

# Locus of Control: an employee job embeddedness implication for bankers in Nigeria

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## Abstract

**Purpose:** This study examined the relationship between Locus of Control (LOC) and Employee Embeddedness (EE) in Nigeria's selected commercial banks.

**Research Methodology:** The study adopted a survey research design with a population of 400 employees. The sample size was 190 was determined using Krejcie and Morgan formula. A questionnaire was the instrument for data collection, while the analysis was carried out using descriptive and inferential statistics. The hypothesis was tested at a 5% level of significance.

**Results:** Internal LOC has a statistically significant effect on sacrifice ( $R = .976$ ;  $R\text{-Square} = .952$ ;  $p\text{-value} < 0.05$ ). Internal LOC makes it possible for employees to be more entangled in the organization, thereby making exiting the firms more difficult.

**Limitations:** Data was not collected from different regions in Nigeria, hence limiting the study's generalizability.

**Contribution:** This study represents the most recent LOC work, and it is novel in relating LOC to EE in Nigeria.

**Keywords:** *Locus of Control, Internal LOC, Employee job embeddedness, Sacrifice*

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## 1. Introduction

People differ in many ways; these differences could be in gender, age, and race. Others are in the color of skin, intelligence and education level. There is also personality difference that dictates how people react to different situations, the views people have about different life conditions. These differences play significant roles in our personal lives and affect how employees perform their duties in different organizations. Individuals' personalities can be responsible for making two employees interpret and react to similar situations differently. One person may be very disturbed, stressed and angry, while the other person may smile over the same situation and move on. Therefore, personality is a fundamental construct in people's lives either as individuals or employees [Boondhalir and Sajeethkumar \(2020\)](#) opine that personality is the unique and relatively stable way of thinking, feeling, and acting portray someone's reaction to certain conditions in life. The personality that manifests itself very profoundly in organizations is called Locus of Control (LOC).

Locus of Control (LOC) is the way individuals react to varying degrees of conditions and situations. Some believe that what happens to them is a result of their own making, their effort, strength and capabilities while others believe that what happens to them is a matter of fate and beyond their

control. [Boondhalir and Sajeethkumar \(2020\)](#) believe that LOC is one of the personality traits that show the generalized understanding that things in life are either controlled by the actions that someone takes or other things outside the control of the person. It refers to the notion that we each view life either as something we can control or something that controls us ([Manichander, 2014](#)). This belief that we are in charge of or are controlled by events goes a long way in determining how we discharge our duties in organizations and can even go as far as influencing our decision to stay or quit a firm. Locus of Control determines employees' performance because their reactions to actions, motivations, directives and policy statements from their organizations influence their actions and inactions. Highlighting the place of LOC on the performance of employees is [Soleh, Noviantoro and Putrafinaldo \(2020\)](#) who explicate that it is one of the determinants of individual performance in organizations. Similarly, [Kobersy, Khasiyeva, Yakhina, Ignaryeva, Goloshchapova, Shkurkin, and Sadykova \(2016\)](#) state that it deeply influence employees output and performance in an organizational setting. Therefore, understanding the kind of LOC employees have is one of the key success determining factors of organizations.

Employees are very pertinent to organizations' sustainability; hence, attracting and retaining top talents seem to have been on the front burner of many organizations. Employee turnover has been one of the most pressing issues for organizations, this is because it comes with much cost to firms. Costs associated with employees leaving an organization include the cost of recruitment, training and lost time and productivity. Teams are disrupted as a result of turnover, it also increases costs, reduces productivity, and results in knowledge loss ([Rehman, 2012](#)). This is why attention has been so fixated on why people leave; however, attention shifted in 2001 when Mitchel and colleagues decided to look at why people stay in an establishment in order to work towards embellishing those entangling factors of retention. Hence, bringing the concept of employee Job Embeddedness (JE) to the limelight. JE has to do with all the things that entangle an employee and makes leaving an organization unattractive. It is like a web that traps people in firms and makes leaving undesirable. [Takawira \(2012\)](#) opines that it represents a broad collection of factors that influence an employee's decision to remain in or leave an organization. It encompasses attachment elements to affirm; those factors that make a person extremely entangled in an organization that such a person would not want to quit ([Onyeizugbe & Asiegbu, 2017](#)).

