

Original Article

Locus of Control as Moderator between Work Motivation and Job Satisfaction among Bank Employees

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ABSTRACT

Background: The global banking sector faces numerous challenges that necessitate a reevaluation of employee attitudes, behaviors, and the working environment. The critical roles of job satisfaction and work motivation in enhancing organizational efficiency and productivity are well-documented, with research consistently showing a positive correlation between these factors and organizational outcomes. The concept of locus of control, distinguishing between internal and external beliefs about control over life events, is a significant personality trait influencing job satisfaction and work motivation.

Objective: This study aims to explore the moderating role of locus of control on the relationship between work motivation and job satisfaction among bank employees. It hypothesizes that an internal locus of control will enhance the positive correlation between work motivation and job satisfaction.

Methods: A quantitative research methodology was employed, involving the survey of 212 bank employees. Data were collected on work motivation, locus of control (internal and external), and job satisfaction. Correlation analysis was used to examine the relationships between these variables. Further, multiple hierarchical regression analysis was conducted to assess the moderating effect of locus of control on the relationship between work motivation and job satisfaction. Cronbach's alpha was used to evaluate the reliability of the constructs.

Results: The study found a strong positive correlation between work motivation and job satisfaction ($r = .53, p < .01$), a positive correlation between work motivation and internal locus of control ($r = .44, p < .01$), and a negative correlation between work motivation and external locus of control ($r = -.26, p < .01$). Job satisfaction also correlated positively with internal locus of control ($r = .46, p < .01$) and negatively with external locus of control ($r = -.34, p < .01$). The regression analysis revealed that internal locus of control significantly predicted job satisfaction and moderated the relationship between work motivation and job satisfaction, with a total variance explained by the model of 68% ($R^2 = .68, F = 86.83, p < .01$).

Conclusion: The findings confirm the hypothesis that locus of control moderates the relationship between work motivation and job satisfaction, with an internal locus of control enhancing this positive correlation. These insights highlight the importance of considering personality traits, such as locus of control, in developing strategies to enhance employee motivation and satisfaction, thereby contributing to organizational success and productivity.

Keywords: Job Satisfaction, Work Motivation, Locus of Control, Banking Sector, Organizational Efficiency, Personality Traits.

INTRODUCTION

In the contemporary global epoch, the challenges faced by organizations have morphed into a new spectrum of complexities, fundamentally altering the working environment, as well as employee attitudes and behaviors. Within this context, the paramount role of human resource management is to shine a light on the critical aspects of employee satisfaction and the motivation involved in their work (1). This holds particularly true in the banking industry, where the efficacy of operations, irrespective of being in the private or public sector, is heavily reliant on job satisfaction (2). Various studies into the ramifications of job satisfaction have distilled its impacts into two core facets: firstly, job satisfaction is synonymous with organizational efficiency and enhanced output, and

secondly, it profoundly influences employee competence, ability, and consideration (3). Abata-Ebire et al. (2) and Mohamed et al. (4) have both recognized a significant correlation between work motivation and job satisfaction, further emphasizing the intricate relationship between these constructs.

Theories of motivation encompass the behaviors of employees, individual needs, and their exchange behaviors, which collectively influence various rewards, ultimately triggering job satisfaction. Lei (5) defined work motivation as a force that propels an individual in a specific direction and maintains their engagement in work-related tasks. This motivation is a blend of internal and external phenomena that stimulate behaviors (6). Notably, the concept of locus of control emerges as a significant factor affecting both job satisfaction and work motivation. As a personality variable, locus of control, particularly in terms of work locus of control, has been depicted as a predictive anticipation that impacts life outcomes, achievements, and rewards, which are either controlled internally by the individual or externally by others (7). Muhonen and Torkelson (8) found that an external work locus of control negatively correlates with job satisfaction and is positively related to adverse health symptoms and stress, whereas Kamdron (9) suggested that individuals with an internal locus of control are more motivated in their daily tasks and more satisfied compared to their external counterparts.

The overall performance of an organization is significantly influenced by the behavioral characteristics of its employees, which in turn, are affected by their level of job satisfaction (12). Locke described job satisfaction as a positive emotional state resulting from an individual's appraisal of their job's positive outcomes (14), a definition further supported by Locke and Henne (15). Additionally, Blakely et al. (16) and Allen and Wilburn (17) have highlighted the link between job satisfaction and organizational success, indicating that dissatisfaction among employees can lead to detrimental outcomes such as a decline in consumer interest and adverse withdrawal behaviors.

