

Review

Sustainable business investment in active years and life during retirement: a case of the wise and the foolish

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ABSTRACT

This study adopts Review Research Design with a qualitative advancement in data collection through knowledge and opinions gathering from various scholars, including personal experiences of the author to describe the variables under investigation tagged "Sustainable Business Investment In Active Years And Life During Retirement: A Case Of The Wise And The Foolish". The study discovered from the various opinions reviewed that some employees do not *inadequately visualize life during retirement from the active of years* of services and do not invest in some of the sustainable businesses; they do not also believe in their internal locus of control as well as learn to take responsibilities of their failures in life. The study further discovered that many employees have not learned to be wise and draw moral lesson from the cited case of this study entitled: "The Parable of the Ten Virgins, also known as the Parable of the Wise and Foolish Virgins." Among other things, it was recommended that employees should *inadequately visualize life during retirement from the active of years* of services, invest in sustainable businesses always, believe in their internal locus of control, learn to take responsibilities of their failures in life, learn to be wise with moral lesson from the case of "The Parable of the Ten Virgins, also known as the Parable of the Wise and Foolish Virgins." and be regularly be trained and retrained on sustainable business investment while in active service to enjoy a happy life during retirement.

Keywords: sustainability, sustainable business, sustainable business investment, active years, life during retirement, the wise and the foolish, internal and external locus, and control.

INTRODUCTION

There is a popular saying that "when a person fails to plan, the person has indirectly planned to fail", life is of various stages. There are times one may have all the strength and energy to do anything, fend for one's self and family members. However, there are also times that one will not be very strong and active as the youthful ages. Therefore, the need for every individual to have a mental picture of life after retirement. Having a sustainable business investment with great consciousness places one ahead and allows one have a

great mental view of life after retirement. It all begins with the planning process of investments and saves one a great deal of both interpersonal and intrapersonal conflicts of life before and during retirement as seen in figures 2, 3, 4 and 5 of this study. It also places one on the platform of the wise and not the foolish as seen in topic. Please take a look at the figure 1 below, you may see and understand what people should do for life during active years for a life during retirement as a wise one: While we are in the daily grind of working for a living, we



Figure 1. Visualizing Life After Retirement (Coxwell, 2018)

often visualize life during retirement as happy and a stress-free relaxation. Getting a little prepared is certainly important, but there is a limit to the amount of napping, puttering around the house and daytime television a person can take. Without a plan for life during retirement, many retirees find themselves feeling vaguely unfulfilled and restless, craving something more but not knowing what that something might be. Focusing on the financial aspects of retirement is important, but the personal side of your retirement plan is also important, and could ultimately guide how you use your retirement assets to avert interpersonal and intrapersonal conflicts before and during retirement (Coxwell, 2018).

Justification of the study

It is true that studies by Coxwell, (2018); Fuels, (2010); Bruno and Martin (2009); Bradford, (2009) and others talked about business investment and locus of control but there was no relationship between business investments, locus of control and life during retirement mentioned in relation to interpersonal and intrapersonal conflict. This a serious gap to be covered by this investigation. This study is also justified because the statement that when “a person fails to plan, the person has indirectly planned to fail”, with a vision of translating life into various stages as a great lesson for all workers. The study is further justified because it will reveal the mental picture of an active worker with a plan and vice versa.

METHOD

This study adopts Review Research Design with a qualitative advancement in data collection through knowledge and opinions gathering from various scholars` articles, works, including personal experiences of the author to describe the variables under investigation tagged “Sustainable Business Investment In Active Years

And Life During Retirement: A Case Of The Wise And The Foolish”. The author reviewed various works to see if employees adequately engaged in sustainable business investments in active years of their services.

REVIEWED RELATED LITERATURES

Business investment during active life

1. Business investment

This is refers to the commitment of funds to a business either in an active capacity or as a passive investor. An active investor would provide seed capital or startup capital, pre-IPO funds or franchising finance. However, most people seek business investment opportunities as passive investors, purchasing stocks and bonds, especially as workers. Business investment decisions require a risk-return trade off analysis (Fuels, 2010).