Employees in banks are known to be working in what will be described as a tight leash; there internal regulations form the bank and external regulations from different bodies, top of which is the Central bank of Nigeria (CBN). These tight control measures appear to be impeding the innovativeness of staff members, and some may have left the organization because of this seeming lack of control. This study, therefore, seeks to examine the relationship between LOC and JE as a broad objective but specifically looks at the effect of internal LOCon sacrifice in commercial banks in Nigeria.

## **2. Literature review**

### *2.1. Locus of Control*

Locus of Control (LOC), as it is known today, is a personality construct that defines people's reactions to different situations and conditions. It tries to explain and give reason to why different people would react differently to the same situations. It also ascribes meaning to the level of control people assume they have over their lives and concomitant outcomes. Some people believe that what happens in their life is entirely their making, while others think that there are extraneous forces and influence over what transpires in their individual lives. That is that their successes and failures are either their own making or as a result of external influence. [Forte \(2005\)](#) opines that LOC is the circumstances that individuals attribute their success and failures. It is the extent to which individuals believe that they control their destiny ([Thomas, Kelly, & Lillian, 2006](#)). The cause that individuals attribute to their lives' outcomes, their successes and failures is known as LOC ([Karimi & Alipour, 2011](#)).

Locus of Control is a perceptual thing; it is how someone sees what happens to them. How they interpret it and the level of control they assume they have over their lives. The degree of control and responsibility individuals feel they have over what is happening to them. It is a person's overarching

expectations about where control over certain events is ([Vijayashreea & Jagdishchandra, 2011](#)). It is a construct that measures the degree to which individuals believe they are responsible for the consequences of their behavior ([Leone & Burns, 2000](#)). It is basically what people believe that they have control over situations and experiences they have in everyday life ([Khushk, 2019](#)). It is the extent an individual is convinced and confident to control any events influencing him ([Kusuma & Syam, 2018](#)).

Some people have confidence in their ability to influence the outcomes in their lives, while others think that what happens in their lives is entirely out of their control, that there is an external influence that controls it. This brings to the fore the dimensions of LOC which is either internal or external LOC. People who have confidence in themselves to influence what they get are called internals, while those who think that what happens to them result from fate, divine providence and other external things are called externals. Our concern in this work, however, is internal LOC.

### *2.2. Internal Locus of Control*

The last two decades have witnessed a great deal of attention in internal LOC, as opined by [Munir and Sajid \(2010\)](#), who believe that internal LOC has been a significant focus during the last two decades. Internal LOC means those who have belief and confidence in their ability to influence and dictate what happens in their lives. That is, they assume that the outcomes they get are entirely up to them to dictate. [Vijayashreea and Jagdishchandra \(2011\)](#) state that internal LOC is the term used to describe the belief that control of future outcomes resides primarily in oneself. An employee is said to have internal LOC if the employee believes that everything that happens to him/her results from his/her actions and reactions and takes credit for that ([Khushk, 2019](#)). They see themselves as responsible for the outcomes of their actions ([Dayo, 2012](#)).

The people with internal LOC take responsibility for their actions and inactions, outcomes and results. [Manichander \(2014\)](#) aver that they have an attitude of personal responsibility for their actions' outcomes. They believe that the power to affect positive change in their lives lies within them ([Boondhalir & Sajeethkumar, 2020](#)). [Kreitner and Kinichi \(2014\)](#) state that the results achieved by these sets of people are ascribed to their activities and actions. Individuals with such a LOC dimension believe that an event's outcome will largely be influenced by their actions and or behavior ([Yuwono, Eliyana, Buchdadi, Hamidah, Sariwulan, Handicapilano, 2020](#)). They believe in their capabilities, experience, and skills, ultimately metamorphose into rewards and achievement ([Khushk, 2019](#)).

