

**LOCUS OF CONTROL, EMPLOYEE AGE AND JOB
SATISFACTION AT PACIS INSURANCE COMPANY LIMITED,
NAIROBI**

**A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF
THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION, SCHOOL OF BUSINESS,
THE UNIVERSITY OF NAIROBI**

DECLARATION

This Research Project is my original work and has not been presented for a degree in any other university

Signed Date

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This Research Project has been submitted for presentation with my approval as university supervisor.

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DEDICATION

To my children, Richard Kituyi, Nicole M. Kituyi and Andrew K. Kituyi for allowing me to take time that was rightfully yours to complete this project.

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LIST OF ABBREVIATIONS AND ACRONYMS

- HRM - Human Resource Management
- WLC - Work Locus of Control
- LOC - Locus of Control
- SPSS - Statistical Package for Social Sciences

Abstract

The aim of the study was to identify the effect of employee age on the relationship between locus of control and level of job satisfaction among the employees of Pacis Insurance Company Limited in Nairobi Branches. The specific objective was to establish the effect of employee's age on the relationship between locus of control and Job satisfaction at Pacis Insurance Company Limited in Nairobi. Employee's job satisfaction in the workplace is one of the important objectives of human resource managers and practitioners for better performance and productivity. Job satisfaction is a psychological state of human mind and it is subjective to individual experience and expectation, personality often plays an influential role. The Internal-External constructs person's internal expectancies for control of reinforcement. Further it is believed that a person's own behavior determine the reinforcement they receive. The descriptive research design was adopted. This design was deemed best for this study because data was collected from a large number of respondents at one point in time. The target population of this research comprised of 140 employees of Pacis Insurance Company Limited. The study collected primary data using questionnaires. The data collected was coded, quantified and analyzed quantitatively. Quantitative data was analyzed by the use of descriptive statistics namely percentages, means, and standard deviations. Regression analysis was used to determine the effect of employee age on the relationship between locus of control and job satisfaction. The study found out that employees having internal locus of control are more satisfied with their jobs than their counterparts those who have external locus of control. The study concluded employee age moderates the relationship between locus of control and job satisfaction which in turn leads to retaining of employees. The study recommended that organizations should look into their recruitment process and orient applicants and give preference to those who have internal locus of control orientation.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Most organizations, if not all are concerned with what should be done to achieve sustained high levels of performance through people. They give close attention to how employees can best be motivated through such means as incentives, rewards, appropriate leadership and importantly, the attractiveness of work they do and the organizational context within which they carry out that work (Armstrong, 2006). The aim is to create a work environment that will help to ensure that individuals deliver results in accordance with the expectations of management. Locus of control concentrates on ability to survive or manage unpredictability. While the person with less tolerance opposes to change, those with high tolerance can readjust to the change swiftly. If an individual can have self-control and believe that he/she is in control of his/her fate, he/she can make positive reactions to the change. Spector, (1997) recommended that people with inside locus of control ought to be more employment fulfilled in light of the fact that they are more averse to remain in a disappointing occupation and will probably be fruitful in an organization.

Job satisfaction is important to all employees in that it determines employee retention, motivation and productivity, happiness of customers and revenue levels (Armstrong, 2006). Facades tend not to make a move and in this manner regardless of the possibility that they are disappointed they may remain at work until natural variables compel them to clear out. Those with outer LOC trust that destiny, fortunes or outside impacts decide their prosperity (Gershaw, 1989). Absence of capability, certainty, and inspiration can shield individuals from taking outside control of their lives.

Theories of Job satisfaction have a strong overlap with theories explaining human motivation. The study will focus on attribution theory, needs hierarchy theory, social learning theory and Two Factor theory of motivation. The most dominant of these causes are ability and effort. Social learning theory was developed by (Rotter, 1954). Absence of capability, certainty, and inspiration can shield individuals from taking outside control of their lives (Nzuve, 1997)

watched that non-money related motivations mentally impact the conduct and demeanor of specialists towards their performance, partners and the organization.

Pacis employees have demonstrated high job satisfaction that indicates a strong relationship between the employees and the management. Its aim is to remain the leading insurance provider in Kenya. In order to achieve this, a strong focus has been placed on quality of service to its customers. This is evident on performance that has grown over the years leading to expansion of Pacis branches in other towns. The human resource population in the company has grown from 30 employees in 2004 to about 140 employees in 2015 (www.pacisinsurance.com).

1.1.1 Locus of Control

Locus of control alludes to how people attribute their reinforcements, the results of their actions or compensates, or their accomplishments or disappointments (Rotter, 1966). Locus of control is an identity variable which alludes to people's view of the primary driver of occasions in life (Zimbardo, 1992). Lefcourt, (2014) characterized the apparent Locus of control as a summed-up anticipation for interior instead of outside control of reinforcement. They trust that they control their destiny and that their conduct exactly affects their creation. Facades trust that their predeterminations are controlled by outer powers, for example, good fortune, shot, destiny, or effective others (Rotter, 1972). Externalizers are people who trust that they have no influence over their destiny and that their conduct has little to do with their performance.

According to Rotter (1972) individual's behavior is controlled by rewards and punishments, and that it was those repercussions for individual's actions that determined their beliefs about the underlying causes for those actions. Most people's views about what causes their actions then to determine their behaviors and attitudes. That non-money related motivations mentally impact the conduct and demeanor of specialists towards their performance, partners and the organization. He further notes that incentives provide lucrative conditions and terms of employment for example tokens of appreciation and holiday trips. This is linked to responsibility, performance, status and seniority.

Rotter (1972) observed that internals tend to quality results of occasions to their own control. Individuals who have inward locus of control trust that the finished results of their activities are consequences of their own capacity. Internals trust that their endeavors would manage them to secure good outcomes. They likewise trust that each activity has its repercussion, which makes them acknowledge the way that things occur, and it relies on upon them on the off chance that they need to have control over it or not. Facades credit outcomes of occasions to outside conditions (Rotter 1972). Those with an outer locus of control often trust that the things which exist in their lives are outside their ability to control, and even their own operations are a consequence of outside impact, for example, shot, good fortune, the impact of intense people and a conviction that the world is excessively intricate for one, making it impossible to anticipate or effectively control its results. Such individuals tend to accuse others as opposed to themselves for their final products.

1.1.2 Employee Age

According to (Warr, 1992) mature staffs are viewed as less flexible and slower at increasing new skills and learning, he focused on that expansive differentiation in flexibility at all ages. Both physical potential and adaptabilities tend to fade away as workers develop yet numerous viewpoints named as organization work viability increment with age, in this manner more seasoned laborers have an extraordinary arrangement to support them. Elder individual's slower treatment of issues may prompt poor performance on an obligation that requires quick intellectual handling (Myerson et al., 1990). They affirmed this is evident on account of response time and comparative exercises, however can likewise be normal in circumstances where dynamic mental practice, examination amongst choices and impermanent stockpiling in memory are required. As per (Salthouse, 1991) response time in an extensive variety of assignments is referred to be longer as individuals wind up plainly more established. Picks up as a matter of fact which representatives get with expanding in age has appeared to be useful learning and abilities, exertion sparing methodology and methodologies, more extensive point of view on issues than may be the situation in more youthful ages.

