

Exploratory Study of the Resilience of Psychological Contracts: An Ethno-methodological Perspective

Motiâ-Eddine LAKHDAR, (Full Professor)
Interdisciplinary Laboratory for Applied Research
Private Faculty of Management - ISIAM Business School
International University of Agadir – UNIVERSIAPOLIS

Correspondence address:	Private Faculty of Management - ISIAM Business School International University of Agadir – UNIVERSIAPOLIS Bab Al Madina, Agadir 80000.
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Abstract:

This study explores the dynamics of organizational resilience through the lens of psychological contracts, employing an ethnomethodological approach to uncover the micro-processes that underpin collective resilience. While extensive literature has examined resilience from the perspective of formal systems, strategic capabilities, and structural configurations, the role of intersubjective dynamics and sensemaking processes remains insufficiently addressed. Our research positions psychological contracts, not as static agreements but as dynamic, collectively constructed frameworks of meaning, as critical levers of resilience within organizational contexts. Drawing on data from a Moroccan nonprofit organization, we conducted a qualitative, inductive study combining participant observation, preliminary informal interviews, and semi-structured interviews. The conversational analysis of this data revealed three key ethnomethodological processes: accountability, indexicality, and reflexivity, through which psychological contracts are constructed, negotiated, and reinforced. These processes enable organizational members to align their individual and collective interpretations of resilience, fostering a shared normative contract that enhances the organization's capacity to adapt and thrive in the face of adversity. Our findings demonstrate that resilience is not merely an organizational attribute but is deeply embedded in the lived experiences and interactions of members. The association's resilience emerged from a strong sense of belonging, the personification of the organization, and the transmission of shared values and practices through mentoring. These mechanisms illustrate how psychological contracts can serve as active drivers of resilience, shaping organizational responses to crises. This research contributes to both theory and practice by highlighting the importance of micro-level processes in resilience building and by offering managers concrete insights into how fostering resilient psychological contracts can strengthen organizational capacity. Future studies should further explore the variability of these processes across different organizational contexts and sectors.

Keywords: Psychological contract, organizational commitment, organizational resilience, conversational analysis.

Classification JEL: J24; O15

Paper type: Empirical Research

1. Introduction

In an era marked by persistent disruption, organisations are increasingly compelled to develop new capacities for resilience. From global health crises and technological upheavals to socio-economic instability and geopolitical uncertainty, these disruptions reveal the vulnerabilities of traditional organisational systems and challenge the sustainability of existing management models (Linnenluecke, 2022; Williams et al., 2023). Consequently, resilience has gained renewed scholarly attention, not as a marginal or reactive capability, but as a foundational organisational competence.

While early conceptualisations of resilience focused on the ability to absorb shocks and return to equilibrium, contemporary approaches advocate for a more dynamic understanding that incorporates adaptive learning, anticipatory planning, and social construction (Boin & van Eeten, 2013; Duchek, 2020). In this view, resilience is not merely a systemic attribute or the outcome of managerial decisions, but a socially enacted process that unfolds through situated interactions and meaning-making activities. This reconceptualisation places emphasis on the role of individuals and collectives in generating the practices, narratives, and norms that allow organisations to withstand and rebound from adversity.

Recent developments in the management literature call for a more granular understanding of how organisations respond to disruptions beyond structural robustness and procedural safeguards. As noted by Cornelissen et al. (2021), resilience must also be understood as a socially constructed process that emerges through daily interactions, shared narratives, and intersubjective frameworks. This challenges the assumption that resilience can be fully engineered through top-down interventions and instead highlights the importance of grassroots, actor-driven processes.

It is within this micro-foundational perspective that the psychological contract reclaims its centrality, serving as a bridge between individual cognition and collective organisational functioning. Traditionally conceived as a set of implicit expectations between employees and employers, the psychological contract has evolved to include affective, symbolic, and cognitive dimensions that are embedded in ongoing interactional contexts (Zhang & LePine, 2021; Gifford & Young, 2024). Far from being static or unidimensional, psychological contracts are reflexive, meaning-laden frameworks that regulate and stabilise workplace behaviours in uncertain conditions.

Rousseau, De Rosario and Jardat (2014) underscore the importance of interpreting psychological contracts not merely as bilateral agreements but as collective mental models that shape, and are shaped by, organisational culture, leadership behaviour, and socio-symbolic practices. These contracts are not only reflective of individual expectations, but also form part of a broader social infrastructure that enables trust, accountability, and shared commitment—key levers of organisational resilience. Such a constructivist reading invites scholars to rethink the contract as a form of institutional sensemaking.

This perspective becomes particularly relevant when examining organisations operating under conditions of institutional fragility, such as nonprofit organisations in developing countries. These environments are often marked by limited formal mechanisms, high uncertainty, and significant reliance on informal norms and interpersonal relationships (Rahman & Mahmood, 2020; Duarte & Silva, 2022). In such contexts, the psychological contract emerges not merely as a reflection of individual expectations, but as a crucial framework for maintaining cohesion and commitment in the absence of formal controls.

To study how these contracts contribute to resilience, researchers have turned to methodologies that prioritise actors' lived experiences and the informal mechanisms through which organisational order is produced. Ethnomethodology, rooted in the seminal work of Garfinkel (1967) and recently revitalised in organisational research (Cornelissen et al., 2021), offers a

powerful lens to explore how resilience is enacted through language, routine, and local meaning-making practices. It allows for an examination of the 'how' of organising: how individuals co-create structures of meaning and continuity amidst discontinuity.

Ethnomethodological analysis thus enables us to uncover the situated and emergent nature of resilience—how it is enacted through rituals, narratives, and shared practices that are often invisible to formal managerial tools. It shifts the analytical focus from outcome-based performance measures to the 'how' of everyday organising: how people sustain commitment under pressure, how they reconstruct meanings in times of rupture, and how informal agreements reinforce cohesion when formal systems fall short. These questions are particularly pressing in contexts where formalisation is limited, yet performance and survival are non-negotiable.

The remainder of the paper is divided into five sections. Section 2 provides literature and hypothesis development, followed by a detailed discussion of data collection and method in the methodology in Section 3. Section 4 discusses the results. Finally, Section 5 provides conclusions of the study and highlights the main limitations, while providing future research directions.

