Locus of Control and Job Involvement among Bank Employees Involved Insurance as Nature of Work

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Abstract: Internal Locus of control is the term used to describe the belief that control of future outcomes resides primarily in oneself while external Locus of Control refers to the expectancy that control is outside of oneself either in the hands of powerful other people or due to fate/chance. Level of involvement is directly related to the achievement of goal. There are different aspects of judging levels of job involvement in a job. This article on the employees who are performing insurance nature of work in banks which are considered as risky work. The sample size is fixed as 86 among public and private sectors banks employees in Vellore district, Tamil Nadu. The study finds the relationship between the three level of LOC and two levels of JI.

Keywords: Events, Future, Control and Powerful others

1. INTRODUCTION

Locus of Control refers to an individual’s perception of main cause of events in life. Internal control is the term used to describe the belief that control of future outcomes resides primarily in oneself while external Locus of Control refers to the expectancy that control is outside of oneself either in the hands of powerful other people or due to fate/chance. Level of involvement is directly related to the achievement of goal. There are different aspects of judging levels of job involvement in a job. For most of the people their family has the most importance in their lives. Some of the research studies predicted too much preference to the family will adversely affects the level of involvement in job because employees bears different sorts of pressure from his or her family. It will have effect on the Job Involvement of employees. It is also observed from several studies that family preference often boosts up the spirits of an employee and he works with more zeal and zest and involvement in order to support his family by coming in the good books of his seniors through performance.

Reviews

Lakshman & Mali (2011) observed positive correlation between internal Locus of Control and job satisfaction as well as between external Locus of Control and job satisfaction. Locus of Control (Baba et al., 2009) was found related to work family conflict and job satisfaction and work family conflict was related to job satisfaction. However, work-family conflict partially mediated the relationship between Locus of Control and job satisfaction. Munir & Sajid (2010) conducted a study to identify the Locus of Control as determinants of organizational commitment and found that participants with more internal Locus of Control are more likely to have high affective and normative commitment whereas participants with more external Locus of Control are more likely to have high continuance commitment. Khan, et al., (2012) conducted a study and reported that the teachers identified with internal Locus of Control reveal low level of stress as contrast to the teachers with external Locus of Control. Further they identified that high internal Locus of Control determines high coping and mediating ability of stress among the teachers and explored that teachers with external Locus of Control were more incline or prone to stress. Coleman and DeLeire (2003) presented a model for Locus of Control and education decisions, where Locus of Control is not directly viewed as a skill, but rather as a character trait that influences education decisions via an individual’s belief about the effect of education on expected earnings. Kasilingam (2009) found that majority of the Indian investors have a belief that the success in their investment activities mainly depend upon their effort and their decision making. But they have not only internal Locus of Control but also external Locus of Control because there is significant correlation between internal and external Locus of Control. Sri Suwarsi, and Nadia Budianti (2009) most Locus of Control employee at Bank X was on external category, with the number of respondents of 21 or 70% of population. Job Involvement on Bank X has been on very high category, indicated by average value of 4.28. Chuang, Kesić and Sahin (2008) explored the variations in democratic beliefs among teachers based on gender and Locus of Control. The study groups comprised of 286 teachers. The results demonstrated that the level of adherence to democratic beliefs on the part of female teachers was significantly higher than those of male teachers, especially in terms of equality and justice. Deepa Marina Rasquinha (2012) found that t value between government and private school male teachers is 2.21, which is significant.

Jae Young Seo (2013) found that part-time workers did not have significantly influence on levels of job involvement and perceived distributive justice did not affect part-time faculty job involvement significantly.
Mantler and Murphy (2005) studied faculty member’s job involvement by randomly selecting 1,000 faculty members from Ten Canadian Universities. The mean level of job involvement was 3.02 (on a scale of 1-5), and the standard deviation of job involvement was .79. There were no significant differences in levels of job involvement by gender or rank. Singh Mishra (1990) found significant relationship among Job involvement, job satisfaction and participation among different category of bank employees. Dr. Nazir Ahmed Gilkar (2012) found Job involvement, sense of participation and job satisfaction are positively correlated and job satisfaction of highly involved and high participating subjects is significantly higher than low involved and low participating subject on all dimension of job satisfaction. Faizan Mohsan (2014) found that employee motivation, employee commitment and job involvement are positively correlated with each other and these relationships are significant.

Nasser S. Al-Kahtani and Zafrul Allam (2013) found mean job involvement of male and female banking personnel of Kingdom of Saudi Arabia were differ significantly and there is no significant difference among male and female banking employees working in Kingdom of Saudi Arabia on Locus of Control. This findings have been supported by many researchers (Nasir et al. 2004; Padmavathi, 1995; Allam & Reddy, 2007; Nasir & Akhtar, 2009; Shah & Jalees, 2004; Bender et al., 2005; Allam & Harish, 2010; Ayub & Rafif, 2011; Saba et al., 2012; Ukeh and Kwahar, 2012). McShane & Von Glinow (2000) identified that individual characteristics such as sex, age, tenure, education, level of control, and need strength were found related to job involvement. In another investigation Allam and Nasir (2007) conducted a study among bank employees to explore the degree of job involvement among managers and subordinate staff. The findings suggested that bank manager were found significantly higher degree of job involvement than subordinate staff. Researchers, Allam & Rezene (2009) found that married and younger employees found significantly more job involved than their single and older counterparts. However, Ekmekeci (2011) suggested that male and married employees were found significantly more involved in their job than female and single counterparts. Al-Kahatani (2012) initiated a study to prove the significant influence on organizational commitment in Saudi public sector organizations with certain demographic variables and job and work related variables. The result shows that job involvement and job satisfaction were found significantly related with organizational commitment.

