

**THE INFLUENCE OF LOCUS OF CONTROL, GENDER AND JOB CADRE ON ORGANISATIONAL COMMITMENT AND JOB SATISFACTION AMONG NIGERIAN INSURANCE WORKERS**

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**Abstract**

*The study examines the influence of locus of control, gender and job cadre on Organisational Commitment and Job Satisfaction among Nigerian Insurance workers. The objectives of the research were to examine the influence of gender, job cadre and locus of control on Organisational Commitment and Job Satisfaction. To achieve these objectives, data were collected from 600 workers from six insurance companies using three standardized psychological instruments with appropriate psychometric properties. The instruments used are: Nowicki - Strickland Locus of Control Scale (N – SLCS), Organisational Commitment Scale (OCS), Job Satisfaction Questionnaire (MSQ) and Biographical Information Questionnaire (BIQ). The participants consisted of 247 males and 353 females with age between 21 and 65 years. They were randomly selected from the six companies. The sample consisted of senior and junior workers evenly distributed across the companies. The workers responded to the three instruments and biographical questionnaire used for the study and their responses were subjected to statistical analysis using the SPSS. Means and standard deviations were calculated to obtain descriptive results. One-way ANOVA and T-tests were carried out to obtain inferential results. The results showed that the variables under study correlated with each other significantly. In conclusion, there are no significant differences between male and female managers and job cadre (senior and junior managers) in most of the variables in the organisations under study. Based on these findings, recommendations were made on how to increase Nigerian workers' organisational commitment and job satisfaction*

**Key words:** Gender, Job cadre, Job satisfaction, Locus of control

**1. Introduction**

In personality psychology, locus of control refers to the extent to which individuals believe they can control events affecting them. Understanding of the concept was developed by Rotter and has since become an aspect of personality studies. A person's "locus" is conceptualized as either internal or external. Internal locus of control is the tendency by an individual to attribute to the self the causes of happenings and events in the individual personal life.

External locus of control is the tendency to make the attributions to the others or to external sources. While internalizes are therefore inner directed, externalizes are outerdirected. Locus of control is therefore a personality characteristic (Rotter, 1966).

Individuals with a strong internal locus of control believe events in their life derive primarily from their own actions: for example, when receiving exam results, people with an internal locus of control tend to praise or blame themselves and their abilities. People with a strong external locus of control tend to praise or blame external factors such as the teacher or the exam (Carlson, 2007).

People with external locus of control on the other hand perceive the consequences of their actions as a product of external forces. He or she believes that one is not in control of his/ her outcomes; hence they are dependent on nature (Heroes, 2001).

Organisational commitment is defined as “using time constructively, paying attention to details, making extra effort, accepting change, cooperation with others, positive self-development, respecting, trust, taking pride in abilities, seeking improvements and giving loyal support to one’s work. Commitment is a sense of identification, involvement and loyalty expressed by an employee towards the Organisation or unit of the organisation. Organisational Commitment is a sense of identification, involvement and loyalty expressed by an employee towards the Organization or unit of the Organization (Akintayo, 2015). Commitment to an Organisation involves three attitudes

- 1) A sense of identification with the Organisational goals;
- 2) A feeling of involvement in Organisational duties, and
- 3) A feeling of loyalty for the Organisation

Organisational commitment is a state in which an employee identifies with a particular Organisation and its goals, and wishes to maintain membership in the Organisation. So high job involvement means identifying with one's specific job, while high Organisational commitment means identifying with one's employing Organisation.

Organisational commitment refers to the extent to which an employee feels a sense of allegiance to his or her employer (Akintayo, 2014).

Job satisfaction has been defined in several different ways. According to Spector (2007), job satisfaction is simply how people feel about different aspects of their jobs. It is extended to which people like or dislike about their jobs. Many factors such as organizational factors, environmental factors, job nature and employee's characteristic influence on job satisfaction. Job satisfaction depends on the balance between work-role inputs and work-role outputs. Employees compare their inputs and outputs. If outputs increase relatively to inputs, job satisfaction will increase.