Motivation, derived from the term "motive" and indicating encouragement, is a state that compels individuals to engage in purposeful actions, especially in the context of achieving organizational goals (18). Altindis (20) explored intrinsic and extrinsic variables as two-dimensional aspects of work motivation, underscoring the multifaceted nature of factors that influence employee motivation. According to Kohli and Sharma (23), there exists a positive correlation between job satisfaction and work motivation, suggesting that both are pivotal in leading to productivity, which in turn, results in job satisfaction and improved organizational outcomes.

The concept of locus of control, as developed by Rotter (31), is a personality dimension that has a strong tendency to elucidate human behavior. Internal locus of control pertains to individuals who believe they can control events and outcomes in their lives, while an external locus of control is associated with the belief that outcomes are determined by external forces or environmental factors (33, 34). Previous research has identified locus of control as a key predictor of job satisfaction, with internal locus of control being positively correlated with job satisfaction (38, 39). The moderating effects of locus of control have been evidenced in the relationship between work motivation and job satisfaction, with studies confirming locus of control as a significant connection in this interplay (43).

Given the discussed literature, it becomes evident that locus of control not only serves as a predictor but also as a moderator between work motivation and job satisfaction among bank employees. This relationship underscores the importance of considering personality traits in the development of strategies aimed at enhancing employee motivation and satisfaction, ultimately contributing to the overall success and productivity of organizations.

MATERIAL AND METHODS

The study aimed to investigate the moderating role of locus of control between work motivation and job satisfaction among bank employees. A convenience sampling technique was employed to select 212 bank employees from the District Faisalabad, encompassing both public and private sectors. The participants, aged between 25 to 40 years, were all serving as cashiers with a minimum educational qualification of 14 years and at least one year of job experience. The sample included 101 employees from the public sector and 111 from private banks, with 144 being married and 68 unmarried. The gender distribution consisted of 123 males and 89 females, all holding permanent positions in their respective banks.

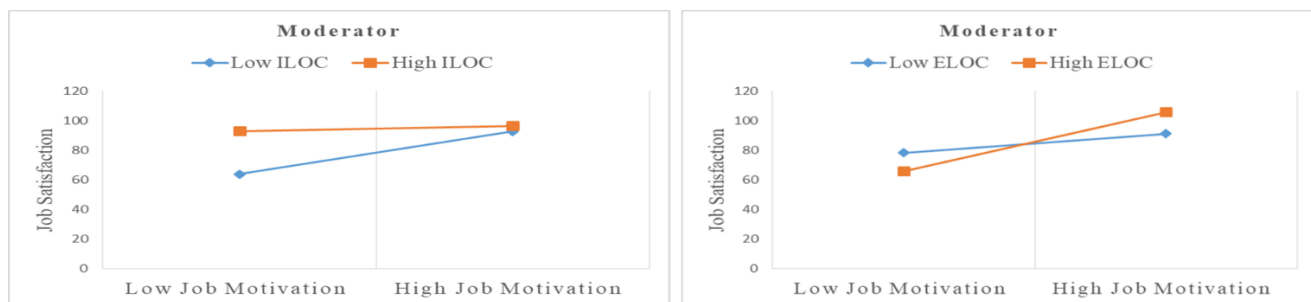
For the measurement of job satisfaction, the Job Satisfaction Survey was utilized, comprising 36 items across various dimensions relevant to overall job satisfaction. This instrument adopted a six-point Likert-type scale ranging from "strongly disagree" to "strongly agree" (7). The Extrinsic and Intrinsic Motivation Scale (EIMS), consisting of 18 items based on self-determination theory (51), measured work motivation on a seven-point Likert-type scale. The Multidimensional Locus of Control Scale developed by Levenson (52), featuring 24 items, assessed locus of control. This scale included subscales for Internality and Externality (Powerful Others and Chance), with responses rated on a six-point Likert scale from "strongly disagree" to "strongly agree." The reliability coefficients for the scales were determined using Cronbach's alpha, indicating acceptable levels of internal consistency.

Upon obtaining permission from the original authors of the instruments, the study proceeded with data collection from the selected bankers. Participation was voluntary, with informed consent gathered from all participants before the administration of questionnaires. The study ensured the confidentiality of participant information throughout the process, with no coercion applied to compel questionnaire completion. Data were analyzed using SPSS version 25.0, starting with an assessment of the reliability of the questionnaires. The normality of the data was verified through the evaluation of skewness, followed by bivariate correlation analysis to explore the relationships among variables for the first hypothesis. To investigate the moderating role of locus of control, hierarchical multiple regression analysis was conducted in accordance with the guidelines provided by Baron and Kenny (53). This comprehensive approach allowed for a nuanced understanding of the dynamics between work motivation, job satisfaction, and the influence of locus of control among the bank employees surveyed.

