

RESEARCH PAPER

ASSESSMENT OF IMPACT OF DEMOGRAPHICAL VARIABLES ON LOCUS OF CONTROL AMONG SAUDI ARABIA BANK EMPLOYEES

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ABSTRACT

The present study was planned to ascertain the impact of demographic variables with locus of control among banking employees of kingdom of Saudi Arabia. The sample of the present study consisted of 274 employees working in various banks located in Riyadh, the capital of Kingdom of Saudi Arabia selected randomly from various banks. Rotter's Locus of Control (1971) and biographical information blank were used to gather the information from the respondents. The collected data were analyzed by means of t-test to compare the various groups. The major findings of the present research revealed that groups which have been taken into consideration for comparison did not differ with regard to internal and external locus of control in terms of age, experiences and marital status. The investigation provided certain implications for future study.

Keywords: Locus of Control, Age, Experience, Marital Status, Bank, Saudi Arabia.

1. INTRODUCTION

In general the concept of locus of control denotes to understand the personality of an individual, a tendency of their predictability and control over his environment and became a most widely discussed topic of Social Psychology. The meaning of the concept introduced and developed in the research literature by Rotter in 1954. Individual's "locus" word derived from Latin for "place" or "location" and it can be either internal or external. Phares (1957) was the first person who has given the idea to understand individual difference generalized expectancy to measure locus of control.

But credit goes to eminent researcher Rotter (1966) who developed the most widely used I-E scale to measure the locus of control of an individual working in various set up and pointed that internal locus of control refers to people who believe that outcomes and their success and failures are the result of their own actions and efforts .

Myers (1999) described locus of control as "the extent to which individuals perceive that their actions have little influence on the life conditions that they face and the extent to which they attribute their circumstances and rewards to fate, luck, and chance, instead of believing that their circumstances and rewards are influenced by their own actions. Graffeo & Silvestri, (2006) explained the term locus of control as "an individual's personal belief that the events which occur in life are either a result of personal control and effort, or outside forces such as fate or luck". According to Spector (2008) and Hellrigel *et al.* (2010) locus of control refers "to the extent to which individuals believe that they can control events which affect them".

2. REVIEW OF LITERATURE

Numerous review of literature pertaining to locus of control with varieties of variables on different public and

private sectors on the globe has been studied and observed different findings. Pestonjee & Singh (1982) suggested that locus of control was significantly related to only one role stressor viz. self-role distance, out of eight different types of stressors studied. Rahman & Kumar (1984) examined the relationship of locus of control with absenteeism among blue collar workers. They found that absenteeism was independent of locus of control, job experience and educational level. Marino & White (1985) reported a 'significant negative effect of stress among externally controlled subjects.

Siu & Cooper (1998) highlighted that internals were highly satisfied with their job while externals were dissatisfied with their job and thought of quitting the job. Robbins (2001) suggested that individuals with external locus of control experience less job satisfaction, higher absenteeism, and are less involved in their occupational duties. Whereas, Edwards (2005) explained that external-locus individuals are less self-directed and tend to drift along in life, often feeling frustrated, and prone to blaming others for mishaps. External-locus individuals also tend to experience more stress than internal-locus individuals (Norton, 2005). Other investigators observed that a high perception of control was related to job satisfaction (Spector, 1986; Petersen, 1985 and Garson & Stanwyck, 1997). However, Judge & Bono (2011) determined that there is a positive correlation between internal locus of control and job satisfaction

Martin *et al.*, (2005) identified that locus of control is an integral antecedent of the quality of relationship that people develop with their manager, and this determines a range of work-related reactions. Yu-Chia Kuo (2005) observed that locus of control is positively related to perceived organizational politics, and that internals acquire higher intrinsic job satisfaction and extrinsic job satisfaction compared to externals. Schultz & Schultz (2005) observed significant gender differences on locus

of control among U.S. population which was adults. They identified that male scored high on internal locus of control than female counterparts. In another investigation, Takaki & Yano (2006) initiated a study among patients to examine the gender differences with relationship to self-efficacy and internal locus of control and their compliance. They reported that females that had high internal locus of control were less compliant in relation to their health and medical advices compared to the men.

Another researcher Carrim *et al.*, (2006) stressed that internals seem to be more cognitively able, mentally aware, independent, motivated and inclined towards learning. Wang & Chen (2007) highlighted that locus of control as a variable of personality is associated with the commitment of employees.

Munir & Sajid (2010) conducted a study to identify the locus of control as determinants of organizational commitment and revealed 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.

Hsu (2011) cited that individuals with high internal locus of control accept that their achievements and failures depend on their own efforts and endeavors or briefly they have ability to determine their own outcomes and they are responsible for what happened.

Khan, *et al.*, (2012) conducted a study to determine the role of locus of control in mediating or coping on various degree/levels of stress among the 200 male and female college/university teachers. Their findings 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.