Job Satisfaction depends on the levels of intrinsic and extrinsic outcomes and how the job holder views those outcomes. These outcomes have different values for different people. For some people, responsibility and challenging work may be neutral or even negative value depending on their education and prior experience with work providing intrinsic outcomes. For other people, such work outcomes may have high positive values. People differ in the importance they attach to job outcomes. Those differences alone would account for different levels of job satisfaction for essentially the same job tasks. This variable accounts for the fact that two workers could report different levels of satisfaction for the same performance levels. The job satisfaction outcome is of primary importance to the individual.

In organisational behaviour, job satisfaction is of paramount importance in enhancing the general attitude of employees toward his/her work. In a general sense, job satisfaction is "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences." This positive assessment or feeling seems to occur when work is congruent with the individual's needs and values. Although job satisfaction is often regarded as a unitary concept; that is, a person is either satisfied with the job, or not. It is best considered as a collection of related job attitudes that can be divided into a variety of job aspects.

### **1.1 Statement of the Problem**

The insurance companies are very strategic to the economic growth of Nigeria. This research sets out to find out the relationship between locus of control of workers that impede their Organisational commitment and job satisfaction. It would also proffer solutions that would contribute to effective performance, higher productivity of workers in order to improve the economic growth and development in Nigeria. Therefore, it is expected that such a strategic sector will be efficient in its operations and effective in outputs. The above observation, no doubt, justifies the need for the present study to investigate and identify the factors that positively influence workers perceived locus of control, organizational commitment and job satisfaction in the insurance industries

### **1.2 Significance of the Study**

The study will be an impetus to unravel the factors responsible for the low productivity of Nigerian workers in the insurance sector

The findings of the study will be useful source of information in the management of the insurance industries as it will unveil the psychological processes involved in predicting and identifying potential workers from pre-employment screening stage to post employment level.

It will also enlighten managers on how to understand the psychology of Nigerian workers in their managerial endeavours by elucidating on the psychological dimensions with particular emphasis on the behavioural genesis and patterns that appear to be prevalent among the various employees that usually reduce their productivity potentials

The findings will increase awareness of the various characteristics embedded in Nigerian workers and thereby provide the knowledge to improve performance in organisations

The findings will be useful to entrepreneurs. It will enable them to inculcate in the employees the strategies required of them to be committed, satisfied and productive. The outcome of this study will definitely enhance and promote the activities of the insurance companies by serving as a feedback in their policy formulation during project planning, recruitment with batteries of tests, thereby contributing to National industrial development

To carry out this research, the researcher set out to achieve the following objectives

### 1.3 Objectives

This study therefore “examines the influence of locus of control, gender and job cadre on organizational commitment and job satisfaction of Nigerian workers in the insurance sector”.

The objectives of the study are to find out:

1. If the variables of locus of control, organizational commitment and job satisfaction will correlate significantly with each other;
2. If insurance workers will differ significantly in the variables of locus of control, organizational commitment and job satisfaction;
3. If male and female workers will differ significantly in locus of control, organisational commitment and job satisfaction variables;
4. If junior and senior workers will differ significantly in locus of control, organisational commitment and job satisfaction variables.

### 1.4 Research Questions

1. What will be the nature of the correlations among locus of control, organisational commitment and job satisfaction variables?
2. Will there be significant differences among insurance workers in the variables of locus of control, organisational commitment and job satisfaction?
3. What will be the significant differences in locus of control, organisational commitment and job satisfaction variables among male and female insurance workers?
4. What will be significant differences in locus of control, organisational commitment and job satisfaction variables among junior and senior insurance workers?

### 1.5 Research Hypotheses

1. There will be significant correlations among locus of control, organisational commitment and job satisfaction variables.
2. There will be significant differences among the variables of locus of control, organisational commitment and job satisfaction of insurance workers.
3. Male and female workers will differ significantly in locus of control, organisational commitment and job satisfaction variables.
4. Senior and junior workers will differ significantly in locus of control, organisational commitment and job satisfaction variables.

