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M.A. Abioro<sup>1\*</sup>, K.I. Genty<sup>2</sup>, T.O. Agbatogun<sup>1</sup>, Y.A. Olukowajo<sup>1</sup>

<sup>1</sup>Federal University of Agriculture, Nigeria, Abeokuta <sup>2</sup>Lagos State University, Nigeria, Ojo \*e-mail: abioroma@funaab.edu.ng

# LOCUS OF CONTROL: AN APPRAISAL OF EMPLOYEES' JOB SATISFACTION IN THE NIGERIAN SERVICE INDUSTRY

Understanding what controls an individual's outcome and balancing an individual's perception of locus of control with work-life has been the major concern over the years. Hence, this study examined the influence of locus of control on the job satisfaction of employees. A survey research design was adopted for this study. A structured questionnaire was administered to collect data from 309 employees of the selected organization. Inferential statistics was used to analyze the data, while the hypotheses were tested by correlation and regression. The result revealed a positive significant effect of work enthusiasm ( $R^2 = 0.576$ ; P = 0.000), psychological states (r = 0.805; P < 0.05), personality traits ( $R^2 = 0.438$ ; P = 0.000) on job satisfaction. The study concludes that locus of control variables are the major determinant of employees' job satisfaction, and if not properly managed and controlled, it could affect the overall organizational performance. Therefore, managers should ensure the right person with the right emotional and intellectual capabilities are appointed to various positions to forestall employees' low morale and ineffectiveness.

**Key words:** locus of control, job satisfaction, personality traits, work enthusiasm, reinforcement.

М.А. Абиоро $^{1*}$ , К.И. Дженти $^{2}$ , Т.О. Агбатогун $^{1}$ , Ю.А. Олуковаджо $^{1}$  Федералдық ауылшаруашылық университеті, Нигерия, Абеокута қ.  $^{2}$ Лагос мемлекеттік университеті, Нигерия, Оджо қ.  $^{*}$ е-mail: abioroma@funaab.edu.ng

# Бақылау бағыты: Нигериялық қызмет көрсету саласындағы қызметкерлердің жұмысына қанағаттануын бағалау

Жеке нәтижені бақылайтын нәрсені түсіну және индивидтің жұмыс орнымен және өмірмен бақылау бағытын қабылдауын теңестіру көптеген жылдар бойы басты мәселе болды. Сондықтан бұл зерттеу жұмыс орнының қанағаттануына бақылау локусының әсерін зерттеді. Бұл зерттеу үшін келесі зерттеу кезеңдері жүргізілді. Таңдалған ұйымның 309 қызметкерінен деректерді жинау үшін құрылымдық сауалнама жүргізілді. Деректерді талдау үшін логикалық статистика қолданылды, гипотезалар корреляция мен регрессия арқылы тексерілді. Нәтиже жұмысқа деген қанағаттануға ынтаның ( $R^2 = 0.576$ ; P = 0.000), психологиялық жағдайдың (P = 0.805), жеке қасиеттерінің (P = 0.438); P = 0.0000 оң әсерін көрсетті. Зерттеу қорытындысы бойынша, бақылау айнымалыларының орналасуы қызметкерлердің жұмысына қанағаттанудың негізгі факторы болып табылады және егер дұрыс басқарылмаса және бақыланбаса, ұйымның жалпы жұмысына әсер етуі мүмкін. Демек, менеджерлер эмоционалды және интеллектуалды қабілеті бар дұрыс адамның моральдық және тиімсіз қызметкерлердің алдын алу үшін әр түрлі лауазымдарға тағайындалуын қамтамасыз етуі керек.