Eminent contrasts crosswise over age are as often as possible found, with more established workers tending to report higher satisfaction than more youthful ones (Warr, 1992). It was

watched that age contrasts in general collaboration are more noteworthy than those related with sexual orientation, instruction, ethnic foundation or salary (Clark, 1993). More seasoned individuals move into employments which have more alluring attributes, subsequently of which they may be relied upon to be more fulfilled (Arne L. Kalleberg, 1983). These part moves are here and there inspected regarding diverse profession stages. Morrow and McElroy (1987) watched essentially more positive characteristic collaboration in the support arrange than in the prior trial phase of a vocation. After control for contrasts in key employment characteristics, a huge age distinction in occupation related prosperity is commonly held (Warr, 1992). Development into more appealing employments accordingly can't totally represent the positive age inclination. More seasoned representatives have particular work esteems which make more appealing employment qualities that are less attractive to more youthful individuals (Kalleberg and Loscocco 1983). They evaluated significance of many occupation highlights stable crosswise over ages, however wage and advancement openings were of less worry to more established representatives. young people may have exclusive requirements, which, being adjusted by the experience of work which don't meet their guidelines, are reduced in later years (Warr, 1992). Clark and Oswald (1996) gave confirm that this similar procedure works in connection to view of pay.

1.1.3 Job Satisfaction

Michael (2006) characterizes work satisfaction as the attitudes and emotions individuals have about their work. Job satisfaction is essential for representatives as well as for managers as it expands profitability and abatements worker turnover. As indicated by Syptak (1999), work satisfaction is an essential component in a job situation and has been related with enhanced execution and in addition expanded responsibility regarding the organization. Abnormal amounts of non-appearance and staff turnover have influenced different organizations as enlistment and holding play their part. Not very many organizations have made employment satisfaction a top need due to disappointments to comprehend the critical open door that lies before them. Organizations that make alluring workplace, inspire and hold persevering people should be in a superior position to prevail in a focused domain that requests quality and cost effectiveness. Lussier (2009) characterizes collaboration as a person's attitudes towards the occupation and it is

for the most part measured along a continuum from fulfilled/constructive/high to disappointed/contrary/low. An individual is said to be happy with his/her employment in the event that he/she prefers a greater number of parts of the work than he hates others (Gravett, 2002). Cooperation is an individual variable identified with the sentiments workers have about their occupation (Gilmer 1961).

Michael (2006) contended that it is not job satisfaction that produces superior but rather elite that produces job satisfaction, and that a fulfilled laborer is not really a beneficial specialist and a high maker is not really a fulfilled specialist. Individuals are roused to accomplish certain objectives and will be fulfilled on the off chance that they accomplish these objectives through enhanced performance. They might be considerably more fulfilled in the event that they are then compensated by outward acknowledgment or an inherent feeling of accomplishment. Robbins (1998) portrayed occupation satisfaction as a person's general state of mind towards the employment. Locke (1976) characterizes job satisfaction as representative's full of feeling reaction to different parts of the employment or occupation circumstances.

Spector (1997) depicted occupation satisfaction as essentially how individuals feel about their employments and distinctive parts of their employments. Luthans (2002) notices that occupation satisfaction is for the most part worried with the representative's state of mind toward the employment. Job satisfaction is measured by taking a gander at representatives' efficiency, maintenance, costs identified with turnover, rates of truancy, nature of work and sense of duty regarding the organization. Measuring the level of occupation satisfaction is an imperative undertaking for a representative. As indicated by Sekaran (1992), job satisfaction and authoritative responsibility have been observed to be altogether identified with each other with the essential recommendation that employment satisfaction is a forerunner of hierarchical duty since responsibility takes more time to frame and simply after one is happy with their occupation. Hierarchical duty is an outcome of individual factors, part states and workplace environment.

1.1.4 Pacis Insurance Company Limited

Pacis Insurance Company Limited was incorporated in Kenya in October 2004 and licensed to do business in August 2005 (www.pacisinsurance.co.ke). The Catholic Church in Kenya through the various Archdioceses, Dioceses, the Catholic Missionary Priests, and the Association of the Catholic Nuns together with affiliated institutions of the Church are the main sponsor of the Company. Pacis offers financial products, risk management and insurance services to the society. The company's product range includes medical insurance, general insurance, school bus cover and tailor-made products for institutions and religious organizations. Pacis has grown to be one of the most effective insurance solution providers in Kenya with offices in Nairobi, Nakuru, Eldoret, Thika and Kisumu (www.pacisinsurance.com). Pacis Insurance adopted the functional structure where the decision-making power is distributed through department managers with the managers of each department reporting to the top Chief Executive Officer. Recruitment and selection at Pacis Insurance is efficient, transparent, and fair (www.pacisinsurance.com). Pacis recruits its staff through an open competitive process that involves advertisement of the vacancy in the national press, website and recruiting agents. Pacis Insurance average employee age is between 26 and 40 years.

One of insurance's key roles is safeguarding the financial health of small and medium-sized enterprises. Insurance cover is pivotal for individuals to guarantee themselves against powerlessness to work, put aside cash for retirement or secure themselves against the loss of their assets. This is the place insurance comes in as a key part in guaranteeing the solid improvement of little and medium-sized ventures. The level of insurance premiums gives a sign of existing risks and of how likely it is that a misfortune will happen. This helps organizations make a correlation of the hazard/return profiles of tasks, in this manner guaranteeing that the accessible assets are put to the most ideal utilize. Insurance agencies likewise offer consultancy administrations, encouraging on the best way to enhance security measures and an item's quality. And additionally, balancing out the financials of people, organizations and the state. In their part as institutional financial specialists, insurance agencies add to the improvement of a well-working capital market on account of the enormous measure of benefits they need to contribute.

1.2 Research Problem

The causal relationship between employee satisfaction and performance of an organization is a topic of growing academic and managerial interest (Reichheld, 1996). It is believed that satisfied employees perform better but at other times they do not (Bruce & Blackburn, 1992). Workers may be extremely satisfied with a job, but still perform badly (Benett, 1998). It is generally believed that job satisfaction increases linearly with age. The relationship is u-shaped, declining from a moderate level in the early years of employment and then increasing steadily up to retirement (Warr, 1992). Internalizers believe that their own skills, abilities and efforts determine their success while externalizers are controlled by chance luck & powerful others (Rotter, 1975). Satisfied workers will be co-operative and well-motivated. Those who are dissatisfied are likely to go on strike, are absent from work or leave the organization. Pacis Insurance Company Limited, offer insurance solutions and support to the public like any other insurance company. Pacis personnel play a vital role in organizational effectiveness through job performance and low levels of absenteeism and turnover. Pacis employees are well motivated due to career opportunities, teamwork, job security and job challenge thus leading to job satisfaction. (www.pacisinsurance.com). Its revealed that employee's high performance has produced team work since the employees are motivated to achieve set goals and they are satisfied when they achieve through these goals.

Mahajan & Kaur (2012) examined the relationship between locus of control of college teachers and their job satisfaction. A sample of 150 teachers was selected from the different colleges of Amritsar city in Punjab, India. SPSS techniques were used for the study and the study revealed a significant relationship between locus of control and job satisfaction of college teachers. A study by Tillman et al., in (2010) focused on Work Locus of Control (WLC) and job satisfaction by examining the relationships between these variables using multiple dimensions of job satisfaction. Herzberg Two Factor theory was employed to hypothesize WLC as a predictor of satisfaction with work on present job, present pay, promotion, supervision, and predictor for the job in general was considered. A study conducted by Vijayashree and Jagdishchandra (2011) stated that internal/external locus of control impacts job satisfaction. The aim of the study was to analyze the type of locus of control and its relation to job satisfaction. The results indicate that

there was a positive correlation between internal locus of control and team work as well as between external (other) locus of control and job satisfaction. Carrim et al. (2006) investigated the relationship between call centre agents' team work and their locus of control orientation. A sample of 187 call centre agents from a municipality in Gauteng participated. The results revealed that the call centre agents with an internal locus of control appear to experience significantly higher, extrinsic and intrinsic job satisfaction compared to call centre agents with an external locus of control.