Research has shown that people with internal LOC have more success-driven force than those that do not. They are more determined, dogged and resilient because they believe that it will lead to ultimate success. [Manichander \(2014\)](#) opines that based on research, people operating within the realm of internal LOC are more successful in their work and personal life, they enjoy more robust health, relationships and professional growth. [Boondhalir and Sajeethkumar \(2020\)](#) posit that these set of individuals can be more driven and motivated to work hard and achieve success. Individuals who believe that success is the result of hard work certainly have an unyielding attitude towards challenges ([Kusuma & Syam, 2018](#)). They tend to exhibit more achievement orientation and are more likely to attempt to influence others to be better at what they do ([Vijayashreea & Jagdishchandra, 2011](#)).

### *2.3. Job embeddedness*

Organizations that attract high skilled employees do well in the ever dynamic and competitive environment. However, another essential construct in the competitiveness of firms is the ratio of employee retention. Therefore, it is not only important to attract quality employees but also to have the capacity to retain such employees. [Olusegun\(2013\)](#) avers that the key concerns for organizations are maintaining high levels of productivity as well as retaining highly competent staff members. The necessary things to retain or keep employees attached and entangled in an organization are called job embeddedness (JE) constructs. Job embeddedness is the whole gamut of things that make leaving a firm very irrational, unproductive and undesirable. [Mitchell et al. \(2001\)](#) developed this concept drawing from the perspectives of embedded figures and field theory by [Lewin \(1951\)](#). It is a concept

concerned with factors that glue a person to an organization, despite encountering situations that could give rise to quitting thoughts. [Yasir \(2011\)](#) states that it is the entanglement rate of employees in a social network. The forces that keep employees from leaving an organization could be physical, social or psychological. That is, it is the combination of different facets of forces making quitting or resigning from a firm undesirable. [Wageeh\(2015\)](#) avers that JE is an assemblage of psychological, social, and financial influences that determine the retention of workers in a firm. It refers to the whole gamut elements that make sure employees remain glued in their present firms ([Charlier, Guay&Zimmerman 2016](#); [Ferreira & Coetzee 2014](#)).

#### 2.4. Sacrifice

To sacrifice literally means to give up something in the hope of what is to come. That is, positioning yourself for something in the future through what you are willing to give now. In the context of organization and JE, it also means what is to be given up, what is to be missed or lost if something happens. If someone is to lose a huge pay package or fringe benefit when he leaves a position or an organization, it means that person will be sacrificing those things when they leave. The cost of leaving an establishment is regarded as sacrifice, one of JE's three dimensions. Sacrifice concerns the perceived costs of leaving a firm ([Holtom, Mitchell & Lee, 2006](#)). What is to be left behind could be financial benefits or psychological satisfaction like sense of responsibility and prestige. So, leaving a firm where someone is embedded could mean given up physical or psychological satisfaction. [Holtom et al., \(2006\)](#) aver that what could be lost by a departing employee could be both financial and social. Leaving an organization may mean personal losses such as desist from colleagues, exciting projects, and some fringe benefits ([Hakan, 2016](#)).

When an employee has many things to give up, it therefore means that such an employee has to sacrifice a lot, it may make such an employee unwilling to leave. [Wang and Ye \(2013\)](#) opine that the more an employee would give up when leaving, the more difficult it could be for the worker to leave the organization. Also, [Holtom et al., \(2006\)](#) explicate that the higher the perceived costs of leaving a firm, the higher the employee's embeddedness and the more the likelihood that such an employee will stay put in the system. Employees with internal LOC in an organization could find it difficult to quit for fear of losing their control when they leave. Hence, LOC could be used to entice and entangle employees to stay longer in firms. [Menezes \(2008\)](#) believes that a person with an internal LOC has higher performance than a person with an external locus of control, therefore making it more difficult to leave.

#### 2.5. Empirical review

[Soleh, Noviantoro and Putrafinaldo \(2020\)](#) determined the effect of LOC and communication toward employee performance in Banks in Indonesia. The sampling technique was a census of 48 permanent employees. Data collection was carried out using questionnaires and analysis was done through the use of multiple linear regression. The results revealed that Locus of Control and communication had a positive and significant effect partially and simultaneously toward employee performance in the studied organizations. [Yuwono, Eliyana, Buchdadi, Hamidah, Sariwulan and Handicapilano \(2020\)](#) studied the effect of Locus of Control on employee job satisfaction. The population of the study consisted employees of GraPARITelkomsel Surabaya, using a sample size of 43 employees. The method deployed for data analysis was Partial Least Square, through the use of path analysis. The result from the analysis showed that internal Locus of Control has a statistically significant positive effect on job satisfaction of employees studied.