Mahajan & Kaur (2012) determined the relationship between locus of control and job satisfaction among teachers. Their results reported significant relationship between locus of control and job satisfaction of college teachers. While comparing gender it has been observed in their findings that male and female teachers, male teachers with high job satisfaction possess a positive locus of control as compared to female college teachers with high job satisfaction.

Al Kahtani and Allam (2013) highlighted that male and female banking employees were not differ significantly in terms of internal locus of control and female bank employees were found more externally controlled in their job than male counterparts.

Based on the reviewed of literature on the present study it was felt that very few study were initiated by the researcher to probe the issues of demographical variables and found little support with locus of control. Hence, researcher initiated a study to find out the significant

impact of certain biographical variables on locus of control among banking employees.

Hypotheses: Keeping the aims of the present study in mind and in the light of reviewed literature of research, certain null hypotheses were formulated and each hypothesis was verified to draw inferences on the basis of the results obtained. These hypotheses formulated were as follows:

HO1: There would not be significant difference between younger and older in age group of banking employees in terms of internal locus of control.

HO2: The younger and older in age group of banking personnel would not be differing significantly on external locus of control.

HO3: There would not be significant difference between the low and high experienced group of banking employees in terms of internal locus of control.

HO4: The low and high experienced group of banking personnel would not be differing significantly on external locus of control.

HO5: There would not be significant difference between the married and single group of banking employees in terms of internal locus of control.

HO6: The married and single group of banking personnel would not be differing significantly on external locus of control.

3. METHODOLOGY

Sample: The present investigation was conducted on 274 employees working in different banks located in Riyadh, the capital of Kingdom of Saudi Arabia. Out of total sample less than 20 years, 21 to 30 years, 31 years to 40 years, 41 years to 50 years and more than 50 years were 2.9% (N=8), 62.8% (N=172), 27% (N=74), 5.1% (N=14) and 2.20% (N=6) respectively in the total sample. Further 30 years and less were considered as younger employees whereas rest of the age people was considered as older employees. The present sample were classified on the basis of married 47.4% (N=130) and single 52.6% (N=144) in the study. Thirty five percent (N=96) reported their experience is 2 years or less with the bank, 21.9% (N=60) indicated their experiences between 2 to 4 years, 19% (N=52) revealed the experiences between 5 to 7 years, 15.3% (N=42) pointed the experiences between 8 to 11 years and 8.7% (N=24) have been associated with the bank 12 years or more. However, 7 years or less has been considered as low experienced people and rest of the employees were considered as high experience people in the present investigation.

Instrument Used: The following measures were used to gather the information from the respondents:

- **Locus of Control:** Rotter's Locus of Control Scale adopted by American Psychological Association 1971 was used to assess the personality of the banking employees working in Kingdom of Saudi Arabia and know about their feelings related to their own fate. The scale consists of 10-pairs of statements categorized as group "A" and group "B" to identify the internally and externally controlled group. The respondents were asked to match their feeling with either "A" or "B". The scores will range

from 0-10 and 1-4 score will be considered externally controlled group whereas, 6-10 scores will be considered as internally controlled group and score 5 will be not included in the analysis of data because of neutrality in characteristics of the scale. The reliability and validity were established.

- **Demographical Information Blank (DIB) :**The canvasser prepared biographical information blank to gather in background information of the participants such as position, gender, income, qualification, age, total work experience etc.

Procedure:Locus of control and demographical information blank distributed to 400 banking employees working in Riyadh, Kingdom of Saudi Arabia and finally received 274 filled questionnaires from the respondents. Initially, the questionnaires was in English language and it was felt that it has to translate by the expert into Arabic for better understanding of the respondents to get exact response from the banking employees. Further, the respondents were allowed to take their own time to furnish the questionnaires and requested them to feel free to contact with the researcher on their mobile or e-mail for any confusion or problem and they were assured that their responses would not be revealed to any higher authority directly or indirectly related to the bank.

Data Analysis:The canvasser of the current investigation decided to use t-test in order to make the comparison between the means of various groups to assess the impact of certain demographic variables of employees working in banking sector on locus of control.

4. RESULTS

Table 1:Impact of age on internal locus of control among banking personnel

Groups Compared	N	MILOC	SD	t
Younger in age	100	7.20	1.10	1.16
Older in age	54	7.41	1.10	

Not Significant

It appears from Table -1 that mean of internal locus of control of younger and older in age groups of banking personnel of Kingdom of Saudi Arabia were found 7.20 and 7.41 with SD 1.10 for both the groups. The two groups of employees did not differ significantly. Hence, the null hypothesis (HO1) was accepted.

Table 2:Impact of age on external locus of control among banking personnel

Groups Compared	N	MELOC	SD	t
Younger in age	50	3.44	.57	.67
Older in age	24	3.25	1.32	

Not Significant

Table -2 results highlighted that mean of external locus of control of younger and older in age groups of banking personnel of Saudi Arabia were found 3.44 and 3.25 and SD were found .57 and 1.32. Based on the result the two groups of employees did not differ significantly. Hence, the null hypothesis (HO2) was not rejected.