2. Business Investment: Returns

Business investment opportunities are largely contingent on the prospective rate of return or profit of a proposed business venture. The return on investment (ROI) is the ratio of money gained to the amount of funds invested. In case of passive investing (into shares and bonds), the ROI (or rate of return) includes a stream of income (dividends for shares and interest for bonds) as well as capital gains (appreciation in share or bond prices over time) (Bradford, 2009). The rate of return from a business investment is more than a function of the expected cash flows and capital appreciation. Since inflation erodes the value of money, it is important to consider the time value of money. The annual percentage return realized on an investment and adjusted for changes in prices on account of inflation or other external effects is known as the real rate of return (Fuels, 2010).

3. Creation of business investment opportunities

At the international level, the World Bank Group lends around \$15-20 billion every year to finance developmental projects in the third world countries.

The International Bank for Rural Development (IBRD), International Finance Corporation (IFC) and Multilateral Investment Guarantee Agency (MIGA) offer specific products, such as bonds, loans and guarantees, to potential investors for financing development in the emerging and underdeveloped economies. The IFC aids small and medium enterprises (SMEs) in the developing world by providing capital, equipment, technical assistance and guidance to fund these projects (Fuels, 2010). The European Bank for Reconstruction and Development (EBRD) and European Investment Bank (EIB) promote the basic and infrastructural sectors in Southeastern Europe in countries like Bosnia and Serbia. The Clean Development Mechanism (CDM) of the Kyoto Protocol, which has been put into operation by the United Nations Conference on Trade and Development (UNCTAD) in the developing countries, also promotes a greener and cleaner world for sustainable development (Bruno and Martin 2009).

Defining the three types of investments

The under stated and explained are type of investment individuals can go into (Investopedia.com, 2019).

1. Ownership investments

Ownership investments are what come to mind for most people when the word "investment" is batted around. They are the most volatile and profitable class of investment people may engaged in. The following are examples of ownership investments:

i. Stocks

A stock is literally a certificate that says you own a portion of a company. More broadly speaking, all traded securities, from futures to currency swaps, are ownership investments, even though all you may own is a contract. When you buy one of these investments, you have a right to a portion of a company's value or a right to carry out a certain action (as in a futures contract). Your expectation of profit is realized (or not) by how the market values the asset you own the rights to. If you own shares in Apple (AAPL) and the company posts a record profit, other investors are going to want Apple shares too. Their demand for shares drives up the price, increasing your profit if you choose to sell the shares.

ii. Business

The money put into starting and running a business is an investment. Entrepreneurship is one of the hardest investments to make because it requires more than just money. Consequently, it is also an ownership investment with extremely large potential returns. By creating a product or service and selling it to people who want it, entrepreneurs can make huge personal fortunes. Dangote, Otedola, Bill Gates, founder of Microsoft and one of the world's richest men, are prime examples.

iii. Real estate

Houses, apartments or other dwellings that you buy to rent out or repair and resell are investments. However, the house you live in is a different matter because it is filling a basic need. It fills a need for shelter and, although it may appreciate over time, should not be purchased with an expectation of profit. The mortgage meltdown of 2008 and the underwater mortgages it produced are a good illustration of the dangers in considering your primary residence an investment.

iv. Precious objects and collectibles

Gold, currencies, landed properties, Da Vinci paintings and a signed LeBron James Jersey can all be considered an ownership investment, provided these are objects that are bought with the intention of reselling them for a profit. Precious metals and collectibles that are not necessarily a good investment for a number of reasons, but they can be classified as an investment. Like a house, they have a risk of physical depreciation (damage) and require upkeep and storage costs that cut into eventual profits.

