

A Study on The Assessment of The Locus of Control among The Management Students

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Abstract

The locus of control is a psychological aspect used to measure the individual's personality and his/her believes on the inter-relationship between future outcomes and internal and external factors. The internal locus of control is highly preferable than the external locus of control due to belief that future outcomes are caused present efforts and hard work. Therefore, an internal locus of control is highly preferable in students to succeed in the future and make very effective financial and investment decisions in life. The present study emphasized the assessment of locus of control personalities among the 156 students pursuing management courses (MBA) in KBN College of Vijayawada, Andhra Pradesh and India. Moreover, the study examines the locus of control personality association between gender, region, religion, and specialization. The study found a significant association between demographic factors and locus of control personalities. The study observed that a high locus of control among female, rural students due to social, cultural, educational, and economic barriers faced in their lives made them stronger mentally. The study also observed the same pattern in Hindu religion students. The statistical result found no significant differences in the locus of personalities based on the specialization. The study adopted chi-square to examine the hypothesis and reliability, and validity test.

Keywords: Locus of Control; Internal Locus of Control; Personality Test; External Locus of Control ETC.

1. Introduction

The concept of locus of control was initiated by Julian B. Rotter in 1954 in his social learning theory as the reinforcements that are basic markers of an individual's attitudes in the long term, since it became an aspect of personality studies. The social learning theory supports that some students believe that their success is an outcome of their knowledge and abilities, while other students believe that some forces are out of their control. The locus of control is a psychological aspect reflecting one's personality or beliefs towards their behavior caused by external (fate, luck & others) or internal forces (decisions& efforts). The former is known as the external locus of control and the latter named as the internal locus of control (Erdogan, 2003). The people with an internal locus of control believe themselves to be as constructors of their life where whereas people with an external locus of control believe that external factors strongly determine their life (Gardner and Warren, 1978). The locus of control occupied a significant place in research literature on students to overcome their learning difficulties and change their attitude. In general, internal locus of control is desirable than external due to indicating self-agency, self-regulation, personal control, and self-determination, Sangeeta Sidola et al (2019).

Students with an "internal locus of control" believe that their success or failure is an outcome of their own effort and hard work invested in education. Students with an "external locus of control" believe that their successes or failures are outcomes of external factors that are beyond their control, like luck, fate, circumstance, injustice, bias, or teachers who are unfair, prejudiced, or unskilled. Mina et al (2014) observed that relatively higher mental health among the people with internal locus of control than people with an external locus of control. Besides, a high internal locus of control reduces physical, mental, and behavioral problems of people, Kelly. Sayon (2000) added

that an internal locus of control promotes creativity, efficiency in reaching their goals, academic progress, and interpersonal relations. Mohammed et al (2023) observed lower stress levels among the people with an internal locus of control and a medium level of stress among the people with an external locus of control. Pannells and Claxton (2008) observed a positive association between locus of control and satisfaction and happiness. In contrast, a high external locus of control increases nervousness, full of obsession, poor self-confidence, and stimulatory symptoms of reluctance and slack (2000).

2. Relationship between Locus of Control and Financial and Investment Decisions

Locus of control is one of the significant indicators to measure not only the academic attitude of students and trainees also Dennis Zami Atibuni et al (2017). Besides, the financial and investment decisions are influenced by perception, emotions, and psychology. Wisuwat Chujan, Nguyen Le Bao Ngoc, and Ahmad Shabir Faizi (2022) analyzed the locus of control and financial behavior and financial risk attitude and found that a high internal locus of control leads to high savings and low risk-taking attitude exclusively in women. The students with internal control show positive behavior towards academic performance and rational financial behavior. Dr. Bruno U. Onyekuru's (2014) study observed that significant negative relationship between internal locus of control and student anxiety and a significant positive correlation between internal locus of control and academic achievement. Shaini Suraj et al (2023) revealed that locus of control and self-esteem are strong predictors of academic achievements. Empirically, various studies revealed that significant association between the business management field and investment decisions (Putri & Simanjuntak, 2020). Pratiwi's (2025) study observed the proactive financial decision-making of people with a high internal locus of control, whereas passive investment approaches were observed in people with an external locus of control. Ana Kundid Novokmet's (2024) study confirmed that the external locus of control of individuals is a major determinant of self-control in the management of personal finance. Similarly, Widoti Atikasari's (2025) study found a significant relationship between locus of control in relation to financial literacy and financial management.