Coleman et al (1999), states that locus of control is an important determinant of job satisfaction and job performance, with individuals with internal locus of control demonstrating higher levels of satisfaction, superior job performance and organizational commitment. Most studies have focused on the levels and factors affecting job satisfaction. Chanzu (2005) examined factors that affect job satisfaction and the relationship between job satisfaction and organization commitment among customer care representative at Safaricom Ltd. The Key findings of the study were lack of adequate supervision and ability utilization. None of these studies determined the effect of employees age on the relationship between locus of control and job satisfaction in a financial organization. Organizations need to know how to manage the internalizers and externalizers in terms of job satisfaction looking at the age of employees. This constitutes a gap in knowledge that the proposed study intends to fill. This study will address the following question: What is the relationship between locus of control, employee's age and job satisfaction at Pacis Insurance Company Limited?

1.3 Research Objective

To establish the effect of employee's age on the relationship between locus of control and job satisfaction at Pacis Insurance Company Limited.

1.4 Value of the Study

Job satisfaction is an important element in a work situation and has been associated with improved performance as well as increased commitment to the organization. The findings of the study will enable the management to understand the relationship of locus of control, employee's

age and job satisfaction. It will be used by the management at Pacis Insurance Company Limited to achieve its strategic goals through the HRM department. Human Resources Managers will use the findings to know how to encourage employer employee relationships that will enhance employee job satisfaction.

The study will help Scholars in finding out further research on the relationship of locus of control, employee's age and on job satisfaction in different industries and use the results and recommendation for future references.

The study will provide information that would be useful to financial organizations in Kenya in designing policies that will guide the HRM department in maintenance of employees effectively to achieve the company goals efficiently.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This Chapter introduces the literature review to provide the relevant theoretical orientation to the study. It identified the research issues addressed. It will also provide the detailed outline of the underlying concepts and variables.

2.2 Theoretical Foundation

This study will be based on the attribution theory, social learning theory, Maslow's hierarchy of needs and two factor theory of motivation in relation to the study. Attributions are the perceived causes that individuals select or construct for events in their lives (Cole & Kelly, 2011). Michael (2006) proposes that fundamental necessities for occupation fulfillment may incorporate nearly higher pay, an impartial installment framework, genuine open doors for advancement, chivalrous and participative administration, control over work pace and work techniques. As noted by Cole and Kelly (2011) individual's subsequent responses depend upon how they interpret the original causes.

Kelley (1973) suggested that individuals form causal beliefs by analyzing the consistency, consensus and distinctiveness of a behavior. Kelley (1973) observed that when consensus and distinctiveness is low, and consistency is high, the actor will likely be attributed as the cause. When consensus, distinctiveness and consistency are high, these are attributed to environmental cause, while low consensus and consistency and high distinctiveness is attributed to circumstantial cause. Heider (1958) observed that people are naive psychologists trying to make sense of the social world. People tend to see cause and effect relationships, even where there is none. External Attribution is assigning the cause of behavior to some situation or event outside a person's control rather than to some internal characteristic, such as situational or environment features.

Social learning theory was created by (Rotter, 1954). He stated that a psychological theory ought to have a psychological motivational guideline. Rotter (1954) picked the experimental law of impact as his rousing element. The law of impact expresses that individuals are propelled to

search out positive incitement, or fortification, and to maintain a strategic distance from unfavorable incitement. Rotter (1954) consolidated behaviorism and the assessment of identity, without depending on physiological impulses or drives as a thought process constrain. A specific behavior will probably happen in the event that it is related with high fortification esteem and anticipation. Fortification esteem is the level of inclination for a specific support if different option fortifications are accessible. Anticipation is the likelihood that the specific fortification will happen accordingly of a person's behavior (Rotter, 1975). The potential for a specific behavior to happen in this way is an element of the normal event of fortification after the behavior (Rotter, 1975).

As indicated by Rotter (1975) Locus of control alludes to individuals' exceptionally broad, cross-situational convictions about what decides if they get strengthened in life. People can be grouped along a continuum from extremely inward to exceptionally outer. Internals trust that achievement or disappointment is because of their own endeavors. Conversely, facades trust that the reinforcers in life are controlled by good fortune, shot, or effective others. Consequently, they see little effect of their own endeavors on the measure of support they get. Rotter (1975) has composed widely on issues with individuals' translations of the locus of control idea. Be that as it may, there might be some particular circumstances in which individuals who, for instance, are for the most externals carry on like internals. That is on account of their learning history has demonstrated to them that they have control over the fortification they get in specific circumstances, albeit general they see little control over what transpires.

Therapist (Maslow, 1954) argued that human motivation relies on upon people searching for satisfaction and change through self-improvement. Self-completed individuals are the people who were fulfilled and doing all they could do. In self-acknowledgment a man comes to find a proposing to life that is basic to them. As each individual is exceptional the inspiration for self-completion drives people in different ways (Kenrick et al., 2010). For a couple people self-acknowledgment can be proficient through making rundown of things, for others through games, in the classroom, or inside a corporate setting. Maslow (1962) noted only a single in a hundred people end up being totally self-acknowledged in light of the way that our overall population prizes motivation basically in perspective of respect, love and other social needs.

As indicated by Armstrong (2006), Maslow (1962) concentrated consideration on different needs that rouse individuals and the idea that a fulfilled need is no longer a help. The idea of a progressive system has no functional centrality. Note that self-completion is a ceaseless procedure of winding up noticeably as opposed to an immaculate state one compasses of a 'glad ever after' (Hoffman, 1988).

Fredrick Herzberg (1959) and his colleagues developed the two-factor theory. According to the theory satisfaction and disappointment are associated. The cleanliness components portrayed as qualities of the work environment: organization strategies, working conditions, pay, collaborators, and supervision among others. These variables can make workers miserable on the off chance that they are ineffectively overseen, however regardless of how great these elements are they will never make individuals genuinely fulfilled or spurred to make a decent showing with regards to. The second classifications of components are known as inspirations. Motivators are depicted as the way of work itself, the real job obligation, an open door for self-improvement and acknowledgment, the sentiment accomplishment that the employment gives; when these variables are available occupations are dared to be both fulfilling and propelling for most specialists (Estelami, 2000).

Herzberg (1974), added another measurement to this theory by proposing a two-calculate model of inspiration, in view of the thought that the nearness of one arrangement of employment qualities or impetuses prompts specialist satisfaction at work, while another and isolate set of occupation attributes prompts disappointment at work. Consequently, satisfaction and disappointment are not on a continuum with one expanding as alternate lessens, yet are free wonders. This theory recommends that to enhance work states of mind and efficiency, chairmen must perceive and go to both arrangements of attributes and not expect that an expansion in satisfaction prompts diminish in unpleasurable disappointment (Herzberg, 1974). Armstrong (2006) proposes that Herzberg's (1974) two-figure model was assaulted.

As indicated by Herzberg (1974), Organizations that make alluring workplace, inspire and hold persevering people should be in a superior position to prevail in a focused domain that requests quality and cost effectiveness. Lussier (2009) characterizes collaboration as a person's attitudes

towards the occupation and it is for the most part measured along a continuum from fulfilled/constructive/high to disappointed/contrary/low. An individual is said to be happy with his/her employment in the event that he/she prefers a greater number of parts of the work than he hates others (Gravett, 2002). Cooperation is an individual variable identified with the sentiments workers have about their occupation (Gilmer 1961).

