective commitment can support identification and discretionary effort. Continuance commitment can preserve valuable organisation-specific investment and career capital. Normative commitment can reinforce reciprocity when employees perceive genuine long-term organisational investment (Meyer & Parfyonova, 2010). A retention system relying only on continuance costs risks producing

employees who stay without strong identification. The integrated model instead supports a balance in which fair systems and relational fulfilment strengthen commitment and make loyalty both psychologically meaningful and behaviourally sustainable.

6. Implications

6.1 Theoretical implications

The study's primary theoretical contribution is to broaden psychological contract research. Rather than reducing the contract to pay, job security, trust, or career support alone, the study operationalises the psychological contract through distributive justice, procedural justice, and the relational psychological contract. This approach captures a wider range of factors, including compensation, appraisal, work conditions, autonomy, recognition, leadership support, and development. It demonstrates that the explanatory value of the psychological contract lies in the configuration of these signals across the employment relationship.

Second, the study integrates psychological contract, organisational commitment, and employee loyalty in one structural model. It empirically distinguishes the employee's evaluation of organisational obligations from the psychological attachment created by that evaluation and from the loyal attitudes and behaviours that follow. The significant partial mediation clarifies both a direct reciprocity path and an indirect commitment-building path. This addresses conceptual fragmentation and explains not only whether the psychological contract influences loyalty but also how favourable contract perceptions are translated into loyalty.

Third, the study extends theory into a non-Western, knowledge-intensive, and institutionally regulated setting. Much of psychological contract theory was developed in Western employment contexts, but contract content and salience can vary with institutions and labour markets. By focusing on Chinese banking knowledge workers, the findings show how formal fairness, relational coordination, professional mobility, and developmental expectations can operate together. This contextualisation supports a more culturally

and institutionally grounded understanding of psychological contract processes.

6.2 Practical implications for Chinese banking talent strategy

The results provide a practical basis for an integrated talent strategy in Chinese banks. First, banks should manage the psychological contract as a portfolio of connected obligations. Human resource departments should regularly assess perceived fairness of reward and promotion decisions, transparency of appraisal and decision processes, access to learning and internal mobility, leadership trust, recognition, autonomy, job security, and the quality of the work environment. A policy audit is insufficient if employee experience is not measured, because the variation in distributive and relational perceptions shows that formal consistency does not guarantee perceived fulfilment.

Second, banks should connect fairness with development. Compensation and promotion decisions need transparent criteria, particularly where knowledge work produces intangible or collaborative outcomes. Performance systems should recognise innovation, skill acquisition, risk prevention, knowledge sharing, and long-term client relationships as well as short-term targets.

Third, digital transformation should be accompanied by visible career investment. Structured reskilling, cross-functional assignments, mentoring, and internal career pathways can reduce anxiety about skill obsolescence and show that the bank intends to share the benefits of transformation with employees. Developmental investment is especially important for sustaining relational psychological contracts and competing with external career opportunities. Talent management research similarly emphasises that highly skilled employees have heterogeneous expectations and benefit from differentiated approaches (Khoreva & Vaiman, 2021; Thunnissen & Gallardo-Gallardo, 2019; Vaiman et al., 2012).

Fourth, banks should deliberately build organisational commitment rather than treating it as an automatic by-product of employment.

Affective commitment can be strengthened through supportive leadership, meaningful recognition, employee voice, and inclusive team identity. Continuance commitment can be made constructive through credible internal mobility, specialist career ladders, and accumulated development opportunities rather than through restrictive exit barriers. Normative commitment requires authentic reciprocity, ethical leadership, mentoring traditions, and visible long-term concern for employees. These practices turn psychological contract fulfilment into a durable bond and thereby strengthen both attitudinal and behavioural loyalty.

Finally, retention practices should be differentiated by career stage and role. Early-career employees may value development and promotion clarity; mid-career specialists may prioritise autonomy, recognition, and leadership trust; senior experts may value influence and knowledge transfer. A segmented strategy can preserve a coherent organisation-wide contract while reflecting different professional needs.

7. Conclusion

In conclusion, the findings answer the two research problems that motivated the study. First, a broad psychological contract comprising distributive justice, procedural justice, and relational expectations significantly explains loyalty, demonstrating the value of studying multiple employment signals together. Second, the integrated model confirms that organisational commitment is a central mediating mechanism through which favourable psychological contract perceptions become loyal attitudes and behaviour in Chinese banking, although the mediation is partial. The theoretical contribution is a broader, context-sensitive explanation of psychological contract processes. The practical contribution is an evidence-based talent strategy: Chinese banks can strengthen loyalty by aligning fair outcomes and procedures with leadership trust, development, autonomy, recognition, and deliberate commitment-building practices.

Future research could use longitudinal designs to examine how psychological contracts, organisational commitment, and loyalty change

during restructuring, digital transformation, and career progression. Comparative studies across regions and bank types could test the model's wider applicability. Researchers should also

examine psychological contract breach and repair, differentiated commitment pathways, and contextual influences such as leadership style and perceived organisational support.

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Author Declaration

The authors confirm that this manuscript is original, has not been previously published in its current or substantially similar form, and is not under consideration by any other journal. All sources and data used in this study have been appropriately acknowledged. The authors declare that there are no conflicts of interest related to this work.