3. Review of Literature

Rotter's theory refers to whether the outcome is perceived as contingent or non-contingent with one's behavior. Pia Pinger, Sebastian Schafer (2018) studied evidence that the Internal locus of control invests more in health capital, performs better in cognitive tests, invests in precautionary savings, and with risky assets like mothers. Ramya et al (2020) adopted the t-test and revealed insignificant differences in both internal and external control dimensions based on the course of study and gender, evidence of the study conducted in Kottayam district, Mahatma Gandhi University. Mina et al (2014) examined the relationship between locus of control and life satisfaction among the girls' school students in Tehran. The study applied correlation and coefficient methods, it revealed the positive bond between locus of control and life satisfaction among the schoolgirl students. The study used Long some control questionnaires and the multi-scale life satisfaction of students (MSLSS). Nerguz Bulut Serin et al (2010) found that the higher internal locus of control in university students of male gender, having high family income, residing at home, and having more siblings than others.

Rana Özen Kutunis et al (2011) found higher proactive and effective learning performance among the students with an internal locus of control, whereas students with a high external locus of control are passive and just reactive to change. Besides, the study observed the significant differences among students' demographic groups and their learning factors. Dennis Zami Atibuni et al (2017) study witnessed a higher external locus of control among rural students than urban students and shows a negative impact on academic performance. Shaini Suraj et al (2023) observed a relationship between locus of control and self-esteem and academic achievements among the 200 MBA graduates from the Nagpur region, Rosenberg Self-esteem Scale and Rotter's Locus of control, and adopted Chi-square and multiple regression techniques. The study found a significant relationship between locus of control and self-esteem, which together explain the 46 percent variation in academic achievements. Besides education, locus of control plays a significant role in success in the labor market, capturing investment returns, perception risk, motivation, and self-control problems. Ramazan Hamdi (2015) assessed the interrelationship between locus of control, creativity, and learning style with 300 third-grade school students from Kamyaran city of Iran. The study observed that significant differences exist between locus of control, creativity, and learning styles.

The locus of control theory is not free from criticism from a psychological point of view, mainly in two dimensions, i.e., methodological and theoretical. The methodological criticism is based on the scale used in construction of locus of control variables and scale in studying inter-relationship such as creativity, self-efficiency, productivity, performance, achievement etc., Further, this theory criticised based on the factors used such as one, two, four and five factors which consists of political control, success via initiative, inter- personal control and academic situations (Marsh and Richards 1986). Such an approach is in line with the recent theorizing in attribution theory, which says that internal and external attributions encompass only a little part of the reasons people use to explain events and behaviors (e.g., Malle, 2004). Another challenge in the locus of control theory faced is the construct's close relation to some other widely-used personality variables (Üzümcü, Emir, 2016). The relationship of LOC with professional training was found to be weak without proper content being framed (Lefcourt, 1984).

Aarushi Goswami and Lakshmipriya (2024) investigated the association between LOC and readiness to change among 178 Indian college students. The study adopted Rotter's I-E LOC and Rhode Island Change Assessment. The study found an insignificant association between selected variables and student behavior. Nitima (2022) conducted an explorative study among the 100 boys and 100 girls of college students in Chandigarh and found that insignificant gender differences in locus of control. The study found a significant impact of internal locus of control on empathy among the students. Aqsa Kamran (2024) studied the locus of control in relation to academic achievement in India and revealed higher CGPA among the students with Internal LOC and lower CGPA among the students with External LOC.