2.3 Locus of Control and Job Satisfaction

A link between locus of control and team work was tended to by (Dailey, 1980). Locus of Control in the workplace separates representatives who trust they can exercise control over their work and their condition through their own behavior representatives who are pretty much confident. The recognizing contrast in the conviction of individual control amongst internals and facades influences performance levels. Judge (1997) bolstered the immediate effect of locus of control on individual practices that effect work performance and employment fulfillment in the work environment. Spector (1992) recommended that people with inside locus of control ought to be more employment fulfilled in light of the fact that they are more averse to remain in a disappointing occupation and will probably be fruitful in an organization. Facades tend not to make a move and in this manner regardless of the possibility that they are disappointed they may remain at work until natural variables compel them to clear out. Those with outer LOC trust that destiny, fortunes or outside impacts decide their prosperity (Gershaw, 1989). Absence of capability, certainty, and inspiration can shield individuals from taking outside control of their lives. Nzuve (2010) identified that non-money related motivations mentally impact the conduct and demeanor of specialists towards their performance, partners and the organization. He further notes that incentives provide lucrative conditions and terms of employment for example tokens of appreciation and holiday trips. This is linked to responsibility, performance, status and seniority.

2.4 Locus of Control and Employee Age

Locus of control has been ended up being a critical build in foreseeing individual and authoritative practices (Spector, 2002). Sexual orientation, age and level of instruction are among the most crucial gatherings to which people have a place, and enrollment in such gatherings may impact their discernments, dispositions and performance (Williams and O'Reilly, 1998). Bal et

al. (2008) contended that youngsters regularly enter the workforce with elevated standards, however after time they adjust their desires as indicated by reality have more just assumptions about what to get than young employees. Bal et al. (2008) stated that age directs the connections between locus of control and work dispositions in that the relationship would be weaker for more established laborers than for more youthful ones. Age directed the connection between locus of control and occupation fulfillment, relationship was more grounded for more established specialists than for more youthful ones. Bal et al. (2008) gave a few clarifications to their discoveries. More seasoned specialists have more involvement, the work they lead may turn out to be less intriguing while more youthful laborers put more noteworthy significance at work than the connection with their manager. More established specialists' fulfillment may stem principally from the connection with the business and colleagues, than more youthful laborers, whose fulfillment might be gotten more from the conduct.

2.5 Employee Age and Job Satisfaction

Warr (1992) states that age direct the connection between different work attributes and inspiration to work. He summed the motivational impacts of key employment highlights at various ages is that the significance appended to high occupation requests, work assortment and criticism is probably going to diminish while the significance connected to professional stability and physical security is probably going to increment. Work fulfillment ascends with age in light of the fact that more established laborers have more appealing occupations than do more youthful ones named as the life cycle theory (Bourne, 1982). Wright and Hamilton (1978) analyzed clerical specialists as entire and no better word related breakdowns are given.

Age-related physiological changes include deterioration in sensory functions lung capacity, muscular strength and bone structure (Coates and Kirby, 1982). There is also some evidence of declines in mental capabilities with age. Psychomotor skill (response speed) peaks in the mid-twenties and declines slowly thereafter. Time pressure and increased task complexity also tend to reduce older peoples' efficiency. Longitudinal analysis which controls for cohort effects indicate that intelligence does not decline until around age 70 (Brousseau, 1981). Verbal skills and information processing capacity have been found to remain constant or increase with age. A few productivity studies which were conducted at the workplace indicate that older workers perform,

on the whole, as well as their younger counterparts. Indeed, their greater experience, training and judgment resulted in superior performance (Brousseau, 1981).

2.6 Locus of Control, Employee Age and Job Satisfaction

Dailey (1980) stated that people having outside locus of control were more disappointed, have low levels of participation and inspiration inside workplaces. Spector and Fox (2002), specified individuals with an inner as opposed to outer locus of control have a tendency to be happier with their employments. Individuals who trust that the results of what they do are inside their compass have an abnormal state of occupation fulfillment. Rotter (1962) noticed that individuals with an interior locus of control will probably be mindful to circumstances in nature to enhance the accomplishment of their objectives, participate in activities to enhance their condition, put a more prominent accentuation on taking a stab at accomplishment, and be more disposed to build up their own aptitudes. Work fulfillment is every now and again contemplated in work and authoritative writing. Numerous specialists trust the occupation fulfillment patterns can influence business situation and impact hierarchical profitability, work exertion, worker non-attendance and turnover (Gazioglu and Tansel, 2002).

Armstrong (2006) proposes that fundamental necessities for occupation fulfillment may incorporate nearly higher pay, an impartial installment framework, genuine open doors for advancement, chivalrous and participative administration, control over work pace and work techniques. Work fulfillment is influenced by characteristic and outward propelling elements. It is with supposition that a man's demeanor decides his/her conduct, consequently a more joyful representative has more returns that are sure (Mududa 1983).

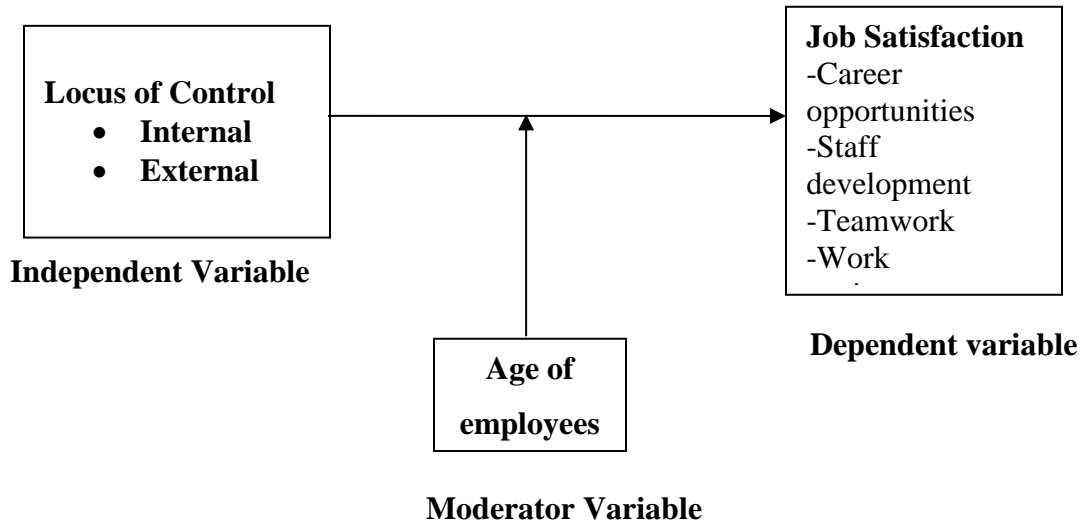
Elements that clarify variety in occupation fulfillment among representatives are both natural and statistic. As per Herzberg (1993) report, there are five elements which go about as solid determiners of occupation fulfillment which incorporate accomplishment, acknowledgment, work itself, duty and progression. Different determinants are organization strategy, organization arrangements, supervision, working conditions, compensation and relational relations. Work fulfillment patterns influence business situation and impact association profitability, work exertion, representative non-appearance and turnover (Gazioglu and Tansel, 2002). Natural

wellsprings of fulfillment rely on upon the individual normal for a man. Extraneous fulfillment is situational and relies on upon condition, for example, pay, advancement or professional stability (Rose, 2005). More young workers are attached to high occupation dissatisfaction because of improbable desires and their craving to work in a drawing in quick paced condition (Morello, 2010). Herzberg, (1957) recommended that assurance is high among young workers. It has a tendency to go down amid the initial couple of years of work. The low point is achieved when workers are in their center and late twenties or mid-thirties. After this period, work assurance **climbs** **relentlessly** **with** **age'**

2.7 Conceptual Framework

Figure 2.1 Conceptual Framework

Depicting the Relationship between Locus of Control and Job Satisfaction



Age will maintain a causal relationship on job satisfaction. This will help provide more realistic and accurate findings. The true relationship between locus of control, employee’s age and job satisfaction will be revealed. The relationship between locus of control and team work is moderated by age.