**Түйін сөздер:** бақылау бағыты, жұмысқа қанағаттану, жеке қасиеттер, жұмысқа деген ынта, күшейту.

М.А. Абиоро<sup>1\*</sup>, К.И. Дженти<sup>2</sup>, Т.О. Агбатогун<sup>1</sup>, Ю.А. Олуковаджо<sup>1</sup> Федеральный сельскохозяйственный университет, Нигерия, г. Абеокута <sup>2</sup>Лагосский государственный университет, Нигерия, г. Оджо \*e-mail: abioroma@funaab.edu.ng

# **Локус контроля: оценка удовлетворенности сотрудников работой в нигерийской сфере услуг**

Понимание того, что контролирует индивидуальный результат, и уравновешивание индивидуального восприятия локуса контроля с работой и жизнью было главной заботой на протяжении многих лет. Таким образом, в этом исследовании изучалось влияние локуса контроля на

удовлетворенность работой сотрудников. Для этого исследования был принят следующий план действий. Структурированная анкета была проведена для сбора данных от 309 сотрудников выбранной организации. Для анализа данных использовалась логическая статистика, а гипотезы проверялись корреляцией и регрессией. Результат показал положительное значимое влияние энтузиазма ( $R^2 = 0,576$ ; P = 0,000), психологического состояния (P = 0,805; P < 0,05), личностных качеств (P = 0,438; P = 0,000) на удовлетворенность работой. В исследовании делается вывод о том, что локус контрольных переменных является основным фактором, определяющим удовлетворенность сотрудников работой, и при неправильном управлении и контроле он может повлиять на общую производительность организации. Следовательно, менеджеры должны обеспечить назначение на различные должности подходящего человека с нужными эмоциональными и интеллектуальными способностями, чтобы предотвратить низкий моральный дух и неэффективность сотрудников.

**Ключевые слова:** локус контроля, удовлетворенность работой, личностные качества, энтузиам в работе, подкрепление.

#### Introduction

Employees in many organizations worldwide devote the bulk of their working hours at work to meet set organizational targets. It is imperative to figure out the various factors that bring about devotion to work and job satisfaction for employees. Employee's feeling about their job is all about the differences between reality and aspirations, but it seems that the problem is much more complex. The premise that anything happens, be it good or bad, people's actions control success or failure, or inaction refers to locus of control (Judge and Church, 2000). Also, the type of locus of control an individual carries impacts job satisfaction level (Hans et al., 2014). Locus of control performs a significant function in influencing people's opinions about the fairness of procedures and how they perceive these procedures to be the most equitable when they are evaluated (Konovsky 2000).

Rotter (1954) first suggested the locus of control, which was initially the locus of reinforcement control. Various researchers have equally clarified the locus of control from the internal and external influence viewpoints. Internal locus of control is explained as the general assumption that individuals' successes or failures are regulated by the acts of such individuals (Imran, 2019). However, when the accomplishments, losses, and consequences of individuals are influenced by certain factors such as opportunity, ability, strength, supervisor, destiny, as well as the working environment is known as the external locus of control (Meier et al., 2008). Employment satisfaction is a human psychological state, which is relative to individual perception. Nearly everyone often seeks satisfaction in every sphere of life, and job satisfaction has always been the focal point for practitioners, managers of human resources, and academics alike (Ariza-Montes et al., 2017). This is because job satisfaction has a

significant impact on crucial organizational results, such as the performance of individuals, productivity of organizations, employee absenteeism, and employee engagement. It is also rational to state that an organization can achieve higher results with an effective cum dedicated workforce (Nielsen and Einarsen, 2018).

Organizations, however, are now recognizing that employees and their welfare are central to their productivity, competitive edge, and even survival (Judge and Church, 2000). Employee satisfaction can be examined from two perspectives: firstly, as global satisfaction relating to the general feelings about their job and, secondly, as components of job satisfaction: feelings about particular job aspects, such as compensation, competitive incentives, flexibility, work hierarchy (reporting structure), prospects for advancement, working conditions and relationship quality. Despite the growing importance of locus of control study, how business owners can manage their workforce is still subject to much debate. The reason is that there are mixed results from previous studies on the effect of locus of control on job satisfaction (Coleman et al., 1999). The general feeling is that adequate attention to (LOC) research is lacking in developing countries. The existing literature shows few empirical studies on LOC in Nigeria, most of which centered on education, health, telecommunication industry, e.t.c. (Igbeneghu and Popoola, 2011; Imran, 2019; Kesavayuth et al., 2015; Hans et al., 2014; Dhole and Tipmis, 2013; Chhabra, 2013). Also, some of the problems associated with this study indicate that locus of control variables has a significant negative nexus with job satisfaction (Igbeneghu and Popoola, 2011).