4. Research GAP

The locus of control helps in assessing the two types of personality, either an internal or an external locus of control. The earlier research studies observed measuring the locus of control across students, employees, laborers, teachers, professionals, and other individuals. The few studies emphasized the association and variation in locus of control level based on demographic characteristics such as education, gender, age, family income, siblings, region, etc. Some other studies examined how locus of control personality influences mental health, creativity, productivity, efficiency, life happiness, life success, academic attitude, academic performance, across the courses, and finan-

5. Objectives of The Research

- The present study aims to assess the locus of control personalities among the management students
- To assess the association between demographic factors (gender, region, religion, and specialization) and locus of control personalities among the management students.+

In the present study, alternative hypotheses are formulated and examined.

H¹: The significant association between gender and locus of control among the students

H²: The significant association between region and locus of control among the students

H³: The significant association between religion and locus of control among the students

H⁴: The significant association between specialization and locus of control among the students

The present study is an explorative study to assess the inter-relationship between gender, region, religion, and subject specialization and locus of control status among management students. The targeted sample is 156 final year students of management studies in KBN College, in Andhra Pradesh and India. The sample respondents are selected by using a purposive and convenience sample technique. The study used the locus of control scale developed by Rotter in 1954, which consists of 20 questions (assigned 5 marks to “Yes” and zero to “No” answer). Total scale is $5 \times 20 = 100$. Similarly, in the present study also 5 Marks were assigned to each “yes” answer and zero marks to “No” answer. In the study, locus of control levels are assessed based on the scores obtained by the students. Total marks summarized. The scores and personalities are categorized as 0-15 very strong external locus of control, 20-35 external locus of control, 40-60 both external and internal locus of control, 65-80 Internal locus of control, and 85-100 very strong internal locus of control. The study applied the Chi-square test and Cronbach's Alpha data reliability test. In the college of KBN total intake of management students is 180, including final year students, out of which 156 students are selected based on regular attendance in the college, with an attendance of more than 80 percent and seriousness in completing of course and job aspiration. The study size covers 86 percent of the sample population. The base for cut-off in the score of locus of control is done on the basis of the scale developed by Rotter's 1954 model (Clawson, James, & Yemen. Gerry. (2008)).

In the present study, 156 final year students pursuing management studies were chosen. In total students 52.60 percent of students are male students and 47.40 percent are female students. 23.10 percent of students are residents of rural areas, 11.50 percent are semi-urban, and 61.50 percent are urban. In total students 65.40 percentage selected finance and marketing subjects as specialization, while 34.60 percent selected HR and marketing as specialized subjects. Finally, 78.20 percent belongs to Hinduism, 11.50 percent is Christianity, and 10.30 percent is Islam (muslim). The present study measures the locus of control status across gender, specialization, region, and culture.

Table 1: Locus of Control Scores and Personalities

		0-15 (VSELOC)	20-35 (ELC)	40-60 (ELOC&ILOC)	65-80 (ILOC)	85-100 (VSILOC)	Total
Gender	F	2 (2.44)	3 (3.66)	38 (45.12)	40 (48.78)	0 (00)	82 (52.56)
	M	3 (4.05)	4 (5.41)	45 (60.81)	20 (27.03)	2 (2.70)	74 (47.44)
Region	R	1 (2.78)	3 (8.33)	20 (55.56)	10 (27.78)	2 (5.56)	36 (23.08)
	U	5 (4.90)	2 (1.96)	50 (49.02)	45 (44.12)	0 (0.00)	102 (65.38)
	SU	3 (16.67)	4 (22.22)	7 (38.89)	4 (22.22)	0 (0.00)	18 (11.54)
Religion	H	10 (8.20)	8 (6.56)	54 (44.26)	48 (39.34)	2 (1.9)	122 (78.21)
	M	2 (12.50)	6 (37.50)	2 (12.50)	6 (37.50)	0 (0.0)	16 (10.26)
	C	5 (27.78)	4 (22.22)	3 (16.67)	6 (33.33)	0 (0.0)	18 (11.54)
Specialization	F&M	6 (5.88)	10 (9.80)	44 (43.14)	40 (39.22)	2 (2.0)	102 (65.38)
	HRM&M	4 (7.41)	6 (11.11)	24 (44.44)	20 (37.04)	0 (00)	54 (34.62)

Locus of control scales

0-15: Very Strong External Locus of Control 20-35: External Locus of Control

40-60: Both External and Internal Locus of Control 65-80: Internal Locus of Control

85-100: Very Strong Internal Locus of Control.