Table 2.1 Hypothesis Testing

Control Variables			Locus of control	Job satisfaction
Age group	Locus of control	Correlation	1	0.182
		Significance (2-tailed)	.	0.065
		Df	0	101
	Job satisfaction	Correlation	0.182	1
		Significance (2-tailed)	0.065	.
		Df	101	0

From the data collected from Pacis Insurance Company Limited it shows that there is a positive correlation (0.182) between locus of control and job satisfaction.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter of the research proposal deals with the description of the methods applied in carrying out the study. This Chapter is organized under the following sections: Research design, Population, Data collection methods, Data collection validity, Reliability and Data Analysis.

3.2 Research Design

The research design in this study was a descriptive survey where a cross section of the population was studied, and the unit of analysis was the employee. A survey was deemed best for this study because data was collected from a large number of respondents at one point in time.

3.3 Population of the Study

The population of this study consisted of 140 employees of two Pacis branches situated in Nairobi. This was a census study and therefore presented complete enumeration of employees of Pacis branches in Nairobi. This number was obtained from the firm's website. (<http://www.pacisinsurance.com>)

3.4 Data Collection

The study used primary data. The primary data was collected from the employees in Pacis Nairobi branches. The main instrument in the data collection for the study was a structured questionnaire. Section A focused on the demographics, section B on locus of control and section C on job satisfaction. The responses were collected using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was administered using the drop and pick later method. The questionnaire used is attached as appendix II.

3.5 Data Analysis

The completed questionnaires were edited for completeness and consistency. Data was then coded and checked for any errors. The analysis was done using statistical package for social sciences (SPSS).

Descriptive statistics, and stepwise regression analysis were used to establish the effect of employee age on the relationship between locus of control and job satisfaction. Descriptive analysis consisted of means, standard deviation, frequency distribution and percentages.

Regression model used was specified as follows:

- The independent variable was X - Locus of Control
- The dependent variable was Y - Job Satisfaction
- The moderator M - Age of Employees

(i) $Y = \alpha + \beta_1 X_1$ where (α) represents constant factor while beta is the slope of change.

(ii) $Y = \alpha + \beta_1 X_1 + \beta_2 X_2$

(iii) $Y = \alpha + (\beta_1 X_1 + \beta_2 X_2) + (\beta_1 X_1 * \beta_2 X_2)$

The Significant effect of the interaction term ($\beta_1 X_1 * \beta_2 X_2$) on job satisfaction implies that the interaction between employees' age and locus of control has effect on job satisfaction. From this, it can be concluded that employee's age strengthens the effect of locus of control on job satisfaction.

CHAPTER FOUR: ANALYSIS, DISCUSSION AND INTERPRETATION

4.1 Introduction

This chapter presents data analysis, discussion and interpretation of the research findings. The data is summarized and presented in tables in the form of frequencies and percentages. Basic statistical tools like percentages, bar charts, Pie chart have also been used present the findings. Stepwise regression analysis was used to establish the effect of employee age on the relationship between locus of control and job satisfaction of employees at Pacis Insurance, Nairobi.

4.2 Background Information

The researcher sought to know the background information of the respondents. This is because the information could help in understanding different responses given when trying to answer the research question.

4.2.1 Gender of the Respondents

It was important for the researcher to know the gender of the respondents. Fundamental groups to which individuals belong membership in such groups may have a profound influence on their perceptions, attitudes and performance. The results are presented on Table 4.1 below.

In Kenya, men dominate in the job market. This was different in the Pacis Insurance Company Limited; the researcher found out that, 48% of the respondents were male while 52% were female with 6% not stating their sex.

Table 4.1 Sex of the Respondents

Gender	Frequency	Percent
Male	50	48.1
Female	54	51.9
Total	104	100.0

4.2.2 Age of the Respondents

The researcher deemed it important to collect the information about the age of the respondents. The majority 47% of them had their ages between 31-40 years. Another 29% had their ages between 41 and 50 years. And the rest 24% were in the age group 20 and 30 years.

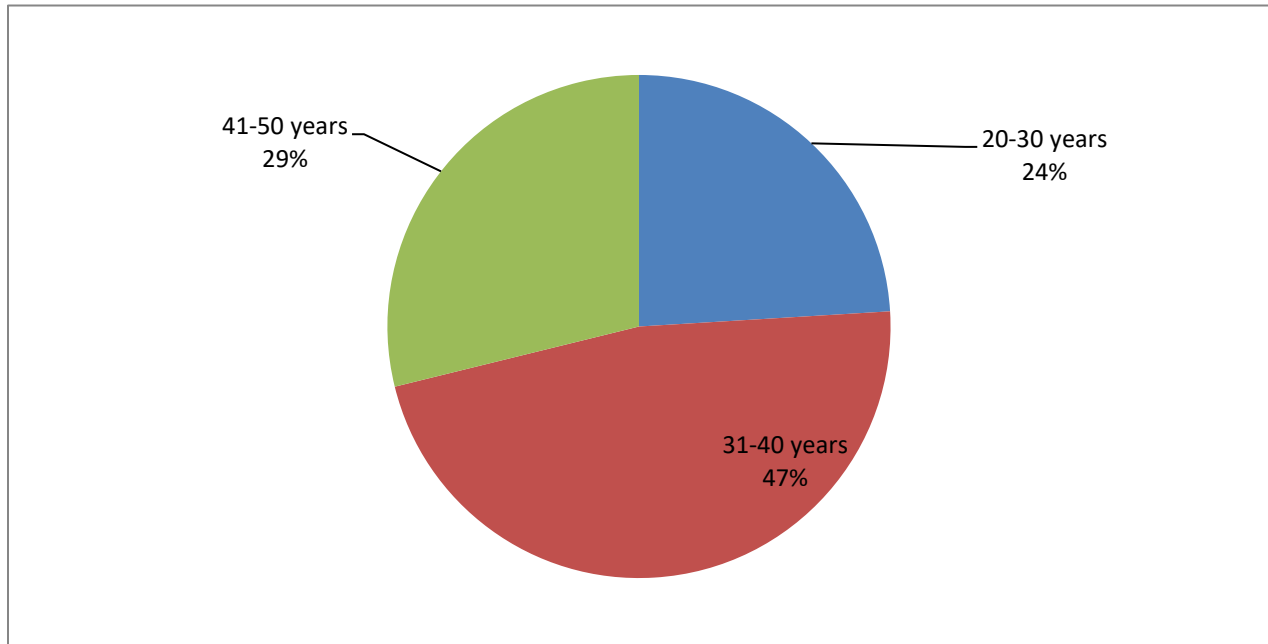


Table 4.1 Sex of the Respondents

4.2.3 Education Level

The researcher sought to find out the level of education of the employees at Pacis Insurance Company Limited. The academic background of the employee could have significance in the study. The findings showed that the majority of the respondents 51.9% had Bachelor's degree and 25% had Master's Degree and those who had Diplomas were 23.1%. The table 4.2 belows shows the levels of education for those who responded to the research.