Therefore, it is evident from the previous studies that more emphasis has been laid on the impact of locus of control on other sectors as against the financial service industry concerning learning performance, job satisfaction, organizational commit-

ment, and job security, which leaves a gap to be filled by this study. Against this backdrop, this present study attempts to explore further the influence of the locus of control on whether it improves or worsens employee job satisfaction in the Nigerian service industry using Zenith Bank Plc as a study area. Specifically, the study's objective is to investigate the significant relationship between locus of control variables such as (work enthusiasm, psychological states, personality traits) and employee job satisfaction. This paper is structured as follows; literature review, methodology, result and discussion, conclusion with policy recommendations.

#### Literature Review

# Locus of Control Concept

Personality psychologists explained locus of control as the extent to which people consider that they have control over the outcome of events in their lives instead of outside forces beyond their control. Julian B. Rotter gained an understanding of the concept in 1954 and has since become a component of personality research. The "locus" of an individual (plural "loci," a Latin word for "position" or "location") is conceived as internal (a belief that one can regulate one's own life) or external (an idea that external forces influence existence that the person cannot manipulate, or that luck or destiny controls one's life).

Rotter (1954), as cited by Kutanis et al. (2011), advised that internality and externality reflect two ends of a spectrum, not a typology of one. The Internal locus of control prefers to assign incident results to their power. They still assume that any action has its impact, which helps them embrace the idea that events are happening, and it depends on them whether or not they can control it. The externals assign the consequences of incidents to conditions beyond them. An individual with an external locus of control prefers to accept that the events that occur in their lives are beyond their control, and also that their actions are the result of external forces such as fate, chance, or a conviction that the universe is too difficult to foresee or monitor its effects. These people prefer to blame others for the consequences of their lives rather than themselves.

#### Components of Locus of control

In this section, it becomes imperative to explain the major components related to the subject of locus of control in detail. Some of the features as identified by Rai and Agarwal (2018) are as follows; work enthusiasm, self-efficacy, psychological states, personality traits, workplace exhaustion,

personality style, self-esteem, e.t.c. However, for this study, conceptual emphasis shall be on work enthusiasm, psychological states, and personality traits. The justification for adopting these variables is that they have explanatory power due to their behavioral antecedents. They can as well generate new hypotheses, therefore expanding the range of potential knowledge.

#### i. Work Enthusiasm

The concept of work enthusiasm can be described as the process of an individual getting a job and succeeding in that job. It also involves career advancement in the same position. Hence, organizations this day look forward to hiring employees with a good work enthusiastic attitude, which is a critical component of a successful business (Chhabra, 2013). However, some of the implications of hiring a worker with a negative attitude to work can be in the form of lack of can-do spirit, treatment of customers disrespectfully, and inability to get along with superiors and co-workers. On the other hand, an enthusiastic employee provides good customer service, manages interpersonal conflict effectively, and works productively with others. Therefore, work enthusiasm comes with the responsibility and dedication of an employee always to want to be at work and ready to do what it takes to get the job done (Ariza-Montes et al., 2017). Accordingly, the first part of the hypothesis is proposed:

H<sub>o</sub>: there is no significant effect of work enthusiasm on employee job satisfaction;

H<sub>1</sub>: there is a significant effect of work enthusiasm on employee job satisfaction.