Table 3 : Impact of experience on internal locus of control among banking personnel

Groups Compared	N	MILOC	SD	t
Low Experience	116	7.22	1.07	1.05
High Experience	38	7.42	1.20	

Not Significant

Table-3: results highlighted that mean of internal locus of control of low and high experienced groups of banking personnel of Kingdom of Saudi Arabia were found 7.22 and 7.42 with SD 1.07 and 1.20. The two groups of employees did not differ significantly. Hence, the null hypothesis (HO3) was not rejected.

Table 4:Impact of experience on external locus of control among banking personnel

Groups Compared	N	MELOC	SD	t
Low Experience	58	3.41	.72	.48
High Experience	16	3.25	1.34	

Not Significant

It is evident from Table -4 that mean of external locus of control of low and high experienced groups of banking personnel of Saudi Arabia were found 3.41 and 3.25 and SD were found .72 and 1.34 and t-value found .48. Based on the result the two groups of employees did not differ significantly. Hence, the null hypothesis (HO4) was accepted.

Table 5:Impact of marital status on internal locus of control among banking personnel

Groups Compared	N	MILOC	SD	t
Married	72	7.19	1.12	1.00
Single	82	7.34	1.09	

Not Significant

It can be seen from Table -5 that mean of internal locus of control of married and single groups of banking personnel of Kingdom of Saudi Arabia were found 7.19 and 7.34 with SD 1.12 and 1.09. The two groups of employees did not differ significantly. Therefore, the null hypothesis (HO5) was accepted.

Table 6:Impact of marital status on external locus of control among banking personnel

Groups Compared	N	MELOC	SD	t
Married	41	3.37	1.01	.11
Single	33	3.39	.70	

Not Significant

It is observed from Table -6 that mean of external locus of control of married and single groups of banking personnel of Saudi Arabia were found 3.37 and 3.39 and SD were found 1.01 and .70 and t-value found .11 and the result the two groups of employees did not differ significantly. Hence, the null hypothesis (HO6) was not rejected.

5. DISCUSSION

Findings of the present research revealed that older & high experienced bank employees were found high score on internal locus of control and younger & low experience group of employees scored high on external

locus of control and groups of employees did not differ significantly on the dimensions of locus of control (Ref. Table -1, 2, 3, and 4). Further, it has been observed that married and single banking employees did not differ significantly in the case of internal and external locus of control but single or unmarried scored high on both the dimensions of locus of control (Ref. Table-5 and Table-6). Review of literature pointed out that various reasons for internal and external locus of control. In the present investigation it was aimed to identify the reasons for these two aspects of locus of control. Based on various findings of the study it has been observed that internal locus of control employees attributed to more socially, control over own behavior, good in decision making, achievement oriented, independent, lower absenteeism, politically active, enjoying with higher degree of success, less prone to anxiety, less learned helplessness, less prone to depression, differentiate right or wrong, trustworthy, more satisfied & involved in the job and responsible to carry out the assigned task (Gurusamy *et al.*, 2011; Norton, 2005; Rotter, 1966; Ng *et al.*, 2006; James & Wright, 1993; Robbins *et al.*, 2003; Khan *et al.*, 2012; Hume *et al.*, 2006; Jones & George, 2003 and Grannis, 1992). On the other hand external locus of control employees ascribed to believe on luck, chance, fate, less self-directed, more frustration, less involvement and satisfaction, more prone to stress and lower level of motivation (Edwards, 2005; Norton, 2005; Balat & Akman, 2004; Rotter, 1966; James & Wright, 1993; Hsu, 2011; Gurusamy *et al.*, 2011; Khan *et al.*, 2012 and Brouwers & Tomic, 2000).

6. CONCLUSIONS

The current study explored the differences between demographical factors and locus of control among Saudi Arabia banking employees and drawn following conclusions:

- The younger and older in age group of bank employees did not differ significantly on the dimensions of locus of control
- High and low work experienced groups did not differ significantly in terms of the dimensions of locus of control
- The married and single group of bank employees did not differ significantly on locus of control.

7. LIMITATION AND SUGGESTIONS

The present piece of research were an intention to find out the significant impact of certain demographical variables on locus of control and revealed interesting findings which may contribute new scholastic information in the areas of Psychology and other behavioral sciences. The current study planned and studied in Riyadh region, so it is suggested to study with other important cities of Saudi Arabia to link whether research are applicable to other banking sectors pertaining to demographic factors with locus of control. It is also suggested to use different statistical techniques and instrument to gather the conclusive results. Indeed, it is imperative to keep these interesting findings in mind while recruiting the people because types of personality play significant role in the progress of the organization.

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