

## The Psychological Contract and the Readiness to Verbalize It in Financial Institutions in Poland

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**Abstract :** A psychological contract is an agreement between the employer and an employee that covers the parties' informal and frequently non-verbalized obligations and expectations towards each other. The contract is a cognitive pattern-governing employee's behaviour in the organization. A gap between employee's expectations and the organizational reality may lead to difficult-to-solve conflicts or cause the employee to modify their behaviour towards organizational values and goals, if they are willing and ready to verbalize their expectations. The article discusses psychological contracts in the financial institutions in Poland. Its theoretical part outlines the types of psychological contracts in organizations (relational, transactional, and balanced) and shows the process of their verbalization. The purpose of the article is to present how the type of the psychological contract relates to employee's readiness to verbalize it. The article ends with conclusions arising from the study.

**Keywords :** customer contact staff in banks, employee expectations, financial institutions, mutual expectations, psychological contract, verbalization of the psychological contract

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