[Boondhalir and Sajeethkumar \(2020\)](#) did a study to identify the linkage existing between work locus of control and occupational stress. The tools used in the study are work locus of control scale by [Spector \(1988\)](#) and occupational stress index developed by [Srivastava and Singh \(1984\)](#). The study used a sample of 100 people selected for the study using the stratified random sampling technique. Emanating from the analysis results is that employees differ in work locus of control and occupational stress on a different basis, including age, but do not differ based on gender. Also, from the correlation analysis carried out, it indicated that there is a statistically significant positive nexus between work locus of control and occupational stress.

In Pakistan, [Khushk \(2019\)](#) carried out a study to examine the impact of internal and external Locus of Control (LOC) and organizational commitment on employee performance. The work was structured along the line of a survey design. The data used for the study were collected using a closed-ended questionnaire, which was designed using [Likert \(1932\)](#) scale structure. The data analysis was executed using Pearson's product moment correlation coefficient. Findings resulting from the analysis showed that the strength of correlation between Locus of Control and employee performance is medium and that this nexus does not reveal enough evidence of being statistically significant. However, employee organizational commitment and employee performance show a strong correlation and show evidence of being statistically significant. This indicated that employees who possess an internal Locus of Control believe that organizational commitment is necessary for employee performance; this is not the same for employees who possess external Locus of Control because they believe that organizational commitment does not play a significant role in employee performance.

[Poespowidjojo, Noor and Yaacob \(2019\)](#) looked at job embedding as a variable that mediates the on job performance of internal LOC in Indonesia. Structural Equations Modeling was the data analysis tool. The result obtained from the analysis shows that a significant role is played by job embedding in mediating job performance effects from the internal Locus of Control. This finding implied that the employees with a huge internal LOC are more entangled in their jobs and that they tend to exhibit optimum performance in the organization. [Kusuma and Syam \(2018\)](#) analyzed the link between LOC and professional ethics with lecturer's performance in Indonesia. The population of the study was 42 management department lecturers of private campuses with religious ideology in Makassar. Multiple Linear Regression was deployed as the method of data analysis. The results showed that internal LOC has a significant effect (0.018), external LOC has no significant influence (0.584) and professional ethics has significant influence ( $<0.01$ ) on lecturer's performance in the selected institutions. [Suherlan, Wahyuni, and Hazairin \(2017\)](#) explored the relationship between organizational commitments with LOC in multi-finance companies in Makassar. The study made use of quantitative methods with data collection techniques using the Likert scaled styled questionnaire. Data were analyzed using Pearson's Product Moment Correlation Analysis and the results showed a negative and significant relationship between Locus of Control and organizational commitment.

[Jeloudar and Lotfi-Goodarzi \(2012\)](#) examined links between teachers' LOC and their job performance in senior secondary schools in Iran. The study made use of 197 teachers; they were chosen using random sampling. The study used a completed Levinson Locus of Control Questionnaire and the Paterson Job Performance Scale for data collection. The analysis was carried out with the use of Pearson correlation coefficients and Multiple Regression analysis. The result indicated that the job performance of teachers had a significant and positive correlation with Locus of Control (internal), low nexus with Locus of Control (powerful others) and a negative link with Locus of Control (chance). The result also indicated that internal Locus of Control explains 0.39 of variance in job performance in the selected institutions. [Rum \(2012\)](#) analyzed the influence of LOC, innovation ability on the small-medium industry's performance in south Sulawesi. The study was carried out using purposive sampling on industrial Small and Medium Enterprises (SMEs). The data collection was done through a combination of interview and questionnaires distributed to two hundred (200) industrial SME owners. Structural Equation Model (SEM) was deployed in testing the data. The result revealed that strengthening the Locus of Control can improve innovation and increase the performance of SMEs.