# ii. Psychological States

Previous studies have argued that the state of mind of an organization's workforce determines the performance and control they have vis-a-vis their job satisfaction (Igbeneghu and Popoola, 2011). According to Gore et al. (2016), the concept of the psychological state is explained as a mental condition wherein the attribute of a state are relatively constant, although this state sometimes can be dynamic. However, five components can be adopted in explaining the psychological state of mind in human behavior. These are; learning, psychoanalytic, biological, cognitive, and socio-cultural. Consequently, the second part of the hypothesis is formulated:

H<sub>o</sub>: there is no significant relationship between psychological state and employee job satisfaction;

H<sub>1</sub>: there is a significant relationship between psychological state and employee job satisfaction.

# ii. Personality Traits

The growing pain in managing people calls for a better and more precise understanding of people and

their personalities. However, the concept of personality has been described as the total of an individual. It is characterized by people's reactions, behavior, and how they relate to their immediate environments (Imran, 2019). Personality traits from a management perspective provide adequate information about what an individual is good at, the kind of jobs and tasks they can be assigned to, and the best method of communication strategy that can be adopted to achieve the business goals and objectives. Hsieh et al. (2011) opined that personality traits might also be key indicators of other facets of an individual's life, including innovativeness and job satisfaction. McCrae and Costa Jr (1999) developed the 'big five personality traits: extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience. Accordingly, the third part of the hypothesis is proposed:

Ho: Personality traits have no significant effect on employee job satisfaction;

H<sub>1</sub>: Personality traits has a significant effect on employee job satisfaction.

### Concept of Job Satisfaction

Job satisfaction is the sum of favorable net results or emotions people have about their jobs. It is the amount of enjoyment or contentment associated with a task and the person's emotional response to the job itself. It can also be the mentality one has towards one career and a person's final feeling after completing a task (Sprung and Jex, 2017). The role should be rewarding to the degree that a person's job fulfills his overriding needs and is compatible

with his standards and values (Dhole and Tipnis, 2013). Job satisfaction has been viewed as a crucial outcome predictor in organizations, sparking several surveys that revolve around the context of employee satisfaction (Singh and Dubey, 2011). Several factors have been related to job satisfaction, including efficiency, absenteeism, attrition, etc. This is critical as the state of mind and values of a person will influence his or her behavior. However, some major importance of job satisfaction are; low turnover and improved employee loyalty, higher productivity, and increased customer satisfaction (Silva, 2006).

# i. Social Learning Theory

The basis of the philosophy of social learning is that the actions of a person are projected based on the desires of the person for reinforcement and the circumstance in which the individual considers himself or herself. Reinforcement "works to strengthen the belief that in the future, the reinforcement will accompany a specific action or occurrence" (Rotter, 1966). Rotter submitted that the sum of actual learning experiences produces a generalized expectation of whether reinforcement is controlled internally or externally. These generalized expectations will result in characteristic behavioral differences in a situation that is culturally categorized as chance-determined versus skilldetermined and may act to create individual differences in a particular condition. In other words, people establish an internal or external understanding of the effects of their actions, which in nearly all cases can affect their potential behavior.

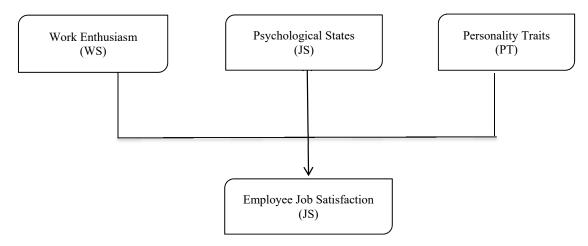


Figure 1 – Researcher Conceptual Model Note – compiled by authors

### ii. Expectancy theory

There are two forms of expectations in this theory; "effort will lead to good results and good performance will lead to incentives" (Kesavayuth et al., 2015). The first expectation is more of a belief in personal efficacy, i.e., if he/she is making the effort, such effort should yield a result. This confidence, in terms of self-perceived ability on the job, is close to self-esteem. The second expectation is the perception that there will be an incentive for good performance, i.e., good performers should be rewarded. Therefore, people with an internal locus of control supposed to have higher expectations in all varieties than the externals, i.e. internals will be more likely to assume that their actions can contribute to good performance, thus, they should have greater confidence in their competence.