Table 4.2 Education Level

Level	Frequency	Percent
Master's Degree	26	25.0
Bachelor' Degree	54	51.9
Diploma	24	23.1
	21	

4.2.4 The Department the Respondents Worked

The researcher sought to establish the Departments to which the respondents worked in Pacis Insurance Company Limited. The majority of the respondents were in Sales and Marketing Department (32.7%) followed by ICT (19.2%), Finance (15.4%) and the rest (32.7%) were in the rest of the departments. This is has illustrated in Figure 4.2 below.

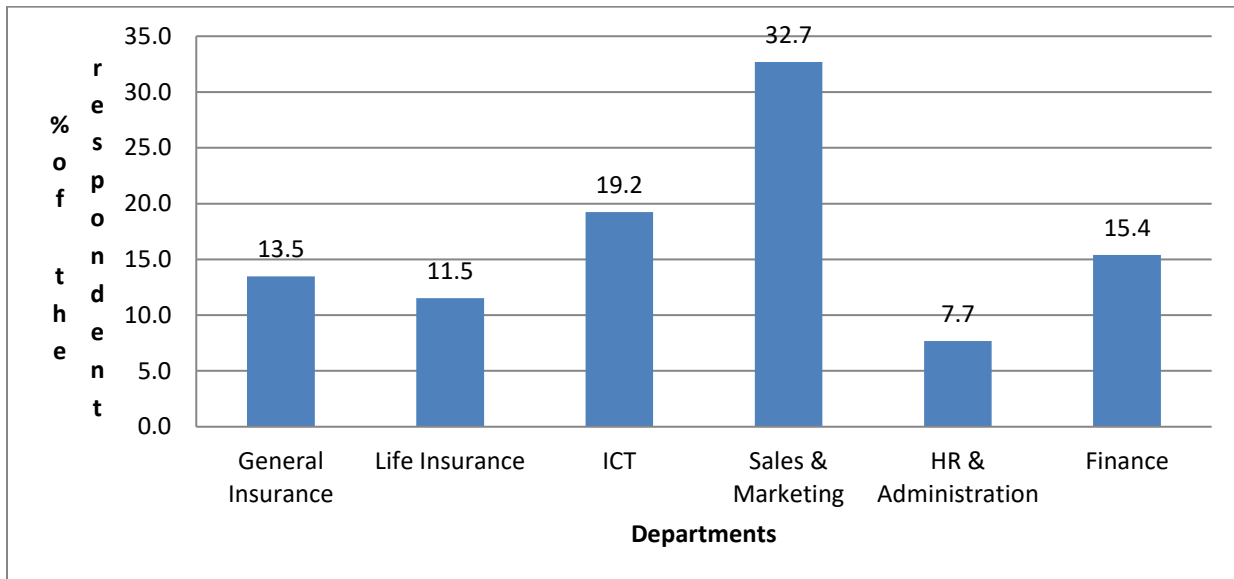


Figure 4.2 Department Respondents worked

4.2.5 Work Experience

The researcher sought to identify the work experience of the respondents in the organization. Work experience is an important factor to an employee and the organization at which she/he is employed to. This could have been a significant in the study and the researcher sought to identify the work experience of the workers. Those who had worked for more than 3 years were presented by 98%. For those who had worked for more than 10 years were only 2%.

Table 4.3 Work Experience

Gender	More than 3 years		Above 10 years		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent

Male	48	46	2	1.9	50	48
Female	54	52	0	0	54	52
Total	102	98.1	2	1.9	104	100

4.3 Employee Age, Locus of Control and Job Satisfaction

The general view is that age moderates the relationship between various work characteristics and motivation to work. The importance of locus of control can only be appreciated with a clear understanding of its direct impact on employee performance. The researcher sought to determine whether Locus of Control in Pacis Insurance Company Limited in Kenya had any effect on the job satisfaction. Analysis below shows how the employees of Pacis Insurance Company Limited responded to the questions on working hours, technology, responsibility, team work, job security and performance appraisal.

4.3.1 Working Hours

Statements	Mean	Std. Deviation
You work past official working hours/overtime/late.	2.65	1.722
There are too many jobs to be done at once.	2.41	1.341
The work deadlines and time pressures are quite high.	2.71	1.556
My job is interfering with my family life.	2.15	1.473

Table 4.4 Working Hours

From the findings above most of the respondents disagreed that the work deadlines and time pressures are quite high (mean=2.71), followed by working past official working hours that gives it to (mean=2.65). They are too many jobs to be done at once (mean=2.41), my job is interfering with my family life (mean=2.15). The majority of those who disagreed were in age bracket 41 - 50 years, followed by those between 31-40 years. The age group 20 to 30 years agreed that they work past official working hours and that there are too many jobs to be done at once. They also agreed that the work deadlines and time pressure are quite high and that the job was interfering with their family life. This depicts that the aspect of working hours characteristics that affect locus of control is that most people are capable of doing their jobs well if within the set working hours.

4.3.2 Technology

The researcher sought to establish whether technology has effect on locus of control in Pacis Insurance Company Limited in Kenya. The table below shows the responses from the respondent on whether the technology has any effect on locus of control. The majority, (mean 4.54) were comfortable with office facilities, furniture and stationery.

Statements	Mean	Std. Deviation
There is regular technological breakdown e.g Computers.	1.88	1.036
There is a very high technological change at work.	3.87	.767
Training on new technology is lacking in my current work	1.89	.891
Comfortable with office facilities, furniture & stationery.	4.54	.823

Table 4.5 Technology

4.3.3 Responsibility

The researcher sought to establish whether responsibility influences locus of control in employees of Pacis Insurance Company Limited in Kenya. The Table 4.5 below shows the responses from the respondent on whether the productivity audit has influence on locus of control in Pacis Insurance Company Limited. The majority, 54% disagreed that it has the effect on job satisfaction.

Table 4.6 Responsibility

Response	Strongly disagree	Disagree	Agree	Strongly agree	Total Percentage
20-30 years	4	6	13	1	24
31-40 years	7	19	12	9	47
41-50 years	9	8	8	4	29
Total Percentage	21	33	32	14	100

4.3.4 Team Work

Team work has a bearing on the performance of an organization. Table 4.5 shows that the 58% of the respondents indicated that the team work influences locus of control. The researcher sought to know if team work affects locus of control on influencing job satisfaction in Pacis Insurance Company Limited.

Table 4.7 Teamwork

Response	20-30 years	31-40 years	41-50 years	Total Percentage
Strongly disagree	4	2	2	8
Disagree	10	13	10	33
Undecided	1	0	0	1
Agree	5	16	12	33
Strongly agree	5	15	5	25
Total Percentage	24	47	29	100

4.3.5 Job Security

The researcher sought to determine if job security influences locus of control on job satisfaction in Pacis Insurance Company Limited. The majority of the employees interviewed indicated that it affects the relationship between locus of control and job satisfaction, 69% agreed to the statements concerning job security and its effect on the relationship between locus of control and job satisfaction in Pacis Insurance Company while only 25% disagreed.