2. Literature Review and Conceptual Framework

In this first section, we aim to build our conceptual framework by developing the key concepts required for this research. It is important to note that there is a limited body of academic work explicitly connecting these two theories. Therefore, we will first discuss each theory separately before proposing the axes that link them to our research focus.

2.1 The Psychological Contract: From a Distinct Concept to a Fully-Fledged Theory

The concept of the psychological contract has undergone significant theoretical development since its early conceptualisation. Originally defined by Argyris (1960) and later popularised by Rousseau (1989), the psychological contract referred to the implicit expectations held by employees and employers regarding their mutual obligations. Over time, this informal and tacit nature has evolved into a construct deeply rooted in cognitive, affective, and normative domains, making it a multidimensional frame of reference for understanding employment relationships in contemporary organisations.

Rousseau (1995) emphasised the subjectivity of the psychological contract, arguing that it is based on individual perception and interpretation rather than objective agreements. This perspective has been widely supported in empirical studies, which demonstrate that contract breach or fulfilment significantly affects employee attitudes, such as job satisfaction, organisational commitment, and turnover intention (Conway & Briner, 2005; Zhao et al., 2007). Furthermore, psychological contracts are not fixed but change over time as a result of experience, communication, and context (De Vos, Schalk, & Croon, 2003).

More recent research has expanded the scope of psychological contract theory by investigating its relational and collective dimensions. For example, De Vos and Freese (2020) explored the dynamic nature of psychological contracts in team settings, highlighting how shared perceptions within groups influence cohesion, cooperation, and adaptability. Similarly, Morrison and Robinson (2021) argue that contract breach is often embedded within broader organisational narratives and collective sensemaking processes rather than being isolated incidents.

In line with these developments, psychological contracts have been increasingly studied as embedded within organisational culture, leadership styles, and social practices (Gifford & Young, 2024). This broadened view recognises the psychological contract as a socially constructed and evolving framework, influenced by continuous interaction and adaptation to environmental change. The contract is no longer seen as a dyadic exchange but rather as a

systemic and interpretative phenomenon (Rousseau, De Rosario & Jardat, 2014), which aligns with ethnomethodological approaches in management research.

2.2 Cognitive Dissonance in Psychological Contracts

Cognitive dissonance in the context of psychological contracts arises when there is a perceived discrepancy between what individuals expect from their organisation and what they actually experience. Rooted in Festinger's (1957) cognitive dissonance theory, this inconsistency generates psychological discomfort that employees attempt to resolve either by adjusting their expectations or reinterpreting organisational behaviours (Turnley & Feldman, 1999). Such dissonance becomes particularly significant in contexts where perceived obligations are central to the employee's identity or self-concept.

Numerous empirical studies have shown that breaches in the psychological contract—particularly in situations where employees feel that their contributions are not reciprocated—can result in strong emotional and cognitive reactions, such as anger, disappointment, or betrayal (Morrison & Robinson, 1997; Zhao et al., 2007). These emotional responses are often amplified when the breach challenges core values or fundamental expectations. According to Conway and Briner (2005), when cognitive dissonance is not resolved, it can lead to diminished organisational commitment and performance.

A well-known illustration of psychological dissonance within the organisational context is the divergence between customer expectations and employee perceptions of service promises. This misalignment reflects a broader principle where organisational messages may be interpreted differently by internal stakeholders, leading to incompatible understandings of roles, responsibilities, or rewards (Guest & Conway, 2002). Analogously, when employees interpret employer commitments differently from managers' intentions, the risk of contract breach and dissonance increases.

The implications of such dissonance are not only limited to job satisfaction or engagement. Research by Parzefall and Coyle-Shapiro (2011) demonstrates that unresolved dissonance in psychological contracts may erode organisational trust and lead to withdrawal behaviours or even sabotage. Additionally, dissonance is not solely the result of a breach; it can also emerge in situations where expectations evolve due to organisational change, role redefinition, or shifting cultural norms (Tomprou et al., 2015).

Consequently, understanding cognitive dissonance in psychological contracts requires a dynamic and contextualised perspective. Scholars increasingly advocate for longitudinal designs to examine how individuals cognitively process changes over time, how they cope with dissonance, and how organisations can facilitate adaptive interpretations to maintain contract integrity (Solinger et al., 2020; Schalk et al., 2021). Addressing dissonance proactively through transparent communication, participatory governance, and value-aligned leadership becomes essential for sustaining healthy employment relationships.

2.3 The Work Relationship as a Product of Mental Models

The psychological contract is not merely a set of expectations between an employee and their employer, but rather a reflection of deeper mental models that individuals hold about their work, the organisation, and the employment relationship itself. Mental models are cognitive frameworks that individuals use to interpret the world around them, formed through past experiences, socialisation, and interaction with others (Senge, 1990).

In the organisational context, these models shape how employees perceive their roles, leaders, and organisational norms. These interpretive structures are often implicit and vary significantly between individuals. For instance, one employee might view organisational hierarchy as a source of support and stability, while another may interpret it as a mechanism of control and repression (Van den Heuvel et al., 2017). This subjective interpretation influences how

employees experience managerial behaviour, communicate with peers, and respond to organisational change.

When shared across a group, these mental models can give rise to a common understanding of organisational events, contributing to group cohesion and identity. Recent research has shown that shared mental models within teams can foster collective understanding, coordination, and adaptive behaviour (Mohammed et al., 2010). In contrast, misaligned or conflicting mental models often result in fragmented organisational cultures and communication breakdowns. As such, understanding the mental model dimension of psychological contracts offers valuable insights into the microfoundations of organisational dynamics and resilience (Cropanzano et al., 2022).

These shared frameworks also play a critical role in shaping employees' interpretation of fairness, reciprocity, and obligation. When major organisational events occur—such as restructuring, leadership change, or crisis—employees rely on their mental models to interpret these developments and recalibrate their psychological contracts accordingly (Bal & Vink, 2011). In situations where organisational change is consistent with their mental frameworks, employees may adjust with minimal resistance. However, when discrepancies arise, dissonance and contract breach may ensue.

Accordingly, we propose the following research proposal: ***The alignment of individual mental models with organisational values positively influences the formation of resilient psychological contracts.***

This hypothesis is grounded in the assumption that cognitive congruence between individual and organisational frameworks enhances mutual understanding, trust, and adaptability (Solinger et al., 2020). Exploring this alignment can provide critical insights into how organisations can foster cohesive and resilient cultures, particularly in volatile and uncertain contexts.