#### Empirical framework

It is effortless to conclude that in a work environment, there is a major locus of control effects on employee job satisfaction. Numbers of studies suggest correlations and interactions between locus of control and workplace employee satisfaction in dissimilar organizational sectors. According to research carried out by Aghaei et al. (2013) which geared towards identifying the functions of locus of control concerning work satisfaction and workplace burnout. The findings showed that: first, the association between workplace exhaustion and personality style is strongly positive. Secondly, the inverse association between workplace fatigue and the locus of control is significant. Third, there is a significant inverse relationship between occupational exhaustion and job satisfaction.

In Mahajan and Kaur's (2012) research, a list was selected from 150 teachers from various Amritsar City Colleges in Punjab, India. The research shows an important link between the locus of control and work satisfaction of college teachers. Between male and female teachers, highly satisfied male teachers have a stronger locus of control relative to highly satisfied female college teachers. On the other hand, Dhole and Tipnis (2013) research revealed that the workplace sense of satisfaction, like work-family tension, sense of inequality, social support, rapid shifts in personal or professional life, job culture, and stress have impacts on locus of control. More important and regular predators of work satisfaction among those factors are stress and locus of control. The complete sample is made up of 60 workers from the Indian manufacturing industry. The finding reveals that there is a negative association between regulation of the locus of control and happiness at work. Chhabra (2013) sought to see how the locus of control mediates the nexus between job satisfaction and commitment to the organization. The study sample was 449 IT professionals. Multiple regression analyses from the report found that job satisfaction and the internal locus of control were positively linked to organizational commitment. Locus of control was found to regulate the interaction between job satisfaction and organizational commitment; hence, the relationship was better for internals than for externals.

Research by Hans et al. (2014) on the Sultanate of Oman's Locus of Control and Job Level Satisfaction among teachers of private school. The outcome suggested that private school teachers were motivated mainly by an internal locus of control and that their work satisfaction level is high. Male teachers have been shown to have a marginally better internal locus of control relative to female teachers. This study will contribute to this ongoing discussion spectacularly by investigating the influence of locus of control on employee job satisfaction in the Nigerian service industry.

# Methodology

The descriptive survey research design was adopted as the study guide to assess the influence of locus of control on employee job satisfaction. The reason for adopting this approach was based on nature, purpose, and to ascertain the degree of the relationships among the various variables hypothesized. This study was conducted in the financial service industry. However, Zenith Bank Plc, Lagos, situated in the Southwestern zone of Nigeria, was adopted as the study area. The justification for adopting Lagos was based on the fact that there is a concentration of various service industries in Lagos, being the commercial hub and economic centre of Nigeria (Abioro, 2016). The total working population for the study is made up of all the workforce at Zenith Bank Plc, Lagos, which consists of 1,350 employees. The major source of data for this study is primary data garnered through a research instrument of a wellstructured questionnaire used to draw information from various respondents. Also, the choice of using a questionnaire as a principal focus of data collection arises since these sources are widely viewed as reliable sources for getting information from the respondents. The study adopts statistical techniques of both descriptive and inferential. SPSS package was used to analyze the data generated from the survey carried out.

#### **Result and Discussion**

Table 1 – Analysis of Response Rate

Questionnaires	Respondent	Percentage I (%)			
Returned	296	92.4			
Not returned	13	7.6			
Total distributed	309	100			
Note – compiled by authors					

A total of 309 structured questionnaires were distributed among respondents, of which 296 were appropriately filled and returned. This implies that

92.4% of questions administered were retrieved. This implies that the returned questionnaires were sufficient enough to draw logical conclusions.