Carrying out a study in Nigeria, [Akintayo \(2012\)](#) investigated the influence of LOC and job satisfaction on perceived non-teaching staff productivity in higher institutions in Ogun. The study adopted a descriptive survey with a total population of 341 respondents. These respondents were selected using a proportionate stratified sampling technique. A structured questionnaire titled "Locus of Control Scale (LCS), Job Satisfaction Scale (JSS) and Workers' Productivity Scales (PWPS) were deployed in data collection. The hypotheses were tested using Regression Analysis and Pearson Product Moment Correlation Statistics. It was revealed from the findings that LOC and job satisfaction have contributed to perceived non-teaching staffs' productivity jointly in the selected

higher institutions. Also, job satisfaction was found to have significantly influenced perceived non-teaching staff productivity.

[Vijayashreea and Jagdishchandra \(2011\)](#) analyzed types of LOC and its relation with job satisfaction. The tool used for the study was LOC in Organization Inventory. LOCO Inventory was deployed using the concept of LOC by [Levenson \(1981\)](#). The study deployed a questionnaire in data collection. The structure of the question had thirty-five (35) statements which indicated the factors that influence both the Locus of Control and job satisfaction level of employees in organizations. The analyses as were carried out in the study include ratio, Analysis of Variance, and Correlation analysis. From the result, it revealed that there is a positive linkage between internal LOC and job satisfaction as well as between External LOC and job satisfaction. The ANOVA table showed that internality and age and externality and age had a statistically significant variance. The result also indicated that there is no significant nexus between internality and demographic factors like gender and education.

### 2.6. Gap in knowledge

Studies have been conducted in past in the area of LOC or employee embeddedness. But most of the studies have been conducted outside the shores of Nigeria. For example, [Soleh, Noviantoro and Putrafinaldo \(2020\)](#) determined the effect of LOC and communication toward employee performance in Banks in Indonesia. Also, in Indonesia, [Poespowidjojo, Noor and Yaacob \(2019\)](#) examined job embedding as a variable mediator of the effect on internal LOC's job performance. In the same Indonesia, [Kusuma and Syam \(2018\)](#) analyzed the link between LOC and professional ethics with lecturer's performance. Similarly, [Suherlan, Wahyuni and Hazairin \(2017\)](#) explored the relationship between organizational commitments with LOC in multifinance companies in Makassar while in Iran and Sulawesi [Jeloudar and Lotfi-Goodarzi \(2012\)](#) examined associations between teachers' LOC and their job performance and [Rum \(2012\)](#) analyzed the influence of LOC, innovation ability on the performance of small-medium respectively. Therefore, this study seeks to bridge the location gap as well as time gap as none seem to have been carried out in the year 2021.

## 3. Research methodology

This work adopted survey research design as data were collected from sampled respondents, making survey design the most appropriate to be used. The study population consisted of 400 employees of commercial banks in southeast Nigeria, 80 each from the five states in the region. The sample of the study (190) was determined using [Krejcie and Morgan \(1970\)](#) formula. The instrument for data collection was a Likert structured questionnaire with 5 point scores, the validity of the instrument was ascertained using content measures while the reliability was assured through the deployment of the split-halt technique, which returned a coefficient of 0.878. The test statistics was a combination of descriptive (mean) and inferential (regression analysis). The hypothesis was tested at 5% level of significance, meaning that a confidence level of 95 was applied.

## 4. Results and discussions

### 4.1. Data analysis and interpretation of the result

A total of 190 copies of the questionnaire was distributed, out of which 179 were returned, while 175 were completely and correctly filled.

Table 1. Responses for Locus of Control and Employee Embeddedness

S/N	Questionnaire Items	SA (5)	A (4)	UD (3)	D (2)	SD (1)	Mean
<b>Internal LOC</b>							
1	To a certain extent, I can control what happens to me in my firm.	20	30	2	58	65	2.33
2	I believe that external influences have control over what happens to me in my organization.	59	72	5	39	-	3.86
3	What happens to me in my firm is entirely out of my hands.	43	69	4	49	10	3.51
4	I lack control over what happens to me in my firm.	50	77	1	34	13	3.67

Sacrifice							
5	I have nothing to lose in terms of control over what happens to me if I decide to leave my firm.	54	70	7	22	22	3.64
6	I prefer being in charge of things and not being controlled in all aspect at my workplace.	60	99	-	16	-	4.16
7	Leaving my firm will be difficult because of the level of control I have in my workplace.	-	43	2	52	78	2.06
8	To leave the firm is always on my mind as a result of being at the mercy of others for so many things at the workplace.	65	69	-	31	10	3.85

*Source: Field Survey, 2021*

Table 1 shows the distribution of responses for internal LOC and Sacrifice in the studied organizations. The measure used in the analysis is mean, with an acceptance threshold of 3. That is, any questionnaire item with a mean of 3 and above should be accepted, while any with a below 3 should be rejected. Looking at the individual mean for the questionnaire items, it is seen that all except questionnaire items 1 and 7 are accepted as being true.