2.4 Organizational Resilience: An Imperative in the Face of Recurrent Crises

Organizational resilience has emerged as a critical capability in the face of increasing environmental volatility, digital disruption, and global crises. Traditionally defined as the ability of an organisation to absorb shocks, adapt to adverse conditions, and recover from setbacks, resilience is now conceptualised as a proactive, adaptive, and dynamic process (Williams et al., 2023). It involves anticipating change, continuously learning, and transforming in response to emerging challenges (Linnenluecke, 2022).

Recent research has moved beyond linear models of resilience to focus on systems thinking, where resilience is seen as an emergent property of interconnected practices, leadership behaviour, and employee engagement (Duchek, 2020; Bergstrom & Dekker, 2021). Scholars such as Burnard and Bhamra (2022) have highlighted the importance of adaptive capacity, defined as the organisation's ability to reconfigure its resources and routines without losing strategic coherence.

Furthermore, the human aspect of resilience has gained increasing attention. Studies underscore that individual and collective sensemaking processes underpin an organisation's ability to remain cohesive and goal-directed during crises (Tasic et al., 2021; Raisch et al., 2022). This highlights the interplay between structural, cultural, and psychological factors in shaping resilient outcomes.

2.5 The Construction of Psychological Contracts as Levers of Organizational Resilience

The link between psychological contracts and organisational resilience has become increasingly prominent in recent scholarship. Contemporary research recognises that psychological contracts—especially when perceived as fair, transparent, and reciprocal—play a crucial role in fostering employee engagement and adaptive behaviours during crises (Gifford & Young,

2024; Morrison & Robinson, 2021). These contracts serve as stabilising forces that anchor employees' trust and commitment in uncertain environments.

Rousseau et al. (2014) identified three key processes through which individuals cognitively align with organisational norms: selection, adaptation, and attrition. Recent empirical extensions suggest that these processes are mediated by ongoing communication, leadership transparency, and value congruence (Zhang & LePine, 2021; Duarte & Silva, 2022). When employees experience congruence between their expectations and organisational practices, their resilience to change increases.

Moreover, the construction of normative contracts—collective understandings that emerge from shared socialisation experiences—can help organisations create cultural anchors that enhance cohesion and recovery capacity. In this regard, psychological contracts function not only as employment frameworks but also as drivers of informal governance and emotional solidarity during times of uncertainty (Vial, 2021).

2.6 Ethnomethodological Reading of Resilient Behaviours in Organizations

Organizational resilience is increasingly considered a strategic priority in an age characterised by relentless disruption, including technological acceleration, public health emergencies, political instability, and supply chain fragility. In this evolving context, resilience refers not merely to the capacity to 'bounce back' after a disruption but also to the ability to absorb, adapt, and even thrive in the face of adversity (Williams et al., 2023). This redefinition has prompted a shift in managerial paradigms—from rigid control and risk avoidance to learning agility and system responsiveness.

Linnenluecke (2022) stresses that resilient organisations are not simply robust systems with redundancy built in, but dynamic entities capable of transforming internal processes and structures as the external context evolves. Such transformation depends on the alignment between strategic flexibility and operational adaptability, which often originates from decentralised decision-making, responsive leadership, and workforce engagement.

Recent literature points toward a multilevel perspective, wherein organisational resilience is understood as an emergent outcome of three interrelated domains: structural design (e.g., decentralisation, modularity), social capital (e.g., trust, informal networks), and behavioural routines (e.g., improvisation, learning loops) (Duchek, 2020; Bergstrom & Dekker, 2021). Burnard and Bhamra (2022) emphasise that the interplay of these components shapes the organisation's adaptive capacity.

A growing body of empirical studies has highlighted the role of leadership in cultivating resilience capabilities by promoting a psychologically safe environment, encouraging error reporting, and framing crises as opportunities for learning (Tasic et al., 2021). Leaders act as cultural intermediaries who signal acceptable responses and facilitate emotional regulation within teams.

Psychological contracts serve as cognitive schemas through which employees interpret their relationship with the organisation, particularly in volatile or uncertain environments. When employees perceive these unwritten agreements as respected and evolving in step with situational demands, it reinforces not only commitment but also readiness to engage in discretionary behaviours that sustain performance under stress (Gifford & Young, 2024).

Morrison and Robinson (2021) argue that the stability of psychological contracts is essential to the emotional and motivational infrastructure of resilient workforces. This stability arises from both content (e.g., fairness, reciprocity, clarity) and process (e.g., dialogue, adaptability).

Rousseau et al. (2014) delineated a cycle of selection, adaptation, and attrition, which ensures normative convergence between individual expectations and institutional values. More recently, empirical research has shown that this cycle is moderated by transformational leadership and peer mentorship (Zhang & LePine, 2021; Duarte & Silva, 2022).

Additionally, normative contracts—reflecting shared cognitive and emotional orientations—play a foundational role in collective resilience. These contracts are maintained through rituals, onboarding practices, and informal knowledge sharing (Vial, 2021).

Ethnomethodology offers a powerful analytic lens for understanding how resilience is enacted through the everyday practices of organisational members. Rooted in the work of Garfinkel (1967), this approach seeks to uncover the tacit rules, narrative constructions, and interpretive frameworks through which actors produce social order.

Cornelissen et al. (2021) show that in ambiguous and fast-evolving situations, actors rely heavily on reflexive dialogues and situational cues to reconstruct meaning. This reconstruction process enables improvisation and re-coordination in moments of organisational strain.

The ethnomethodological triad—accountability, indexicality, and reflexivity—remains critical in decoding how actors rationalise, contextualise, and adapt their behaviours (Trittin-Ulbrich et al., 2021).

Zilber (2022) argues that in nonprofit and mission-driven organisations, resilience is often less about control and more about meaning. Ethnomethodology helps capture how identity, purpose, and role expectations are dynamically negotiated through storytelling, symbolic artefacts, and interactions.

3. Methodological Framework of the Research

For the purposes of this study, this section provides a rationale for our methodological choices. Accordingly, we will first justify the adoption of our methodology, before discussing the use of an ethnomethodological approach and its relevance for understanding reality within the research field.