## 2. Literature Review

Locus of control generated much research in a variety of areas in psychology. Debate continues whether specific or more global measures of locus of control will prove to be more useful in practical application. Locus of control is one of the four dimensions of core-evaluations; one's fundamental appraisal of oneself along with neuroticism, self-efficacy and self-esteem. Akintayo (2016) asserted that in general, organisational commitment reflects the employee's relationship with the organisation and that it has implications for his or her decision to continue membership in the organisation. Committed employees are more likely to remain in the organisation than uncommitted employees.

The sources of job satisfaction and dissatisfaction vary from person to person. A number of work factors highlighted from research findings that levels of employees' job satisfaction include the challenge of the job, the degree of interest that the work holds for the person, the extent of physical activity, working conditions, rewards available from the organisation, the nature of co-workers, and so on (Muchinsky, 2015). Of particular interest to managers and organisations are the consequences of job satisfaction. The difficulty of relating attitudes to behaviour is pertinent here. For example, a common sense notion suggests that job satisfaction should lead directly to better performance on a task. (“A happy worker is a good worker.”) Yet, numerous studies have shown that a simple, direct linkage between job attitudes and job performance often does not exist. Earlier, it was suggested that general attitudes would best predict general classes of behaviours and specific attitudes are most strongly related to specific behaviours. These principles explain, at least in part, why expected relationships between job satisfaction and performance are not often present. Overall job satisfaction, as a collection of numerous attitudes toward various aspects of the job, represents a very general attitude. Performance on a specific task cannot necessarily be predicted well by such a general attitude measure, although it might well be predicted by very specific attitudes toward the task itself.

Although job satisfaction does not lead directly to good performance, there are a number of valid reasons why an employee's job satisfaction is very important for the Organisation. Levels of job satisfaction have been linked convincingly to absenteeism, turnover, and physical and mental health. However, with regard to job satisfaction as well as other attitudes, the greatest understanding of attitude – behaviour relationships probably comes from examining specific attitudes related to a behaviour along with other variables that influence a person's intention to behave in a certain way.

Job satisfaction refers to a collection of attitudes; which workers have about their jobs. Berry (2007) defined job satisfaction as an individual's reaction to job experience. Job satisfaction describes how content an individual is with his or her job. There are a variety of factors that can influence a person's level of job satisfaction; some of these factors include the level of pay and benefits, the perceived fairness of the promotion system within a company, the quality of the working condition, leadership and social relationships and the job itself (the variety of tasks involved, the interest and challenge the job generates and the clarity of the job description requirement). The happier people are with their job, the more satisfied they are said to be. Various steps are taken by organizations to improve and enhance job satisfaction and these include job rotation, job enlargement and job enrichment. Other factors that influence job satisfaction include the management style and culture, employee involvement and autonomous work groups

Gender as socially constructed rather than as a characteristic of individual has several implications. It suggests that gender arises through interaction and Organisational practices and is a pervasive way of organising and differentiating feature of all social life, woven into all aspect of life within and outside of the workplace. In furtherance of this, Ward, Cook and Ward (2004) opined that accounting profession, like all Organisations have tend to foster self-replication; that is, individuals in the power structure tend to hire, mentor and advance those individuals who are perceived to be most like themselves. They found that these persons tend to be "masculine" men. Therefore, women who are in such organisations may have less job satisfaction if they are perceived not to have "masculine" trait.

A gender role is a set of behavioural norms associated particularly with males or females in a given social group or system. The rejection of gender role stereotypes by women who pursue traditionally construed male careers can be suggestive of the fact that women in those positions have needs, motives and values similar to men who also are in similar positions.

Hulin and Smith (2004) contend that sex per se is not related to either high or low satisfaction; rather, when sex is paired with other factors like pay, job level and promotional opportunity they can influence job satisfaction. This was shown in a study by Zaleznik, Christensen and Roethlisberger(2008) in which women were more satisfied than men.

They explained that the women in the group were receiving the same pay and also had the same social position as the men. Varca, Shaffer and McMauley (2003) contended that women and men are most likely to differ in satisfaction with organisational rewards-namely, pay and promotion. Sauser and York (2008) test the hypothesis that observed sex differences in job satisfaction, but the observed difference was not due to influence of sex alone, but to the effect of several variables which co-vary with sex. Herzberg, Mausner and Snyderman (2007) advanced that, the greater variability in the attitudes of women can be attributed to the multiple roles assumed by women when they take position outside the home. They suggested that, for women, job satisfaction might depend on factors different from those of men.