Kimmons and Greenhaus (1976) reported a significant difference in the job involvement (measured by the Lodahl & Kejner, 1965 scale) of internal versus external oriented individuals as measured by 23 items of the Rotter (1966) scale, t = 2.79; p < 0.05. Job involvement is related to three classes of working variables; personal characteristics, situational characteristics and work outcomes. The situational variables appear to have greater effect on the attitudes of low job-involved persons than on high-job-involved person.

Rabinowitz and Hall (1977) have concluded that internality and involvement go hand in hand. Chandhuri (1975) divided 28 bank officers in to four groups in terms of this score on a Locus of Control measure and their evaluation of the organization in which they worked. Reitz and Jewel (1979) investigated the relationships between job involvement (measured by a 45-item Likert-scale by Greene) and Locus of Control (measured by Rotter’s Internal-External scale) for males and females from six different countries. The results indicate that the negative correlations between Locus of Control and job involvement scores imply that internals score higher on job involvement than externals, significantly in the case of males across cultural settings, but only true for females from Yugoslavia. Dailey (1980) Edwards & Walters (1980) Heaven (1994) Knoop (1981); Parasuraman & Alutto (1984) Remondet & Hansson (1991) indicate a positive relationship between internal Locus of Control and job involvement. Batlis (1980) Noe (1988) Reddy & Rahman (1984) indicates a non-significant relationship between internal Locus of Control and job involvement. The relationship seems therefore to be uncertain and needs further investigation. Menon, Sanjay T; Kotze, Elize. (2007) found female personnel reported lower levels of goal internalization, delegated responsibilities, job involvement, and organizational commitment compared to male personnel.

II. RESULTS AND DISCUSSION

Three different levels of Locus of Control is identified among bank employees, namely, externality, neither externality nor internality and internality. Similarly, the Job Involvement of bank employees is segmented in to two as low and high. The analyses are carried out nature wise – insurance. The results of the analysis are reported in tabular form and discussed in detail below.

Table1: Locus of Control and Job Involvement among Bank Employees with Insurance as Work Nature

<table>
<thead>
<tr>
<th>Level of LOC</th>
<th>JI Low</th>
<th>JI High</th>
</tr>
</thead>
<tbody>
<tr>
<td>Externality</td>
<td>22.9</td>
<td>77.1</td>
</tr>
<tr>
<td>Neither Externality Nor Internality</td>
<td>23.1</td>
<td>76.9</td>
</tr>
</tbody>
</table>
Regarding the relationship between level of Locus of Control and level of Job Involvement among bank employees with insurance as work nature, Table 2 reports the results of the cross tabulation and KW test.

As shown in table, the number of cases with high Job Involvement with internal Locus of Control is 60.0 per cent, which is less neither compared to those with external and neither external nor internal among bank employees doing “insurance” nature of work. In the entire sample, 72.1 per cent of the bank employees with above nature of work tend to be with high Job Involvement. The percentage values indicate that there has been decline in the level of Job Involvement with increase in the level of Locus of Control. However, from H value of 2.53, which is not significant at required hypothetical level, it is evident that the above difference in the Job Involvement level is independent of the level of Locus of Control for bank employees involved in “insurance” nature of work. Hence the hypothesis “there is no significant relationship between Locus of Control and Job Involvement” among the employees doing insurance as a nature of job is accepted.

An effect of Locus of Control on Job Involvement of bank employees with “insurance” as nature of work is evaluated by comparing mean scores of Job Involvement across respondent groups with three different levels of Locus of Control. Table 5.12 presents the results of comparative analysis. According to table, the mean job involvement scores, 78.69 and 78.92 for external and neither external nor internal Locus of Control groups respectively, is higher than the mean job involvement score for internal Locus of Control group (Mean = 75.20). The mean Job Involvement score for internal Locus of Control group is also less than that of entire sample, in turn indicating that the Job Involvement of internals among bank employees with “insurance” work nature has not been up to the extent of Job Involvement of all those employees. Hence the hypothesis “there is no significant relationship between Locus of Control and Job Involvement” among employees doing insurance as nature of job is accepted.

![Table 2: Mean score](image)

<table>
<thead>
<tr>
<th>Level of Locus of Control</th>
<th>JI Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Externals</td>
<td>78.69</td>
</tr>
<tr>
<td>Neither Externals Nor Internals</td>
<td>78.92</td>
</tr>
<tr>
<td>Internals</td>
<td>75.20</td>
</tr>
<tr>
<td>All Sample</td>
<td>77.74</td>
</tr>
</tbody>
</table>

However, statistically the above difference is not at mentionable level as the F values, 1.11 calculated by one-way ANOVA is insignificant. From F values of 1.11 with p-level of 0.33, it is evident that the Locus of Control could nominally explain the variation in the Job Involvement of bank employees with “insurance” as nature of work, though statistically not at notable level. Overall, from the above picture, it is deduced that there is no impact of Locus of Control on Job Involvement of bank employees involved in “insurance” nature of work.

III. REFERENCES