3.1 Methodological Approach

This research adopts a qualitative, inductive, and exploratory methodology, which aligns with the objective of generating an in-depth understanding of how psychological contracts are perceived, formed, and transformed in the context of nonprofit microfinance institutions. The study does not aim to test predetermined hypotheses but rather to explore, describe, and interpret the lived experiences and subjective constructions of organisational actors in a changing professional environment.

The choice of a qualitative methodology is justified by the nature of the research object, which involves tacit, informal, and sometimes implicit dimensions of the employment relationship—dimensions that are difficult to grasp through purely quantitative methods. Psychological contracts, understood as evolving cognitive schemas, are embedded in context, experience, and interaction. They require narrative accounts, personal reflections, and discursive materials to be meaningfully captured. A qualitative framework thus provides the flexibility and depth needed to access these subjective processes.

Furthermore, the inductive posture adopted allows the researcher to move from empirical observations—derived from interviews and interpretative analysis—towards the formulation of theoretical insights. This bottom-up logic facilitates the emergence of new categories and patterns that are grounded in the data, rather than imposed a priori by existing models. It also encourages openness to complexity and contradiction, which are inherent in the dynamics of psychological contracts and organisational resilience.

The exploratory dimension of the study reflects the relatively under-researched intersection between psychological contract theory and organisational resilience in the associative sector. Unlike for-profit contexts, nonprofit microfinance institutions operate under particular institutional constraints, symbolic expectations, and socio-political conditions. Exploring how these specificities shape employee-employer relationships requires a method that privileges contextual immersion, narrative plurality, and thick description.

To operationalise this methodological framework, a series of semi-structured interviews was conducted with 23 organisational agents from various hierarchical levels, departments, and contractual statuses. The interviews were transcribed and subjected to thematic content analysis, guided by both sensitising concepts from the literature and emergent codes from the data. This methodological combination enabled the identification of recurrent themes, tensions, and transformation logics in the construction and evolution of psychological contracts within resilient organisational settings.

3.2 Research Problem

Our chosen epistemological stance and research question necessitate specific methodological decisions. The key challenge lies in identifying components of psychological contracts (or normative contracts, where applicable) whose origins do not lie within the pre-established organizational order (social structure) shaped by socialization processes and organizational culture. Instead, we focus on elements rooted in the personal and intersubjective experiences and representations of actors.

The choice of an ethnomethodological approach is justified by our intention to reverse the dominant sociological logic, which tends to assume that habitus, as conceptualized by Bourdieu & Passeron (1970), is an intrinsic given that individuals must internalize. In contrast, following Garfinkel's (1967) perspective, we view habitus as a social construction, emerging first from individual and then collective representations and practices.

As Wacheux (2005) notes, *"within the ethnomethodological paradigm, the researcher aims not to view the social actor as a programmable automaton."* Similarly, Dosse (1995) characterizes ethnomethodology as "an ethnographic approach based on simple participant observation of everyday life practices, with the goal of perceiving and revealing the underlying procedures, without advancing prior hypotheses about the field. This positions ethnomethodology at the intersection of order and social action (Dosse, 1995), making its assumptions particularly well suited to case studies (Wacheux, 2005). Consequently, for our case study, we adopted conversational analysis as our primary research method, applied to a corpus of data collected through semi-structured interviews.

3.3 Rationale for the Ethnomethodological Stance

To accurately capture the practices through which actors generate meaning for organizational events, the ethnomethodological approach offers a reliable technique rooted in conversational analysis. This analysis is built upon three fundamental notions for decoding meaning structures within actors' lived experiences: accountability, indexicality, and reflexivity. Below, we outline each of these notions and discuss their relevance to our research.

From an ethnomethodological perspective, accountability refers to the availability of resources necessary to understand everyday activities and actions. An account is considered accountable when it is describable, interpretable, and analyzable. In this sense, an account may take the form of a document, statement, object, fact, or action that contributes to the production of meaning within the organization. To fully comprehend the processes through which accounts are accepted, and to grasp the meanings they generate, it is necessary to first address two fundamental properties of social structure: indexicality and reflexivity.

The notion of indexicality rests on the idea that the meaning produced by actors is always context-dependent, shaped by their social practices within their environment. As Garfinkel (1967) argues, researchers must spend extended periods in the field to uncover not only actors' reflexes but also their formal and informal language. In response to this requirement, our study within the nonprofit context unfolded in two phases: first, an observation phase combined with informal preliminary interviews; and second, a phase of semi-structured interviews conducted with organizational actors.

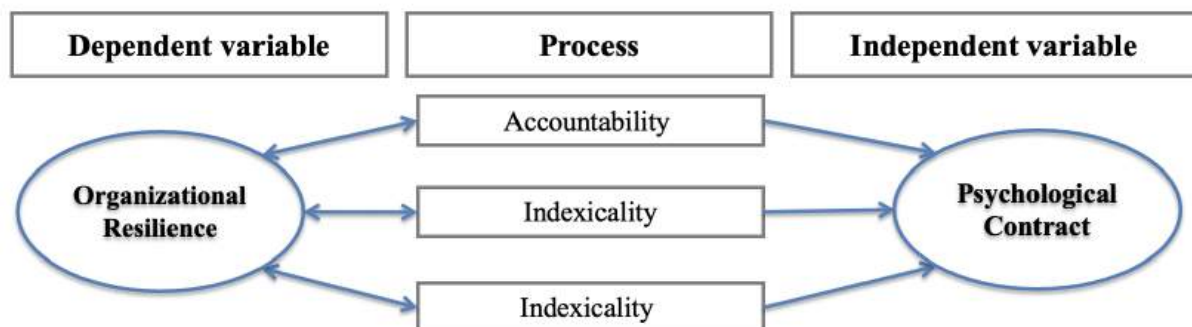
The third key notion, reflexivity, posits that organizational practices both produce and describe the prevailing social order. Reflexivity highlights the reciprocal relationship between action and context. According to Garfinkel (1967), "*all accounts are reflexively and essentially tied to the socially organized occasions of their use, insofar as they constitute elements of these occasions.*" Ultimately, the value of the ethnomethodological stance, as Quéré (1997) observes, lies in "*emphasizing the non-predefined nature of situations, actions, objects, and the work environment; these elements acquire precise definition within a dynamic of co-determination shaped by ongoing activity.*"

3.4 Research Protocol

The research protocol we adopted to investigate the phenomenon of organizational resilience follows a twofold logic. On the one hand, it seeks to foster in-depth field exploration, in line with the requirements of the ethnomethodological approach (Garfinkel, 1967). On the other hand, it involves the construction of a precise data collection tool to enable the kind of detailed analysis afforded by the psychological contract framework.