Table 4.8 Job Security

Response	20-30 years	31-40 years	41-50 years	Grand Total
Strongly disagree	5	12	7	24
Disagree	2	1	1	4
Undecided	2	0	1	3
Agree	7	9	1	17
Strongly agree	6	25	21	52
Grand Total	22	47	31	100

4.3.6 Performance Appraisal

From the findings below the respondents agreed that performance appraisal has effect on Locus of control: The respondents would be very happy if motivated by rewards and recognition (mean=4.75), followed by their skills, abilities and experience determine the performance (mean=4.52), we note that high achievement is encouraging by reducing the fear of failure (mean 4.35) while a few agreed that your success dependent on chance, fate or luck with a mean 1.87. From the respondent's feedback this confirms the concern that performance appraisal affects locus of control at Pacis Insurance company Limited.

Table 4.9 Performance appraisal

Statements	Mean	Std. Deviation
Does your skills, abilities and experience determine your performance	4.52	.607

High achievement is encouraged by reducing the fear of failure.	4.35	.587
Is your success dependent on chance, fate or luck	1.87	1.637
Are you motivated by rewards and recognition?	4.75	.619

4.3.7 Employee Age and Job Satisfaction

Many experts believe that job satisfaction affects the employment scenario and thus affect the productivity in an organization setting. Job satisfaction is mainly assorted with an employee turnover, productivity, work effort and absenteeism. Further, team work for large organizations is used to assess the individual health or dedication to work for a worker (Diaz-Serrano & Cabral Vieira, 2005). The respondents were asked to give scales on each of the seventeen statements concerning job satisfaction. The Table below shows on average how the employees of Pacis Insurance Company Limited responded to the statements. The majority of the respondents agreed to these statements at 57% and 35% disagreeing with the statements. The age group which had the highest number agreeing were those aged between the age group 31 and 40 years.

Table 4.10 Age and Job Satisfaction

Response	20-30 years	31-40 years	41-50 years	Total
Strongly disagree	1	7	7	15
Disagree	6	8	6	20
Undecided	3	5	0	8
Agree	3	5	1	9
Strongly agree	11	22	15	48
Total	24	47	29	100

4.3.8 Regression Analysis

The researcher sought to establish the effect of employee age on the relationship between locus of control and job satisfaction. The regression analysis was carried out on the data collected from 104 respondents from Pacis Insurance Company. Table 4.11 shows the results of the analysis. From the table it is noted that there is a correlation between employees age, locus of control and job satisfaction ($F=8.157$, $p < 0.05$).

Table 4.11 Model Summary

Effect of Employee Age on the relationship between Locus of Control and Job Satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.255 ^a	0.065	0.056	0.4083
2	.373 ^b	0.139	0.122	0.39375
3	.427	0.182	0.158	0.386

ANOVA*

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.184	1	1.184	7.1	.009 ^b
	Residual	17.005	102	0.167		
	Total	18.188	103			
2	Regression	2.529	2	1.265	8.157	.001 ^c
	Residual	15.659	101	0.155		
	Total	18.188	103			
3	Regression	1.678	1	1.678	10.368	.002 ^b
	Residual	16.51	102	0.162		
	Total	18.188	103			

Regression Coefficients*

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.725	0.12		31.069	0
	Employee age	0.147	0.055	0.255	2.665	0.009
2	(Constant)	2.18	0.537		4.062	0
	Employee age	0.233	0.061	0.404	3.837	0
	Locus of Control	0.44	0.149	0.31	2.946	0.004
3	(Constant)	2.164	0.533	0.33	4.06	0
	Employee age	0.19	0.061	0.33	3.092	0.003
	Locus of Control	0.016	0.006	0.268	2.576	0.011
	Age*Locus of Control	0.141	0.044	0.304	3.22	0.002

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), Employee age, Locus of control

c. Predictors: (Constant), Employee age, Locus of control, Age*Locus of control

4.3.9 Model Summary Results

The coefficient of determination (R Square) is used to test the goodness-of-fit of the model. That is, R Square measures the proportion or percentage of the total variation in the dependent variable explained by the independent variable. The value of R Square lies between 0 and 1 and if R Square value is 1 there is a perfect fit while R Square value 0 indicates that there is no relationship between dependent and independent variables. As shown in Table 4.11, model 1 $r=0.255$. The result indicates that there is some correlation between job satisfaction and employee age. The R-squared for this model in which the organization job satisfaction was regressed on the age group was significant ($R^2=0.056$, $F=7.1$, $p< 0.05$). The standardized beta coefficient shows that the effect of employee age on job satisfaction is positive and significant ($\beta=0.255$, $t=2.665$, $p< 0.05$).

In Model 2 the r increased to 0.373 when locus of control was added to the model, meaning that employee age and locus of control were correlated with job satisfaction. R squared rose to 0.139 from 0.065 when locus of control was added to the model, this indicated that 37.3% of the variation in job satisfaction is explained by employee age and locus of control. The model indicates that locus of control explains an additional 12.2% of the change in job satisfaction (Change in R-Squared=0.122).

4.3.10 ANOVA Results

The ANOVA results indicate that the regression model which includes employee age and locus of control is significant ($F= 8.157$; $p < 0.05$). The F-value for Model 2 is 8.157, an improvement from 7.1, this shows that there was an increasing effect on the job satisfaction after adding locus of control to the model.

4.3.11 Coefficient of Determination

In model 3, $r= 0.427$ which means there was a change of 0.054 in the correlation coefficient after adding the interaction term. This shows that employee age, locus of control and the interaction between them had a strong correlation with the job satisfaction. There was also a change in R-squared of 0.318. This shows that the introduction of the interaction term to the regression model had an effect on the variation of predators of the outcome. The F- change was 2.481 and $p<0.05$.

The ANOVA statistics indicate goodness of fit of the model ($F= 10.368$, $p<0.05$). In model 3 the standardized coefficient for the interaction between employee age and locus of control was positive and significant ($\beta=0.304$, $t=3.22$, $p<0.05$). This means that a unit change in employee age and locus of control contributes to 0.304 increases in job satisfaction. This change is significant and therefore implying that there is the effect of employee age on the relationship between locus of control and job satisfaction in Pacis Insurance Company.

4.4 Discussion of Findings

Employee Age and Locus of Control

The study found that that the employee age highly affects locus of control. This shows that internal behavior acts as the motivator in certain job. First, mature employees with an internal LOC (internals) are likely to report higher levels of performance because they perceive that they have control over their work environment. In order to maintain cognitive consistency, internals are likely to be satisfied with their jobs that allow them to control that environment. Second, the mature employees are likely to perceive more alternatives than those with an external LOC (externals) and because junior employees tend to depend upon the chance, luck, superior others and fate.

Locus of control and Job Satisfaction

The study also found that the aspect of locus of control that affect turnover is that most people are capable of doing their jobs well if they make the effort. This tends to agree with Spector (1982) who hypothesized that the relation between locus of control and job satisfaction might be mediated by job performance. He noted that internals tend to perform their jobs better than externals, and if job performance is associated with rewards, satisfaction with the job might result. Thus, internals have higher job satisfaction because they benefit from the rewards of their better job performance. Omari et al. (2012) also supports the findings with a study to explore the effect of human resource practices on the relationship between LOC and employee outcomes namely job satisfaction, employee commitment. Results indicated that LOC has a relationship with these employee outcomes and that this relationship was mediated by human resource practices.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter summarizes the findings of the study in relation to the objectives of the study. The purpose of the study was to establish the effect of employee's age on the relationship between locus of control and job satisfaction at Pacis Insurance Company Limited.

5.2 Summary of Findings

The study used descriptive survey design in which 140 copies of questionnaires were used or administered. to employees of Pacis Insurance Company Limited. A response rate of 74.3 percent was reached out of the total 140 copies of questionnaires which reported a high percentage.