### 3. Method

**Participants:** The participants consisted of 247 males and 353 females with age between 21 and 65 years. They were randomly selected from the five companies. The sample consisted of senior and junior workers evenly distributed across the companies. The workers responded to the three testing instruments and biographical questionnaire used for the study and their responses were subjected to statistical analysis using the SPSS. Means and standard deviations were calculated to obtain descriptive results. Correlation, One-way Anova and T-test were carried out to obtain inferential results.

**Population and Samples**

Insurance industries	Senior managers		Junior managers		Total
	Male	Female	Male	Female	
Mutual Benefit	15	30	17	40	102
Leadway	18	27	20	29	94
Aiico	19	26	23	28	95
Crusader	11	28	23	31	93
Lasaco	24	28	19	36	106
Cornerstone	20	18	38	34	110
Total	116	185	131	168	600

The sample size of six hundred employees was determined based on random cluster sampling. The industries included six insurance companies (Mutual Benefit Assurance, Leadway, AIICO, Crusader, LASACO and Cornerstone) and sample was chosen from the workers employed in these industries based on the number of companies and employers in each industry. In order to gain the participants’ cooperation, a justification meeting was held to explain the objectives of the research in each company. Six hundred and fifty questionnaires were distributed among the participants Out of the six hundred and twenty-one returned, six hundred were useful.

**Research Design:**

The design used for this study was ex-post facto design/predictive design, the reason for the design was due to the fact that there was no manipulation of independent variable rather the independent variable was manipulated by nature. Therefore, the researcher went to measure their influence on the dependent variables. Which means that the behavioural phenomenon was studied and attempts was made to explore the conditions under which the phenomenon occurred.

The research had three independent variables they are locus of control, gender (male and female) and job cadre (junior and senior). The study had two dependent variables: they are organisational commitment (identification, involvement and loyalty) and job satisfaction (intrinsic, extrinsic and general satisfaction).

**Research Instruments:**

- (i) Nowicki-Strickland Locus of Control Scale (N – SLCS). The items were scored by adding together the 1 for “Yes” and zero (0) for “No” responses that were correctly shaded. The addition of the Yes and No gave the total score for each participant. The Nigerian norms or mean scores are the basis for interpreting the scores of participants. Scores higher than the norms ( $\bar{x} = 30.52$  for male and  $\bar{x} = 30.77$  for female) indicate external locus of control, while scores lower than the norms indicate internal locus of control
- (ii) Organisational Commitment Scale (OCS). The inventory assesses three components of commitment which are:
  - (a) Identification – adopting organizational goals as one’s personal goals
  - (b) Organisational involvement – being psychologically immersed in work/role activities
  - (c) Loyalty – affection and attachment to an Organisation
- (iii) Minnesota Satisfaction Questionnaire (MSQ). Three components of the fulfilment may be obtained with the inventory. They are:
  - (a) Intrinsic satisfaction (I);
  - (b) Extrinsic satisfaction (E) and
  - (c) General satisfaction
- (iv) Biographical Information Questionnaire (BIQ) was designed by the researcher to obtain information about participants’ demographic and socio-economic characteristics

**Procedure**

The researchers sought and got permission to conduct the research from the head of human resources of the organisations and were briefed in order to seek their support and assistance to undertake the study in their organisations.

Before the questionnaires were administered, respondents were given relevant information relating to the nature and purpose of the research. A guarantee of confidentiality of information and an appreciation of respondents’

time was also expressed. In order to ensure good response, respondents' were given ample of time to fill the questionnaires.

The forms were stapled as a pack and then administered to the participants in the following order – BIQ; Nowicki – Strickland Locus of control Scale (N – SLCS), Organisational commitment Scale (OCS), Minnesota Satisfaction Questionnaire (MSQ).

**Scoring and Data Collation**

All the instruments used in the study were scored using hand scoring keys. Each test forms were scored according to the provisions in the manuals.