Consequently, designing the data collection tool required the prior development of an experimental protocol capable of identifying the relationship between the two variables under study: organizational resilience (as the dependent variable) and the psychological contract (as the explanatory variable). Establishing causal links between these variables involves specific processes that reflect the fundamental principles of the ethnomethodological approach. Figure 1 below presents the research model adopted for this study:

Figure 1: Theoretical Research Model.



Source: Compiled by the author

3.5 Selection of Interviewees

To explore the dynamics of psychological contracts and organisational resilience within a nonprofit microfinance institution, a purposive sampling strategy was adopted. The selection of interviewees was guided by multiple criteria aimed at ensuring diversity of perspectives across hierarchical levels, contractual statuses, and experiential backgrounds.

A total of 23 organisational agents were interviewed. These agents were chosen based on their positions, which represent key functional and strategic roles within the organisation: Customer Relationship Officers (n=4), Credit Officers (n=11), Branch Managers (n=6), and Regional Directors (n=2). This distribution allows the study to capture viewpoints from both operational and managerial roles, covering front-line employees and decision-makers alike. Their relative representativeness is highlighted by the distribution weights: Credit Officers constitute 48% of the sample, followed by Branch Managers (26%), Customer Relationship Officers (17%), and Regional Directors (9%).

The sample was also diversified based on professional seniority, with agents having less than 2 years of experience (9%), between 2 and 6 years (30%), and more than 6 years (61%). This segmentation is crucial for examining the evolution of psychological contracts over time,

especially in response to organisational transformations and past crises. Similarly, gender representation was relatively balanced, with 13 men (57%) and 10 women (43%), which helps to reveal potential gender-based variations in contract perception or resilience appraisal.

From a contractual perspective, the vast majority of interviewees were employed under permanent contracts (CDI: 91%), while a minority held temporary contracts (CDD: 9%). This distinction allows the investigation of how employment security may shape one's interpretation of organisational obligations and resilience expectations.

The data collection was conducted through semi-structured interviews, each lasting approximately one hour. The interview guide comprised eight thematic blocks, progressively covering: General background (e.g., tenure, responsibilities, professional history); The employment relationship (contract type, motivations, comparative benefits); Contractual actors and perceived promises (e.g., initial commitments, fulfilment over time); Evolution of the psychological contract (e.g., reactions to changes, turning points); Changes in mutual obligations (e.g., attitudinal shifts, mobility intentions); Organisational resilience (e.g., response to the 2009/2010 crisis, adaptive levers); Human resource management strategy (e.g., perceived fairness, practices of retention) and the Environmental perception and positioning (e.g., image, legitimacy, stakeholder relations).

The guide was designed to elicit rich, introspective, and longitudinal narratives about the subjective experience of organisational change and its psychological implications. It encouraged respondents to reflect on their journey within the association, the promises made and kept, and the adjustments they personally and collectively had to make. The themes of psychological contract evolution and organisational resilience were intentionally embedded across different sections of the guide to enable cross-referencing and triangulation during analysis.

Table 1: detailed profile of the 23 interviewees

Interviewee Code	Position	Years of Experience	Interview Duration
INT-01	Customer Relationship Officer	< 2 years	40 min
INT-02	Customer Relationship Officer	< 2 years	40 min
INT-03	Customer Relationship Officer	> 6 years	40 min
INT-04	Customer Relationship Officer	> 6 years	40 min
INT-05	Credit Officer	2–6 years	45 min
INT-06	Credit Officer	2–6 years	45 min
INT-07	Credit Officer	2–6 years	45 min
INT-08	Credit Officer	2–6 years	45 min
INT-09	Credit Officer	> 6 years	45 min
INT-10	Credit Officer	> 6 years	45 min
INT-11	Credit Officer	> 6 years	45 min
INT-12	Credit Officer	> 6 years	45 min
INT-13	Credit Officer	> 6 years	45 min
INT-14	Credit Officer	> 6 years	45 min
INT-15	Credit Officer	> 6 years	45 min
INT-16	Branch Manager	2–6 years	60 min
INT-17	Branch Manager	> 6 years	60 min
INT-18	Branch Manager	> 6 years	60 min
INT-19	Branch Manager	> 6 years	60 min
INT-20	Branch Manager	> 6 years	60 min
INT-21	Branch Manager	> 6 years	60 min
INT-22	Regional Director	> 6 years	60 min
INT-23	Regional Director	> 6 years	60 min

Source: Compiled by the author

The table below presents the detailed profile of the 23 interviewees, including their assigned codes, positions within the organisation, years of professional experience, and the average duration of each interview. This classification ensures both diversity and transparency in the composition of the qualitative sample.

3.6 Data Corpus Processing through Conversational Analysis

For this study, the processing of data collected through both preliminary informal interviews and semi-structured interviews followed the logic of conversational analysis widely used by ethnomethodologists. The primary challenge is that spoken discourse is methodically structured (Schegloff, 1987) and deeply embedded within its context (Sacks & Schegloff, 1974). Moreover, our choice of conversational analysis is further justified by the principle that "authentic sociological knowledge resides in the actors' perspective, regardless of the object of study, since it is through the meanings they assign to objects, situations, and symbols that actors construct their social world" (Coulon, 1987).

Garfinkel's (1967) coding practices require that the researcher go beyond predefined coding schemes derived from theoretical frameworks, favouring instead a contextualized coding approach based on the researcher's personal knowledge of the field under study. We adhered to this principle in two ways: first, through preliminary interviews and participant observation (given our dual role as researcher and professional banker in regular contact with the association's agents); and second, through domain familiarity, as the association's activities (financial services) align with the researcher's own professional background.