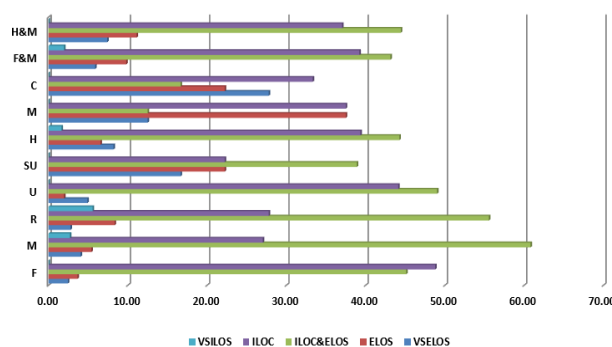


Fig. 1: Graphical Presentation of Locus of Control Scores and Personalities.

10. Discussion on Results

The study analyzed and presented (Table 01) the proportion of management students who fell under the different personalities of locus of control based on the scores they obtained. The gender wise personality found that, in female students, no one has the VSILOC personality, whereas 2.70 percent of males have. Similarly, 48.78 percent of females have an ILOC personality, but it is only 27.03 percent in males. Both ILOC and ELOC personality is observed among 60.81 percent of male where this personality is found among 45.12 percent of female students. In contrast, VSELOC is found in 4.05 percent of males, whereas 2.44 percent is found in females. Similarly, 5.41 percent of males have ELOC, while it is only 3.66 percent among females. The reason attributable to high internal locus of control among females is that in India, females face many barriers or restrictions from family, society, economic, etc, since childhood, which made them more persistent and mentally & internally strong in their life. The result of the study is in line with the result of Callaghan and Papageorgiou (2013), higher ILOC in female accounting students. There is gender gender-wise significant difference found in locus of control outcome, Haider Zaidi & Naeem Mohsin M. (2013).

The region-wise locus of control personalities among the management students found VSILOC personality among 5.56 percent in rural students, only there is none among the urban and semi-urban students. The other extreme personality, VSELOC, is found among the 16.67 percent of semi-urban, 4.90 percent in urban, and 2.78 percent among rural students. The ILOC is observed in 44.12 percent of urban, 27.78 percent in rural, and 22.22 percent in semi-urban areas among background students. Similarly, ELOC is observed to be highest in semi-urban 22.22 percent, followed by 8.33 percent in rural areas and 1.96 percent in urban areas. Finally, combined personalities are observed highest rate among rural students, 55.56 percent, where it is with slight variation in urban areas, 49.02 percent, and 38.89 percent in semi-urban areas. The reason for high internal locus of control among rural students is attributable to socio-economic, educational, religious, and case-wise barriers that existed in rural areas made them more strong psychologically. The outcome of the study is supported by earlier works, Kale Kavita Subhashrao (2024).

Religion-wise locus of control personalities among the management students found VSILOC personality among 1.9 percent in Hindus only, where none were among the Muslim and Christian students. On the other hand, the VSELOC personality is found among 27.78 percent of Christians, 12.50 percent of Muslims, and 8.20 percent of Hindu students. The ILOC is observed in 39.34 percent of Hindus, 37.50 percent in Muslims, and 33.33 percent in Christian students. In contrast, ELOC is observed highest in Muslims, 37.50 percent, followed by 22.20 percent in Christians and 6.56 percent in Hindus. At last, combined personalities are observed highest among Hindu students, 44.26 percent, whereas 16.67 percent in Christians and 12.50 percent is Muslims.