**4. Data Analysis**

The statistical treatment of data involved descriptive and inferential statistics.

The following major analytical techniques were employed in this study.

1. The mean scores and the standard deviations for the variables,
2. The Pearson’s correlation was used to find the relationship between and among the variables.
3. One-way Anova was used to test if significant differences occur among insurance workers in the variables of locus of control, organisational commitment and job satisfaction
- 4(a). The independent t – test was used to compare the scores of the males and females in each of the 7 variables in order to determine if there are significant differences with reference to gender.
- (b). The independent t – test was used to compare the scores of the junior employees and the senior employees in each of the 7 variables in order to determine if there are significant differences with reference to job cadre.

**Measures and Variables**

The first section of the survey instrument requested demographic information about participants including age, marriage and education. The basic variables include locus of control, organisational commitment and job satisfaction. Each variable consists of many sub-variables.

- Locus of control comprises both internal and external*
- Organisational commitment comprises of identification involvement and loyalty*
- Job satisfaction comprises of intrinsic, extrinsic and general*
- Gender comprises both male and female*
- Job cadre comprises senior and junior workers*

The mean values, standard deviation, correlation, one way Anova and T-tests were used to analyse the data. The results for Hypothesis 1 is shown in Table 1 below

**TABLE 1: CORRELATION COEFFICIENTS OF THE 7 VARIABLES**

	MSQI	MSQE	MSQG	OCI	OCL	NSLCS
MSQI	1					
MSQE	0.026	1				
MSQG	0.123*	0.295*	1			
OCI	0.107*	0.075	0.314**	1		
OCL	0.006	0.008	0.069	0.230**	1	
NSLCS	0.071	0.091	0.258**	0.474**	0.174**	1
	-0.7	-0.07	0.227**	-0.168**	-0.131**	0.219**

\*P < 0.05    \*\*P < 0.01

**KEY:** MSQ I – Intrinsic satisfaction; MSQE – Extrinsic satisfaction; MSQG – General satisfaction; OCI – Organisational Commitment (Involvement); OCL – Organisational commitment (Identification); NSLCS – Nowicki-Strickland Locus of Control Scale

The diagonal matrix in the above Table shows (7 x 7) -7 ÷ 2 = 21 coefficients out of which 12 are significant. Three coefficients are significant at p < 0.05 and they are all positive. At p < 0.01, nine coefficients are significant with 3 negative and 7 positive.

A visual representation of the matrix in Table 1 shows the relationship that exist among the 7 variables. The 7 variables correlated with each other, thereby supporting hypothesis 1.

Tables 2 and 3 are the results of hypothesis 2. It shows the descriptive statistics among the employees and a one-way Anova to show if significant differences occurred

**TABLE 2: MEANS (μ) AND STANDARD DEVIATIONS (α) FOR THE PARTICIPANTS ON THE 7 VARIABLES**

	VARIABLES	μ	A
1	Intrinsic satisfaction	45.83	24.09
2	Extrinsic satisfaction	22.06	13.27
3	General satisfaction	71.72	12.53
4	Identification	31.90	8.60
5	Involvement	28.94	13.23
6	Loyalty	45.84	10.61
7	Locus of control	14.22	6.21

The results in Table2 show the mean (μ) and standard deviation (α) for the 600 employees on the 7 variables. The mean scores in each variable vary greatly from one variable to another.

The scores are subjected to a one-way anova to find out where significant differences occur. The results are presented in Table 3

**TABLE 3: SUMMARY OF ONE-WAY ANOVA ASAPPLIED TO THE COMPANIESON THE 7 VARIABLES**

	VARIABLES	SUM OF SQUARE	F-RATIO
1	Intrinsic satisfaction	23081.11	3.71*
2	Extrinsic satisfaction	10675.30	0.45
3	General satisfaction	47941.19	3.12*
4	Identification	23748.44	0.89
5	Involvement	12345.88	1.77
6	Loyalty	37948.48	4.48**
7	Locus of control	10740.50	18.51**

\*p < 0.05, df (5/594) critical F = 2.62; \*\*p < 0.01, df (5/594), critical F 3.78

Table 3 results show the employees in the six insurance companies differ in 4 out of the 7 variables. They differ in intrinsic satisfaction and general satisfaction at \*p < 0.05 and loyalty and locus of control at \*\*p < 0.01. The results show that hypothesis 2 which states that there will be significant differences among insurance workers in the variables of locus of control, organisational commitment and job satisfaction is supported.