Regarding data processing tools, we opted to make partial use of NVivo software, a solution well suited for the analysis of qualitative data, particularly interview data. NVivo assisted the researcher in tasks such as classification, categorization, and coding. Our initial step involved manually identifying semantic groups corresponding to the criterion of indexicality terms and concepts linked to resilience, whose meaning is contextually bound to the situation in which they were produced. The same approach was applied to the criteria of reflexivity and accountability. This was followed by NVivo-assisted categorization of the data to enable frequency analysis, facilitating the identification of dominant meaning structures with the highest semantic weight.

4. Empirical Study and Research Results

Based on preliminary informal interviews, we were able to identify a set of verbatims reflecting collectively constructed meanings; these meanings were then integrated into the data collection process during the semi-structured interviews. The data collected were subsequently subjected to computer-assisted conversational analysis. The results yielded semantic nodes aligned with the conceptual and methodological framework of our research.

4.1 Analysis of Core Meanings

Table 2: List of Core Meanings by Category, obtained through an inductive approach and analysed via conversational analysis.

Category	Corresponding Core Meanings
Indexicality	A unique type of association
	The success story of the experience
	The association as a person
	Religion as a factor of cohesion
Reflexivity	Sense of belonging
	Hierarchy viewed differently
	Resilient agents rather than a resilient organization
Accountability	The role of mentoring

Source: Compiled by the author

Our analysis of qualitative data from both preliminary and semi-structured interviews revealed recurring verbatims corresponding to collectively constructed core meanings, which are integral to the dominant normative contract within the association (Lakhdar, 2018). These core meanings, categorized according to ethnomethodological dimensions, are presented in table 2 above.

4.2 The Normative Contract as a Generator of Shared Meaning

Our analysis revealed a set of items relating to the concept of resilience within the associative context and how it is perceived by association members. The main finding is the presence of a shared normative contract among members, which leads to strikingly convergent perceptions of resilience. Below, we revisit the core meanings from Table 2 and associate them with the most recurrent verbatims:

A Unique Type of Association

One of the most recurrent findings from the interviews is the strong and explicit sense among organisational members that their association is fundamentally different from conventional organisations. This perception transcends administrative or legal distinctions and seems to structure their entire experience of work and meaning-making within the institution.

Numerous participants express pride in belonging to what they consider a distinctive entity, often opposing their associative environment to more formalised, hierarchical, or profit-driven organisational settings. This collective self-definition appears to shape behaviours, values, and expectations in a specific way. As one interviewee simply states: **“Here, we are different (INT-09)”**. This sentiment, though concise, encapsulates the symbolic distance that members place between their organisation and other more traditional models of work or governance.

This sense of distinctiveness is not limited to structural elements—it is deeply relational and cultural. For instance, one respondent highlights the atmosphere of camaraderie that prevails within the institution: **“Good relationships between colleagues (INT-18).”** This short but powerful statement points to a form of workplace sociability that reinforces solidarity and emotional safety, which employees view as a valuable resource and a key differentiator of their experience.

Other verbatims explicitly contrast their associative identity with mainstream organisational logics. As one employee states: **“We are not like others (INT-07).”** And another explains: **“We are an association, not an organization—that’s different! (INT-19)”**

These declarations reveal not only a descriptive distinction but also a normative one. Being part of an “association” is perceived as implying different rules of the game—more horizontal communication, shared purpose, moral commitment, and perhaps a softer, more human-centred form of governance.

This shared belief in being part of “something else” functions as a symbolic anchor that unifies employees and shapes their psychological contract. The uniqueness they attribute to the association legitimises their expectations of more relational proximity, greater autonomy, and values-driven leadership. It also explains, in part, why breaches in this relational ideal are experienced not only as disappointments but as moral or identity violations.

From a theoretical standpoint, such a perception can be interpreted through the lens of institutional logics and the critique of essentialist views of organising (Meyer & Rowan, 1998). The organisational members do not merely comply with formal structures; they reinterpret them through the prism of associative values, creating a distinct logic of engagement and meaning. This divergence from conventional models of organisation reinforces a local identity and contributes to the symbolic construction of belonging.

The Success Story of the Experience

The association's creation in 1997 remains a pivotal symbolic reference point in the mental representations of its members. Far from being a simple historical marker, its origin story is perceived as a collective accomplishment—a narrative of emergence and resilience that continues to inform employee identity, organisational pride, and implicit expectations about continuity, mission, and distinctiveness.

For many organisational actors, the association's launch is remembered not merely as an administrative beginning, but as the moment when a fragile initiative confronted a hostile socio-economic environment and prevailed. This founding episode has become part of a shared mythology, mobilised in discourse as evidence of both institutional legitimacy and moral superiority over other structures that were unable to endure. One interviewee sums up this symbolic charge in the following phrase: ***“An embryo that grew while others failed. (INT-22)”*** This metaphor encapsulates two critical dimensions of how the origin story is interpreted. First, the association is seen as having emerged against the odds, growing gradually and organically in an environment where similar initiatives collapsed. Second, this trajectory of success confers moral value to its mission and distinguishes it from other organisations whose survival was not guaranteed by shared commitment, solidarity, or purpose.

This founding success serves several functions in the way employees construct meaning. It reinforces the narrative of exceptionality, in which the association is not just different, but proven in adversity. It provides a framework of institutional pride, which legitimises the daily efforts of staff and shapes their expectations regarding how the organisation should continue to function—with consistency, mission fidelity, and collective integrity.

From a psychological contract perspective, such foundational narratives are not neutral: they implicitly structure the beliefs that employees hold about what the organisation represents, how it should behave, and what it owes to those who have contributed to its legacy. When organisational decisions seem to contradict these founding values, they are not experienced as simple operational shifts, but as symbolic betrayals. In this sense, the success of 1997 is not frozen in time—it is active in employees' present interpretations of fairness, loyalty, and meaning at work.

Personification of the Association and Affective Attachment

One of the most striking patterns that emerged from the qualitative data is the tendency among organisational members to personify the association, attributing to it not only a concrete existence, but also an emotional and symbolic presence akin to a living being. This phenomenon manifests in a vocabulary saturated with affective investment, where the association is referred to not as a neutral or abstract employer, but as a relational subject deserving care, protection, and loyalty.