#### 4.2. Test of hypothesis

*Ha<sub>1</sub>*: Internal Locus of Control has an effect on sacrifice in commercial banks in Nigeria

Table 2. Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.976 <sup>a</sup>	.952	.952	.933

a. Predictors: (Constant), ILOC

*Source: Field Survey, 2021*

Table 2 shows the regression summary of model carried out to test the effect of internal Locus of Control on sacrifice in commercial banks in Nigeria. The result shows that the correlation coefficient as represented by R is .976 while the coefficient of determination R-Square is .952. R signifies a strong positive correlation between the variables while R-Square shows that a 95% change in sacrifice is accounted for by changes in internal LOC.

Table 3. ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3017.922	1	3017.922	3466.194	.000 <sup>b</sup>
	Residual	150.626	173	.871		
	Total	3168.549	174			

a. Dependent Variable: SACRIFICE

b. Predictors: (Constant), ILOC

*Source: Field Survey, 2021*

Table 3 indicates the ANOVA within which the F-statistics and probability value (p-value ) represented by sig are found. This will show if the effect seen in Table 2 is statistically significant or not, with the threshold being .05. The p-value as observed in the Table is .000 which is less than .05. Therefore, it is stated that internal LOC has a statistically significant effect on sacrifice in the selected commercial banks in southeast Nigeria.

#### 4.2. Discussion of findings

The findings from the result showed that internal LOC has a statistically significant effect on sacrifice. The relationship as depicted by the correlation coefficient is positive and high. This signifies that the more the employees have internal LOC in the organization, the more such employees would have to sacrifice when leaving, which will make them not want to leave. When you make employees feel that they are in control of certain aspects of their jobs, it makes them more embedded in the job,

that they would not want to jeopardize such privilege by quitting the firm. This result is aligned to that of [Poespowidjojo, Noor and Yaacob \(2019\)](#) who examined job embedding as a variable mediator of the effect on job performance of internal LOC and revealed that a significant role is played by job embedding in mediating the effects on job performance from the internal LOC which implied that employees with a huge internal LOC are more entangled in their jobs and that they tend to exhibit optimum performance in the organizations where they find themselves. The study's finding also corroborates that of [Soleh, Noviantoro and Putrafinaldo \(2020\)](#), who determined the effect of LOC and communication toward employee performance and indicated that that Locus of Control and communication had a positive and significant effect partially and simultaneously on employee performance. This is because employees with embeddedness feature would perform better than those that are not embedded. Similarly, [Rum \(2012\)](#) who analyzed the influence of LOC, innovation ability on the performance of small-medium industry in south Sulawesi showed that strengthening Locus of Control can make for improved innovation, and increased performance of SMEs, which is in tandem with the findings of the present study because improved innovation and performance presupposes embedded characteristics of employees.

## 5. Conclusion

The level of control employees have in their workplace is usually a big deal to them as most of them would prefer to have some sort of control over what happens to them, to have a say in the scheme of things and for their effort to be commensurate with reward and benefits in the workplace. With a bit of control, employees will have self-belief and would innovate to help the firm do better. It will also make them have to sacrifice something if they choose to leave the firm. Therefore, it is concluded that internal LOC makes it possible for employees to be more entangled in the organization, thereby making exiting the firm more difficult.

## Recommendations

The study makes the following recommendations:

- a) The studied organizations need to be fair and firm in dealing with employees so that actions and effort will be commensurate to reward, to give employees some semblance of control.
- b) The firms need to give some sort of participative space to employees to feel involved in the scheme of things in the organization, as this will give them something to possibly give up if they decide to leave.

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