The specialization-based locus of control personalities among the students revealed VSILOC personality only in two percent of management students pursuing F&M specialization, and none in HRM&M specialized students. The other personality ESILOC is observed in 7.41 percent in HRM &M and 5.88 percent in F&M pursuing students. Similarly, ILOC is observed highest 39.22 percentage in F&M specialization and 37.04 percentage in HRM&M specialized students; on the other hand, ELOC is found highest 11.11 percentage in HRM&M and 9.80 percentage in F&M specialization students. Finally, both personalities are observed highest 44.44 percent in HRM&M specialized students and 43.14 percent in F&M specialized students.

11. Reliability and Validity Test

Cronbach's alpha technique is used to assess the reliability, or internal consistency, of a set of scale or test items. The results of the test will be in the range from (α) 0 to 1. If $\alpha = 0$, it indicates independence of all scale items from one another, where $\alpha = 1$ indicates complete dependency of all scale items and high covariance. Therefore, increasing the value indicates high reliability. In general, the suggested Cronbach alpha reliability coefficient level is .896. In the present study reliability test results are .893, which is higher than the standard acceptable level of 0.70. This indicates high reliability and consistency of data and fit of the Chi-square.

Table 2: Reliability and Validity Test

Cronbach's	Cronbach's alpha	No. of Items
.896	.893	20

Table 3: Chi-Square Test

	Value	Value	df	Asymp. Sig. (2-sided)
Gender	Pearson Chi-Square	36.809 ^a	9	.000
	Likelihood Ratio	44.722	9	.000
Region	Pearson Chi-Square	33.383 ^a	18	.015
	Likelihood Ratio	35.582	18	.008
Religion	Pearson Chi-Square	33.383 ^a	18	.015
	Likelihood Ratio	35.582	18	.008
Specialization	Pearson Chi-Square	20.825 ^a	9	.013
	Likelihood Ratio	23.714	9	.005

Source: SPSS Statistical

12. Statistical Result of the Hypothesis Test

The chi-square test is used to examine the association between qualitative data. The Sign value is .000, which is lower than the standard value of .05, which indicates that there is a significant association between Gender and locus of control. Similarly, the Sign value is .015, which is lower than the standard value of .05, which indicates that there is a significant association between region and locus of control. The Sign value is .015, which is lower than the standard value of .05, which indicates that there is a significant association between religion and locus of control. The Sign value is .013, which is lower than the standard value of .05, which indicates that there is a significant association between specialization and locus of control. The study accepted the alternative hypothesis in all cases and rejected the null hypothesis. This indicates that there is a significant association between gender, region, religion, and specialization and locus of control among the management students.

13. Conclusion and Recommendations

The study observed a very significant portion, i.e., 80-90, of locus of control and ELOC & ILOC personalities in both genders, and a negligible portion of external locus of control personalities in selected management students. This indicates that they have a positive attitude towards their future achievements due to their efforts and hard work. The study observed that nearly half of the students from urban areas and one-third students from rural areas have an internal locus of control personality. In contrast, the external locus of control personality is higher in students with a semi-urban background (37 percent) than in rural and urban areas. This indicates that semi-urban students believe in the role that external factors determining their success than other students. The study also observed that locus of control is highest in Hindus than in Muslims and Christians, which indicates that they believe future outcome is a result of their present events and external factors play a limited role. The specialization-wise analysis observes internal locus of control and both ELOC and ILOC personalities among more than two third percentage of management students. The examination hypothesizes evidence for a significant association between gender, region, religion, and specialization with locus of control personalities among the management studies. The study recommends that special guidance and counseling by faculty and psychologists for students with having external locus of control personality to change their personality to an internal locus of control for their career development. Further, the study also gives suggestions for improvement in internal locus of control, such as focus on more controllable factors, development of self-reliance, self-talk, feeling of self-belonging, strategic planning, accountability, and reinforcement of positive outcomes. The study provides special recommendations towards the development of persistent characters among the students from their school age, and should also be inculcated in the family environment. The study recommends the students for practices and the creation of an online collaborative environment and skill-building tools in this digital era.

Declaration of Competing Interest

The author(s) declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

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