A particularly vivid expression of this is found in the statement: ***“The association is our baby. (INT-20)”***. This metaphor reveals a profound identification with the organisation, not only as a professional space but as something nurtured, fragile, and valuable—an entity that requires attention and dedication. The use of the possessive “our” and the word “baby” suggest emotional co-ownership and parental responsibility, positioning employees not merely as workers or contributors, but as guardians of a living project.

This form of attachment is echoed in statements that highlight a proactive willingness to preserve and defend the association in the face of adversity. For example, another participant insists: ***“We'll do everything to save it. (INT-22)”***. Here, the verb “save” further personifies the association as something at risk, in need of protection and rescue—language usually reserved for loved ones or entities with whom deep bonds exist. This commitment transcends contractual obligations, hinting at a relational psychological contract grounded in care, moral obligation, and affective reciprocity.

From a theoretical perspective, this personification process reinforces the idea that the psychological contract in such contexts is not purely transactional or utilitarian, but deeply relational and identity-based. The association is not only an employer, but also an object of care, a common project, and even a family-like figure, around which employees organise both their emotional labour and their expectations of reciprocity.

However, the strength of such affective ties also carries risks: when organisational decisions are perceived as threatening to this symbolic entity, reactions can be intense and emotionally charged. The breach of this type of contract does not simply generate dissatisfaction—it may be felt as a betrayal of something deeply valued and intimately held.

Religion as a Factor of Cohesion

Among several participants, the concept of livelihood is infused with a religious and spiritual interpretation, positioning work not merely as economic activity but as a divine provision. This perspective introduces a moral and existential dimension into the employment relationship, reinforcing a sense of responsibility and gratitude.

One interviewee illustrates this clearly by stating: “***This is a livelihood that fate has provided us with, so we must preserve it (INT-04)***”. This sentence reflects a worldview in which work is seen as part of a larger predetermined order, blending personal agency with destiny. Such an interpretation enhances the symbolic weight of the psychological contract, as it links employment to faith, purpose, and ethical obligation.

In this context, preserving the job is not just a matter of security—it becomes a moral imperative, rooted in reverence for what is perceived as divinely granted. This may also explain the resilience and devotion shown by employees, particularly during challenging organisational transitions.

Hierarchy Viewed Differently

As previously highlighted, the notion of workplace freedom plays a critical role in shaping the nature of the psychological contract within the association. This form of freedom is not solely about autonomy in performing tasks—it also reflects a cultural perception that hierarchical distinctions are largely symbolic, with limited influence on daily work dynamics.

This is captured in a straightforward yet powerful assertion by one interviewee: “***Here, we work freely (INT-19)***”. Such a statement reflects the informal ethos of the organisation, where employees feel empowered to structure their work according to their own judgement, with minimal interference or micromanagement.

The perceived flatness of the hierarchy reinforces a sense of equality and trust, contributing to the development of relational psychological contracts based on mutual respect rather than positional authority. This perceived freedom fosters initiative, responsibility, and identification with the collective mission—elements that are essential in the associative context, especially when formal incentives are limited.

The Role of Mentors

One of the key features that sustains the association’s internal culture is the presence of senior members who act as mentors and custodians of the organisation’s ethos. These individuals are not merely experienced professionals—they embody the collective memory of the institution and serve as conduits for the transmission of values, practices, and behavioural norms.

This dynamic is captured in the recurring emphasis on inherited routines and informal learning. As one participant puts it: “***These are habits passed down by the seniors (INT-02)***.” This highlights the organic nature of socialisation in the association, where knowledge is transferred not through formal training modules, but through daily interactions and example-setting by long-serving members.

Mentorship appears to be closely tied to professional success within the institution. Another interviewee affirms: “**Everyone who has succeeded in the association was mentored by the seniors (INT-04)**”. Such a statement reveals how mentorship is not merely optional, but viewed as a crucial mechanism for integration, resilience, and progression. It also reinforces the role of senior staff as moral and relational anchors, rather than just technical references.

This pattern of informal guidance is further encouraged by an explicit cultural norm that values learning from one’s elders. As one respondent simply advises: “**Seek advice from the seniors. (INT-03)**”. Such expressions illustrate how the association encourages a culture of deference, humility, and intergenerational learning, which compensates for the lack of formalised structures and reinforces continuity in organisational behaviours.

Ultimately, the seniors are not only keepers of tradition; they are embodied carriers of resilience, having lived through critical events in the association’s history. Their mentoring role thus contributes to both professional socialisation and symbolic continuity, ensuring that organisational identity is preserved and reinterpreted through each generation of employees.

4.3 The Psychological Contract as a Driver of Resilience

Another powerful theme that emerges from the narratives is the familial bond employees associate with the organisation. For many, the association is not just a workplace—it holds the emotional and symbolic place of a second home. One interviewee describes this attachment simply and powerfully: “**It’s my second family (INT-03)**”. This expression encapsulates a sense of loyalty, belonging, and emotional intimacy that goes beyond professional commitment.

The depth of this bond is also reflected in a form of protective reflex, where members assert their historical continuity and embeddedness within the organisation. As one respondent asserts: “**No need to tell us how to behave to save the association, most of us have been here longer than the leaders (INT-05)**”. This remark not only reflects a strong identification with the institution’s legacy but also positions the employees as moral stakeholders in its continuity. Such familial identification often translates into a willingness to go beyond formal obligations. As one participant puts it: “**We’re ready to do anything (INT-07)**”. These words demonstrate the extent of voluntary engagement and emotional investment, grounded in a relationship that is experienced as enduring, intimate, and collective.

An important nuance that emerges from the interviews is the inversion of the usual narrative of organisational resilience. Rather than attributing the association’s ability to survive crises to structural robustness or strategic planning, employees consistently emphasise the role of individual resilience as the true driver of collective endurance.

This reversal is clearly expressed in the statement: “**We were the ones who resisted (INT-06)**”. Here, the pronoun “we” signals a collective identity grounded in personal sacrifice, adaptability, and perseverance. Resilience is not seen as an abstract organisational capacity, but as the aggregation of individual efforts, often made in silence and without institutional recognition.

In contrast, employees recall that other associations failed despite having similar formal strategies. As one respondent notes: “**Other associations also implemented strategies, but they didn’t succeed (INT-11)**”. This comparison reinforces the belief that it is not the formal strategy, but the human fabric, the dedication of the agents themselves, that ensures organisational survival during crises.