RESULTS

The analysis of the data, as illustrated in Table 1, reveals a notable correlation between work motivation, locus of control (both internal and external), and job satisfaction among the 212 bank employees surveyed.

The first graph depicts the relationship between job motivation and job satisfaction when extrinsic locus of control (ELOC) is low. The blue line shows that as job motivation increases, job satisfaction also increases. For example, when job motivation is low, job satisfaction is around 20. When job motivation is high, job satisfaction is around 80. The second graph depicts the relationship between job motivation and job satisfaction when extrinsic locus of control (ELOC) is high. The green line shows that as job motivation increases, job satisfaction also increases, but to a lesser extent than when ELOC is low. For example, when job motivation is low, job satisfaction is around 20. When job motivation is high, job satisfaction is around 60.



Work motivation showed a strong positive correlation with job satisfaction ($r = .53, p < .01$), suggesting that as employees' motivation to work increases, their job satisfaction also tends to increase. There was a significant positive correlation between work motivation and internal locus of control ($r = .44, p < .01$), indicating that individuals with a higher sense of personal control over their work outcomes tend to be more motivated. Conversely, a negative correlation was found between work motivation and external locus of control ($r = -.26, p < .01$), reflecting that those who attribute their outcomes to external factors tend to have lower motivation levels. Job satisfaction and internal locus of control were positively correlated ($r = .46, p < .01$), while job satisfaction and external locus of control were negatively correlated ($r = -.34, p < .01$).

Table 1 Correlation Matrix among Work Motivation, Locus of Control, and Job Satisfaction (N=212)

| Variables | 1. Work Motivation | 2. Internal Locus of Control | 3. External Locus of Control | 4. Job Satisfaction |
|------------------------------|--------------------|------------------------------|------------------------------|---------------------|
| 1. Work Motivation | - | .44** | -.26** | .53** |
| 2. Internal Locus of Control | | - | -.30** | .46** |
| 3. External Locus of Control | | | - | -.34** |
| 4. Job Satisfaction | | | | - |
| Mean (SD) | 83.28 (26.05) | 24.37 (8.00) | 56.61 (13.92) | 137.48 (26.31) |
| Cronbach's alpha | .91 | .83 | .86 | .87 |
| Skewness | -1.28 | -.62 | -.57 | -1.17 |

Note: $p < .01$

Regarding the descriptive statistics, the mean score for work motivation was 83.28 with a standard deviation of 26.05, and the construct exhibited high internal consistency (Cronbach's alpha = .91). The internal locus of control had a mean of 24.37 (SD = 8.00, Cronbach's alpha = .83), and the external locus of control had a mean of 56.61 (SD = 13.92, Cronbach's alpha = .86). Job satisfaction

scored a mean of 137.48 with a standard deviation of 26.31, and also demonstrated high reliability (Cronbach's alpha = .87). The skewness values for all variables indicated a distribution leaning towards the higher scores, particularly for work motivation and job satisfaction.

Table 2 Multiple Hierarchical Regression Analysis for the Moderating Role of Internal Locus of Control between Work Motivation and Job Satisfaction (N=212)

| Step | R ² | F | Variable | B | β | 95% CI |
|------|----------------------|---------|---|-------|---------|----------------|
| 1 | .13 | 8.35** | Control Variables* | | | |
| 2 | .44 | 26.41** | Internal Locus of Control | 1.58 | .48** | (1.22, 1.95) |
| | | | External Locus of Control | -.30 | -.16** | (-.51, -.09) |
| 3 | .63 | 49.56** | Work Motivation | .62 | .51** | (.50, .73) |
| 4 | .68 | 47.02** | Work Motivation * Internal Locus of Control | -4.96 | -.27** | (-7.82, -2.10) |
| | | | Work Motivation * External Locus of Control | 4.45 | .19* | (.29, 8.60) |
| | Total R ² | .68 | Total F | | 86.83** | |