Internal locus of control beliefs has been proved from the analyzed results with strong organizational committed compared to external locus of control beliefs. From the analysis it is noted that there is effect of employee age on the relationship between locus of control and job satisfaction. It is also noted that employee's age revealed that the employees upholding ages 30 years and above possess internal locus of control as compared to those below the age of 30 years who are externalizes. From the analysis, the younger employees supported that technology affects job satisfaction as compared to the older employees. This shows that the young employees embrace technology more than the older employees.

Pacis employees have displayed high commitment to team work thus able to achieve organizational objectives through delivery of quality service to their customers and have an underlying desire and take pride in the insurance delivery. We realize through performance appraisal 52% of the respondent strongly agree that their positive performance affects job satisfaction thus increasing their morale at work.

5.3 Conclusion

The findings of the study show that workers with an internal locus of control have a greater satisfaction with their jobs hence more productive than the workers with external locus of control. Consequently, in time of worker screening, the test of locus of control is suggested for organizations in any form of job or job sector.

In leadership involvement organizations need to inspire staff towards job satisfaction and upholding human values. This can be achieved by inspiring employees to realize the grand vision and lead from the front. It is the responsibility of the organization to ensure that employees are satisfied which will in turn lead to the organization achieving its objectives. Organizations need to empower employees to have an underlying desire to take pride in Insurance Industries. It indicates that satisfied workers are more likely to remain with their employer for a longer period.

5.4 Recommendations

During the process of recruiting employees, a person's locus of control should be highly considered. High priority should be to job seekers or employees with an internal locus of control.

Since the study confirmed that there was a significant relationship between employee age, locus of control and job satisfaction, Pacis Insurance Company Ltd should be encouraged to maintain the employee age of 30 years and above so as to take advantage of the maturity in them, the practice of internalizers who are able to depend on their skills, experience and their hard work thus able to meet the organization objectives

It will be important for Pacis Insurance Ltd to look for areas of job satisfaction practices where they can optimize on the mentioned benefits so that they can improve on their performance. They can also look at areas from the findings where they didn't score well to devise methods for further improvement. Other organizations are also encouraged to emulate the example of Pacis Insurance Company Ltd in adopting practices as a media to retain their employees.

5.5 Limitations of the Study

The study relied on census as far as the respondents were concerned hence getting response from Pacis Insurance branches of Nairobi only. The branches in Nairobi may differ from the ones in other towns and hence the results may not be generalized.

5.6 Suggestions for Future Studies

Locus of control and job satisfaction is a broad area in the human resource function. The study only covered the moderation of employee age on the link between locus of control and work satisfaction and therefore there is room to further moderate the relationship by other factors like gender and level of education. The study was also examining the financial industry and therefore other industries could be studied looking at the same variables. A comparative study can also be carried out with an entity in the public sector to establish any similarities and differences that may exist as far as locus of control and job satisfaction is concerned.

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APPENDIX I: INTRODUCTION LETTER

Martha Amunavi Omukhango

University of Nairobi

P O Box 30197

NAIROBI

Dear Sir/Madam,

QUESTIONNAIRE ON THE RELATIONSHIP BETWEEN LOCUS OF CONTROL, AGE AND JOB SATISFACTION ON EMPLOYEES AT PACIS INSURANCE NAIROBI.

I am an MBA student at the University of Nairobi currently conducting a research study that will lead to an Award of Master of Business Administration (Human Resource Management) degree.

The questionnaire is intended to collect information on the relationship between locus of control, employee age and team work among employees of Pacis Insurance Company Limited Nairobi.

All information is solely meant for the academic purposes and will be treated with utmost confidentiality. Your support towards this research is very important to the improvement and best practices in the Human Resources.

Your cooperation will be highly appreciated.

Thanking you in advance.

Martha Amunavi Omukhango

D61/64535/2013

UNIVERSITY OF NAIROBI

APPENDIX II: QUESTIONNAIRE

The purpose of this research is to gather information on the relationship between Locus of control, employee's age and job satisfaction at Pacis Insurance Nairobi Branches, which may provide information for determining the best practices in Human Resources Department.

Instructions

The questionnaire consists of three sections, A B and C.

Section A: Demographic Information

Please indicate by putting a tick (√) the correct option or fill in appropriately the blanks as provided.

1. Gender

a) Male ()

b) Female ()

2. In what age group are you?

a) 20 – 30 ()

b) 31 – 40 ()

c) 41 – 50 ()

d) 51 + ()

3. Level of Education

a) PhD ()

b) Masters Degree ()

c) Bachelor's Degree ()

d) Diploma ()

4. In which department do you fall?

- a) General Insurance ()
- b) Life Insurance ()
- c) ICT ()
- d) Sales & Marketing ()
- e) HR & Administration ()
- f) Finance ()

5. How many years of experience do you have in this organization?

- a) Less than 3 years ()
- b) Less than 6 years ()
- c) Less than 9 years ()
- d) Above 10 years ()

6. Tenure: Permanent [] Temporary [] Full time [] Part time []

SECTION B: Locus of Control

Tick appropriate on the scale for each item that applies to you? Use the five point likert scale presented below which will indicate your level of agreement.

Where 1= strongly disagree; 2 = disagree; 3 = undecided; 4 = agree; 5=strongly agree.

	Working Hours	1	2	3	4	5
7	You work past official working hours/overtime/late.					
8	There are too many jobs to be done at once.					
9	The work deadlines and time pressures are quite high.					
10	My job is interfering with my family life.					

	Technology					
11	There is regular technological breakdown e.g Computers.					
12	There is a very high technological change at work.					
13	Training on new technology is lacking in my current work					
14	Comfortable with office facilities, furniture & stationery.					
	Responsibility					
15	Too many meetings are scheduled in a working week.					
16	Telephone interruptions are too many at work.					
17	There is a lot of travelling associated with my job.					
18	Am involved in visiting the branches to offer support.					
	Team Work					
19	Sometimes you have troubles with your colleagues.					
20	Sometimes you have trouble with your customers/clients.					
21	Sometimes you have trouble with your supervisor.					
22	Your opinion and decisions seem to count.					
	Job Security					
23	I understand how my job aligns with the company's mission.					
24	Lack of clear job description.					
25	On my job I can pretty much accomplish whatever is set out to accomplish					
26	I am happy with the safety precautions protecting every worker					

	in the organizations.					
	Performance Appraisals					
27	Does your skills, abilities and experience determine your performance					
28	High achievement is encouraged by reducing the fear of failure.					
29	Is your success dependent on chance, fate or luck					
30	Are you motivated by rewards and recognition?					
	SECTION C: JOB SATISFACTION					
31	My roles and responsibilities can lead to my absenteeism from work.					
32	A performance appraisal is a good measure for my performance.					
33	Setting targets for me is effective in the management of performance.					
34	I would be motivated if rewarded through recognition and sense of achievement.					
35	I am satisfied with my job in this organization.					
36	Am satisfied with the training offered as it enhances my productivity.					
37	My good work is usually appreciated and rewarded in this organization.					
38	Am fairly remunerated and thus motivated to perform well in my role.					

39	My relationship with my supervisor affects my level of job satisfaction.					
40	Opportunity for advancement fills me with satisfaction and makes me want to work harder.					
41	A promotion will make me very satisfied.					
42	Am satisfied with my work environment and conditions.					
43	My tools and equipment are sufficient thus able to meet my objectives.					
44	My communication with senior management is efficient.					
45	Am satisfied with communication with my colleagues.					
46	My participation in group dynamics adds a lot of value to my performance.					
47	I appreciate the friendship, respect and warm relationship from management.					

End of survey. Thank you for your cooperation.