The results of hypothesis 3 which states that male and female employees in the insurance companies will differ significantly in the variables of locus of control, organisational commitment and job satisfaction are shown in Tables 4 and 5.

**TABLE 4: THE DESCRIPTIVE STATISTICS BETWEEN MALE AND FEMALE**

	VARIABLES	FEMALE		MALE	
		$\mu$	$\alpha$	$\mu$	$\alpha$
1	Intrinsic satisfaction	43.31	8.63	48.36	32.67
2	Extrinsic satisfaction	21.10	5.54	23.02	17.71
3	General satisfaction	70.59	11.90	72.95	13.03
4	Identification	31.48	8.24	32.33	8.94
5	Involvement	28.03	6.24	29.85	17.45
6	Loyalty	45.53	10.03	46.14	11.19
7	Locus of control	15.25	5.96	13.20	6.26

The results from Table 4 shows that male and female differ from each other on the 7 variables. Since descriptive statistics could not be made to conclude, the scores are subjected to t-independent test to see if significant differences occur between male and female. The outcome of the analysis are presented in Table 5.

**TABLE 5: T-INDEPENDENT SAMPLES TEST (COMPARISON BY GENDER)**

	VARIABLES	T
1	Intrinsic satisfaction	-2.20*
2	Extrinsic satisfaction	-1.58
3	General satisfaction	-2.07*
4	Identification	-1.12
5	Involvement	-1.52
6	Loyalty	-0.64
7	Locus of control	4.02**

\* $p < 0.05$ ,  $df = (5/594)$ ; Critical  $t = 1.96$ ; \*\* $p < 0.01$ ,  $df = (5/594)$ ; Critical  $t = 2.58$

The results show that male and female differ significantly in 3 out of the 7 variables. They differ in intrinsic and general satisfaction at  $* p < 0.05$  and in locus of control at  $**p < 0.01$  (2 – tailed)

The results are in partial support of hypothesis 3 as there are no significant sex differences between employees in 4 out of the 7 variables

The results of hypothesis 4 which state that junior and senior employees will differ significantly in the variables of locus of control, organizational commitment and job satisfaction are shown in Tables 6 and 7.

**TABLE 6: MEANS ( $\mu$ ) AND STANDARD DEVIATIONS ( $\alpha$ ) OF JUNIOR AND SENIOR PARTICIPANTS ON THE 7 VARIABLES**

	VARIABLES	JUNIOR		SENIOR	
		$\mu$	$\alpha$	$\mu$	$\alpha$
1	Intrinsic satisfaction	45.19	14.73	46.47	30.68
2	Extrinsic satisfaction	22.53	17.54	21.59	6.28
3	General satisfaction	72.28	11.80	71.26	13.22
4	Identification	31.22	8.66	32.59	8.49
5	Involvement	28.14	6.90	29.74	17.24
6	Loyalty	46.23	10.95	45.44	10.29
7	Locus of control	14.12	6.39	14.33	6.03

Table 6 shows the mean ( $\mu$ ) and standard deviation ( $\alpha$ ) for the 7 variables according to the employees' level of occupation (rank). The results show great disparities between junior and senior employees. To show if these differences between junior and senior employees are significant, the scores are subjected to t-independent test. The results are shown in Table 7.

**TABLE 7: T-INDEPENDENT SAMPLES TEST (SENIOR AND JUNIOR) INSURANCE**

**WORKERS**

	VARIABLES	T
1	Intrinsic satisfaction	-0.56
2	Extrinsic satisfaction	0.77
3	General satisfaction	0.90
4	Identification	-1.81
5	Involvement	-1.33
6	Loyalty	0.83
7	Locus of control	-0.42

\*P < 0.05; df = (5/594); Critical t = 1.96; \*\*p < 0.01; df = (5/594). Critical t = 2.58

Both junior and senior employees do not differ significantly in all the 7 variables under study

**Results**

The analyses reported here were based on a sample of 600 participants who participated in this study, which is designed to measure the influence of locus of control, gender and job cadre on organisational commitment and job satisfaction.