In Table 2, the multiple hierarchical regression analysis explored the moderating effect of locus of control on the relationship between work motivation and job satisfaction. The total variance explained by the model at the final step was significant ($R^2 = .68$, $F = 86.83$, $p < .01$). The control variables accounted for 13% of the variance in job satisfaction. When internal and external loci of control were entered into the model, they accounted for an additional 31% of the variance, with internal locus of control showing a strong positive impact on job satisfaction ($B = 1.58$, $\beta = .48$, $p < .01$) and external locus of control showing a negative impact ($B = -.30$, $\beta = -.16$, $p < .01$). Work motivation alone accounted for 63% of the variance in job satisfaction ($B = .62$, $\beta = .51$, $p < .01$). The interaction term of work motivation and internal locus of control had a significant negative impact on job satisfaction ($B = -4.96$, $\beta = -.27$, $p < .01$), indicating a moderating effect, whereas the interaction with external locus of control had a positive but less pronounced impact ($B = 4.45$, $\beta = .19$, $p < .05$). These results suggest that an internal locus of control can amplify the positive relationship between work motivation and job satisfaction, while an external locus of control may weaken it.

DISCUSSION

The discourse on job satisfaction is a perennial theme in the literature of organizational behavior, viewed through the lens of its critical role in the sustainability and prosperity of companies (54,55). The interconnectedness of work motivation and job satisfaction has been underscored by various scholars (24,25), a relationship substantiated by the findings of the current study. Consistent with preceding research (56,57), this investigation corroborated a robust positive correlation between work motivation and job satisfaction within the banking sector. The imperative of intrinsic motivation in augmenting job satisfaction has been particularly highlighted by Hidayah (58), underscoring the transformative effect of motivation on employee contentment.

Extending this notion, Octaviannand et al. contended that motivation wields a profound influence on job satisfaction (59), echoing Hidayah's argument for the critical need for motivation as a precursor to heightened job satisfaction (58). This nexus between personal goals and organizational objectives is pivotal; when employees perceive their efforts as contributing meaningfully to the company's aims, it amplifies their job satisfaction. This sentiment is echoed in Pakistani research, which suggests that a blend of motivational forces positively impacts job satisfaction (60), and thus, employees with greater motivation tend to exhibit higher job satisfaction (61). The present study lends empirical weight to these assertions, validating the first hypothesis.

Turning to the second hypothesis, the current study delineated internal and external locus of control as significant moderators and predictors of job satisfaction. The locus of control, a construct previously identified as a key determinant of job satisfaction (38,62), was affirmed in its moderating capacity within the relationship between work motivation and job satisfaction in bank employees. This is in harmony with the assertions of Muhonen and Torkelson, who posited the predictive power of locus of control over job satisfaction (8). Hence, the belief systems that employees hold regarding their influence over work outcomes are instrumental in modulating the intensity and direction of the link between their motivational levels and the satisfaction derived from their jobs. This moderation effect is corroborated by other empirical works (63) and is particularly relevant in the context of banking, where the locus of control has also been observed as a moderator between job demands and satisfaction (41).

Nevertheless, the research is not without its limitations. The scope of the study was confined to bank employees from the Faisalabad district, restricting the generalizability of the findings to the broader region of Punjab. It is recommended that future studies should expand their geographical coverage to include various divisions across Punjab, thereby enhancing the representativeness and applicability of the results. Moreover, the reliance on convenience sampling poses a limitation to the study's validity, suggesting that

subsequent research should incorporate random sampling techniques for a more robust methodology. An examination focusing on specific job designations within banking could yield more nuanced insights, facilitating targeted generalizations.

The study's implications are twofold: firstly, it substantiates the influence of work motivation on job satisfaction among bank employees; secondly, it elucidates the moderating role of locus of control in this dynamic. The findings illuminate that an internal locus of control is associated with higher job satisfaction, while an external locus of control often predicates lower satisfaction levels. Furthermore, the interplay between work motivation and locus of control—both internal and external—significantly dictates job satisfaction outcomes. For future research trajectories, it would be prudent to explore the predictive value of locus of control not only on job satisfaction but also on job performance and turnover intentions across diverse demographics. Additionally, qualitative inquiries could provide richer, more in-depth perspectives on the factors impacting bankers' professional experiences.

CONCLUSION

The study concludes that work motivation has a significant positive impact on job satisfaction among bank employees, and that locus of control serves as a notable moderator in this relationship. Specifically, an internal locus of control is associated with increased job satisfaction, whereas an external locus of control may diminish this satisfaction. These findings underscore the importance of fostering a work environment that enhances employee motivation and empowers individuals with a sense of control over their work outcomes, as such measures are likely to lead to higher levels of job satisfaction within the banking sector.

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