Such a perspective reflects a bottom-up vision of resilience, in which sustainability is rooted in the emotional, moral, and professional strength of the workforce, rather than in top-down planning. It also reinforces a particular type of psychological contract—one based on reciprocal resilience, where employees expect their sacrifices to be met with recognition, protection, and alignment with shared values.

4.4 From the Normative Contract to Resilience: An Ethnomethodological Perspective

The use of ethnomethodological tools to explore the relationship between organisational resilience and normative commitment—conceived here as the aggregation of individual psychological contracts within a shared social context—enables us to extend the analysis to an idiosyncratic level that the psychological contract framework is particularly well-suited to capture.

A preliminary point involves the role of the actor as a member of the prevailing social order. In ethnomethodological terms, “member” does not merely designate an isolated individual, but rather an individual who has mastered the interpretive codes and symbolic language that are meaningful to their community. As Garfinkel & Sacks (1970) put it, once individuals speak a natural language, they “engage in the production and presentation of the objective common-sense knowledge of their everyday affairs as observable and reportable phenomena.” In our case, this “natural language” is constituted by the shared ways of behaving, thinking, and reacting that emerge through socialisation within the association. These include professional routines, tacit conduct codes, and moral standards transmitted by more experienced peers. For instance, one interviewee expresses this sense of implicit behavioural understanding by stating: **“Here, we already know how to act without being told (INT-21)”**. This illustrates how actors internalise normative frameworks that are not always explicit, but which guide expectations and conduct. Another participant emphasises the weight of internalised values in day-to-day practice: **“Even when no one is watching, we behave according to what we’ve learned here (INT-12)”**

These examples show that behaviour is shaped less by formal controls than by commonly accepted rules that are enacted in practice.

The second key ethnomethodological concept that intersects with the psychological contract approach is that of taken-for-grantedness. As noted by Coulon (2014), this refers to the unquestioned assumptions that enable individuals to objectify and navigate the social world. In organisational contexts, such assumptions govern how individuals make sense of events, interactions, and expectations. In the psychological contract framework, this corresponds to the mental models and self-fulfilling prophecies that shape interpretations of organisational actions and obligations. This is reflected in another participant’s comment: **“We don’t need everything to be explained—we’ve been here long enough to know what’s expected (INT-23)”**. Such statements reveal the presence of deeply internalised norms that inform perceptions of fairness, commitment, and legitimacy, even in the absence of explicit communication.

In sum, the combination of ethnomethodology and psychological contract theory provides a powerful lens for understanding how resilience and normative engagement are not simply organisational properties, but the result of socially constructed and culturally embedded behaviours, sustained by shared language and tacit agreements among organisational members.

5. Conclusion

The findings of this study offer an enriched understanding of the psychological contract in the associative sector, particularly by shedding light on the interplay between normative commitment, organisational resilience, and socio-symbolic dynamics. In contrast to classical studies which often reduce the psychological contract to a dyadic and individualised framework (Rousseau, 1995; Coyle-Shapiro & Conway, 2005), this research embraces an ethnomethodological perspective, situating the contract within a collective and meaning-laden environment. This aligns with recent calls to reconceptualise the psychological contract as an embedded social process (Conway, Guest & Trenberth, 2022).

Unlike studies conducted in corporate settings—where the psychological contract is often driven by performance expectations, transactional exchanges, or career mobility (Bal & De

Jong, 2021)—the current findings suggest that in associative contexts, psychological contracts are more relational, affective, and normative in nature. For example, the personification of the organisation ("The association is our baby") and familial metaphors ("It's my second family") are rarely observed in commercial enterprises. These expressions echo findings from non-profit sector research, such as Zivnуска et al. (2020), who observed that emotional identification and moral congruence often replace formal incentive structures in such contexts.

Moreover, the theme of bottom-up resilience, where employees attribute the organisation's survival to their own adaptive efforts ("We were the ones who resisted"), contrasts with mainstream studies that focus on organisational resilience as a function of leadership or formal structures (Williams, Gruber, Sutcliffe, Shepherd & Zhao, 2017). Instead, this perspective resonates with the work of Lengnick-Hall et al. (2021), who argue that resilience should be understood as a property of social collectives, embedded in local practices and interpersonal ties.

In addition, the mentoring culture observed in this study reinforces the idea of informal socialisation as a critical resilience mechanism. This finding complements recent work by Bos-Nehles et al. (2020), who highlight how tacit knowledge transmission in teams fosters adaptability and stability in times of uncertainty. The presence of senior employees as moral and behavioural reference points aligns with Coulon's (2014) work on socialisation rituals in professional communities.

Another important contribution lies in the integration of taken-for-grantedness as a mechanism that shapes behavioural consistency and normative control. While this concept is well-established in institutional theory (Scott, 2020), it is rarely operationalised in psychological contract research. By linking it to mental models and interpretive frames, the present study offers a novel bridge between micro-level cognition and macro-level organisational culture.

Finally, the religious framing of work as "a livelihood that fate has provided us with" introduces a spiritual dimension rarely explored in HRM studies. This echoes the findings of Héliot et al. (2021), who called for a more nuanced understanding of faith-based meaning-making in organisational life, especially in Global South contexts where religiosity informs everyday interpretations of work, duty, and resilience.

From a managerial standpoint, this research highlights opportunities to improve the management of psychological contracts through a better understanding of employee expectations and obligations. Such understanding can strengthen trust, commitment, and engagement among organizational members.

While an exploratory study of psychological contracts from an ethnomethodological perspective can yield valuable insights, it also presents certain limitations:

Limited generalizability: The ethnomethodological approach emphasizes in-depth analysis of the specific field under study. As a result, our findings may have limited applicability to other organizational contexts, given the unique characteristics of the association—its culture, structure, management style, and activity domain.

Qualitative focus: Our research prioritizes a qualitative, detailed understanding of resilience. Consequently, it may be difficult to compare our findings with those of broader theoretical models.

Future research should aim to further explore the resilience mechanisms embedded within individual psychological contracts in organizations. A promising avenue would be to conduct comparative studies across various organizations, in order to examine how the resilience of psychological contracts may vary according to different organizational contexts.

We also envisage the development of a measurement scale to assess the degree of resilience in employment relationships, and by extension, in contemporary organizations.

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