Table 2 – Summary Statistics of Locus of Control (LOC) variables and Job satisfaction among N=296 participants

Variables	N	Mean	Std. Deviation
Work Enthusiasm and Job Satisfaction			
The enthusiastic workforce is devoted and satisfied with their job compared with staff who work to get a paycheck.	296	3.74	1.24
An enthusiastic employee puts a lot of energy and effort into achieving organizational goals.	296	3.21	1.85
Enthusiastic individuals believe they have the right set of knowledge, skills, and ability to deliver on the job.	296	3.82	1.75
Psychological States and Job Satisfaction			
The mental state of an employee is essential for organizational growth and development.	296	3.11	1.39
An organizations' work environment has a significant effect on workers' emotional state.	296	3.47	1.62
A sense of psychological control is an important behavioral factor for employees in their workplace.	296	3.61	1.91
Personality Traits and Job Satisfaction			
Employees with high self-esteem perceive their success and failures to be a result of their effort.		3.58	1.28
An individual personality will always determine their productivity level.	296	3.41	1.43
People's achievements, failures, and outcomes are controlled by fate, luck, and chance.		3.84	1.67
Average		3.53	
Note – compiled by authors		•	

Table 2 revealed the descriptive report of the variables used in the study. However, the mean values from the table indicated that the respondents rated averagely on the statements of evaluation criteria as represented by (mean = 3.53). In addition, respondents believe that an enthusiastic workforce will be devoted and derive satisfaction with their job against those who work for the paycheck (3.74). Also, an enthusiastic employee committed both en-

ergy and efforts towards achieving organizational goals (3.21) together to believe that they have the right set of knowledge, skills, and ability to deliver on the job (3.82). Similarly, they agreed that employee state of mind is a critical factor for organizational growth and development (3.11), the work environment (3.47), and a sense of psychological control equally play a major role in the workplace (3.61). Conclusively, the respondents also believe that an

employee with high self-esteem agreed that their success and failure are due to their effort (3.58) and this will always determine their productivity level (3.41). Also, they agreed that achievements visavis failures of individuals are always controlled by forces such as fate, luck, and chance (3.84).

Test of Hypotheses Hypothesis I

Ho: There is no significant effect of work enthusiasm on job satisfaction.

H<sub>1</sub>: There is a significant effect of work enthusiasm on job satisfaction.

Table 3 – Regression results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
1	(Constant)	1.194	0.472		2.527	0.012
	Work Enthusiasm	0.875	0.060	0.759	14.548	0.000

Notes: 1) Dependent Variable - Job Satisfaction

2) r = 0.759;  $R^2 = 0.576$ ; Adjusted  $R^2 = 0.573$ ; F stat = 211.631

3) compiled by authors

The result in Table 3 showed that work enthusiasm has a significant effect on job satisfaction at ( $R^2 = 0.576$ , Adjusted  $R^2 = 0.573$ , P = 0.000). These indicate that work enthusiasm accounted for the variation in job satisfaction (57.6%). Also, the F-values statistics (211.631) reveal that the overall equation is significant at (Sig. level = 0.000; P < 0.05). Therefore, the null hypothesis ( $H_0$ ) that states that there is

no significant effect on job satisfaction from work excitement is hereby rejected and the alternative hypothesis accepted.