The first hypothesis was supported in that all the variables of interest correlated significantly with each other.

The second hypothesis was supported and the result shows that insurance workers differ significantly in intrinsic satisfaction, general satisfaction, organisational loyalty and locus of control.

Whereas, hypothesis 3 was partially supported and the result shows that male employees differ significantly from their female counterparts in intrinsic satisfaction, general satisfaction and locus of control

The junior and senior employees do not differ significantly in the variables of the research

**Discussion**

The result of this study extends previous research on locus and gender on organisational commitment and job satisfaction. The result of this analysis shows that insurance workers who are high in locus of control are more satisfied with their jobs than insurance workers who are of low locus of control. The result is in consonance with the findings of Akintayo (2015) study that found a positive relationship between locus of control and other criteria such as job satisfaction and organisational commitment. This result is also in line with Akintayo (2014) who found that employees' locus control was positively associated with job satisfaction and job involvement.

It is assumed that individuals with high locus of control may use buffering techniques to internally encapsulate and segregate feelings so that it does not interfere with their job thereby enhancing their job satisfaction.

Hypothesis two is supported because workers that have different cultural background, educational attainment and work experience will differ in locus of control, organisational commitment and job satisfaction variables. This support the work of Akintayo (2009) who found out that Nigerian workers differ significantly in organisational behaviour variables.

The hypothesis which predicted that male and female will differ significantly in locus of control, organisational commitment and job satisfaction received partial support. This lends its support from Akintayo (2013) who asserts that locus of control can work with other variables like gender, personality and personal value to predict job satisfaction and performance. This result suggests that industrial workers who have female roles with high locus of control are more satisfied with their jobs than industrial workers who have male or female roles with low locus of control. This also underscores the importance of locus of control in enhancing job satisfaction and organisational commitment of an average worker. This means that their roles at home or in the office may not affect job satisfaction if they are able to understand as well as nurturing positive relationship at work (Akintayo, 2014).

The fourth hypothesis which predicted a significant relationship among junior and senior workers is not supported. Despite the fact that junior and senior workers show disparities in their descriptive statistics in all the seven variables, the values are not significant. This lends credence to Eze (2005) that Nigerian workers are indolent with high service which are noted for Nigerian workers despite their education, experience and age. The findings here are contrary to the findings got from Akintayo (2016) in his study of Nigerian Textile industrial workers and this may be due to the nature of the two industries – Insurance and Textile industries.

## 5. Conclusion and Recommendation

### Conclusion

This study has shown that locus of control does predict organisational commitment and job satisfaction. The result indicates that respondents who are high in locus of control perform better and are more satisfied with their jobs than respondents who are low in locus of control. Insurance work involves team work and getting along with people which is critical to success to convince people to have policies regarding their lives and welfare. The ability to perceive and regulate others' emotions may determine an individual's organisational commitment and job satisfaction and this could as well increase the motivation and effectiveness of the workers in contributing to organisational goals.

### Recommendation

The study has implications for Nigerian workers, especially given the importance of industrial workers in the contribution to the Nation's economy. The Nigerian workers should have training courses in locus of control so that workers will know how to effectively do their own work and know others' locus of control feelings. The study also reveals that locus of control influences industrial workers' organisational commitment and job satisfaction. The findings in this research should help policy makers, practitioners in recruitment exercises and trainers. The results have shown that there is not a significant relationship between locus of control and organisational commitment as a whole because employees with high locus of control have many job opportunities and they are able to choose the best one.

It is highly recommended that industries in recruitment phase evaluate one's ability to control their feelings and recognize others' feelings through the application of locus of control test. Furthermore, they should consider these test scores as significant factors to make decision in recruitment phase. It is suggested that employers should arrange training workshops on locus of control to help employees improve their efficiency and performance.

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