Hypothesis II

Ho: There is no significant relationship between psychological states and job satisfaction

H<sub>1</sub>: There is a significant relationship between psychological states and job satisfaction

**Table 4** – Correlations

		Psychological States	Job Satisfaction	
	Pearson Correlation	1	0.805**	
Psychological States	Sig. (2-tailed)		0.000	
	N	296	296	
	Pearson Correlation	0.805**	1	
Job Satisfaction	Sig. (2-tailed)	0.000		
	N	296	296	

Notes: 1) \*\*Correlation is significant at the 0.01 level (2-tailed)

2) Note: r = correlation, P= probability

P-value is significant at 0.05 level of significance

P-value < 0.01 = Significant, P-value > 0.01 = Not Significant

\*S= Significant and NS= Not Significant

3) compiled by authors

Entry in Table 4 is the result of the Pearson correlation value of the hypothesis at 0.805 (80.5%). It means that there is a relatively strong positive relationship between the independent and dependent variables with

r-value of 0.805 more than 0.05(5%). Therefore, the analysis supports the hypothesis that states, "there is a significant relationship between psychological states of mind of an employee and job satisfaction" and re-

jects the null hypothesis from the test. Therefore, it is concluded that the relationship between psychological conditions and work satisfaction is significant. The conclusion would then be to reject the null hypothesis  $(H_{\text{o}})$  and accept the alternative hypothesis.

Hypothesis III

Ho: Personality traits has no significant effect on job satisfaction

H<sub>1</sub>: Personality traits has a significant effect on job satisfaction

Table 5 - Regression result

Model		Unstandardized Coefficients		Standardized Coefficients	Т	Sig.
		В	Std. Error	Beta		
1	(Constant)	2.718	0.484		5.611	0.000
	Personality Traits	0.578	0.052	0.662	11.030	0.000

Notes: 1) Dependent Variable – Job Satisfaction

2) R = 0.662;  $R^2 = 0.438$ ; Adjusted  $R^2 = 0.435$ ; F stat = 121.658

3) compiled by authors

The analysis in Table 5 revealed the effect of personality traits on job satisfaction ( $R^2 = 0.438$ , Adjusted  $R^2 = 0.435$ , P = 0.000) is significant. These suggest that personality traits accounted for the variation in work satisfaction (43.8%) Also, the figures of F-values (121.658) show that the overall equation is significant at (sig. level = 0.000; p < 0.05). Therefore, the null hypothesis ( $H_0$ ) which states that there is no significant effect of personality traits on job satisfaction is hereby rejected and the alternative accepted.

### Conclusion

The study examines the influence of locus of control (LOC) on employee job satisfaction. However, for any organization to be effective, managers must keenly pay attention to their employee's perception about control and how it affects them individually because control is a major determinant when it comes to shaping people's perceptions about the fairness of procedures and it is also an important factor for well-being which can only be derived in an organization through a satisfying job. Findings from this study also agree with various previous studies like those of (Aghaei et al., 2013; Chhabra, 2013; Hans et al., 2014). The study of Aghaei et al. (2013) revealed that the association between workplace exhaustion and personality style is positive. Chhabra (2013) also opined that locus of control regulates the interaction between job satisfaction and organizational commitment. The study concludes that the locus of control variables adopted

which are (work enthusiasm, psychological states, and personality traits) have a positive significant relationship with job satisfaction. It is worthy of note to state that an organization will benefit when an employee is satisfied with his/her job in terms of increased productivity, commitment, a strong link between organization objectives, and better performance by individuals. In the same vein, the benefits accrued to the employees are; job involvement, sustained motivation, sense of belonging, and job satisfaction. Based on the findings of this study, the following recommendations were given; (1) Appropriate measures should be put in place by the service industries to organize essential and productive on-the-job and off-the-job training for their employees as this helps to motivate them, sharpen individual's perceptions as regards control and also their personality traits, leading to an increase in organizational productivity. (2) Managers should be aware and pay cognizance to what is important for the employee's happiness in terms of their welfare and well-being to encourage and keep them motivated psychologically and mentally, which in turn helps them to see the opportunities and challenges around them creatively. (3) Managers should ensure the right persons with the right emotional and intellectual capabilities are appropriately appointed to the right job and right positions to avoid frustrations of the employees, which in the long run leads to ineffectiveness. (4) It is most difficult to achieve ambiguous goals. Therefore, organizations should be specific in setting goals to improve the achievement orientation of their workforce.

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