2. Lending investments

Lending investments allow you to be the bank. They tend to be lower risk than ownership investments and return less as a result. A bond issued by a company will pay a set amount over a certain period, while during the same period the stock of a company can double or triple in value, paying far more than a bond or it can lose heavily and go bankrupt, in which case bondholders usually still get their money and the stockholder often gets nothing (Investopedia.com, 2019).

i. Savings account

Even if you have nothing but a regular savings account, you can call yourself an investor. You are essentially

lending money to the bank, which it will dole out in the form of loans. The return is currently quite low, but the risk is also next to nil because of the Federal Deposit Insurance Corporation (FDIC).

ii. Bonds

Bond is a catch-all category for a wide variety of investments from treasuries and international debt issues to corporate junk bonds and credit default swaps (CDS). The risks and returns vary widely between the different types of bonds, but overall, lending investments pose a lower risk and provide a lower return than ownership investments.

3. Cash equivalents

These are investments that are "as good as cash," which means they are easy to convert back into cash.

i. Money market funds

With money market funds, the return is very small, 1% to 2%, and the risks are also small. Although money market funds have "broken the buck" in recent memory, it is rare enough to be considered a black swan event. Money market funds are also more liquid than other investments, meaning you can write checking out of money market accounts just as you would with a checking account (Investopedia.com, 2019).

Sustainable business investment during active life

A sustainable business or a green business is an enterprise that has minimal negative impact, or potentially a positive effect, on the global or local environment, community, society, or economy, a business that strives to meet the triple bottom line (Hyuk and Yunsung, 2009). They cluster under different groupings and the whole is sometimes referred to as "green capitalism". Often, sustainable businesses have progressive environmental and human rights policies. In general, business is described as green if it matches the following four criteria (Wikipedia, the free encyclopedia, 2019):

1. It incorporates principles of sustainability into each of its business decisions.
2. It supplies environmental friendly products or services that replace demand for non green products and/or services.
3. It is greener than traditional competition.
4. It has made an enduring commitment to environmental principles in its business operations.

Corporate sustainability strategies

Corporate sustainability strategies are aimed to take advantage of sustainable revenue opportunities, while protecting the value of business against increasing energy costs, the costs of meeting regulatory requirements, changes in the way customers perceive brands and products, and the volatile price of resources. Not all eco-strategies can be incorporated into a company's Eco-portfolio immediately. The widely practiced strategies include: innovation, collaboration, process improvement and sustainability reporting (Wikipedia, the free encyclopedia, 2019):

1. Innovation and technology

This introverted method of sustainable corporate practices focuses on a company's ability to change its products and services towards less waste production and sustainable best practices.

2. Collaboration

The formation of networks with similar or partner companies facilitates knowledge sharing and propels innovation.

3. Process improvement

Continuous process surveying and improvement is essential to reduction in waste. Employees' awareness of company-wide sustainability plan further aids the integration of new and improved processes.

4. Sustainability reporting

Periodic reporting of company performance in relation to goals. These goals are often incorporated into the corporate mission to ensure its sustainability.

5. Greening the supply chain

Sustainable procurement is important for any sustainability strategy as a company's impact on the environment is much bigger than the products that they consume. The Corporation (certification) model is a good example of one that encourages companies to focus on this (Wikipedia, the free encyclopedia, 2019). Additionally, companies might consider implementing a sound measurement and management system with readjustment procedures, as well as a regular forum for

all stakeholders to discuss sustainability issues. The sustainability balanced scorecard is a performance measurement and management system aiming at balancing financial and non-financial as well as short and long-term measures. It explicitly integrates strategically relevant environmental, social and ethical goals into the overall performance management system and supports strategic sustainability management of investment.

Investment behaviour during active life

Investment behaviours are seen as how the investors judge, predict, analyze and review the procedures for decision making, which includes investment psychology, information gathering, defining and understanding, research and analysis to achieve success. The whole process is "Investment Behaviour" (Alfredo and Vicente, 2010). Investment behaviours involves following:

i. Market Selection

The key point for selecting investment behaviours, selections of market or strategy regardless is the relation between returns and risks; which is to select investment targets with good credibility, large company size, high dividends, and high returns. However, high returns usually come with high risks; hence, the ultimate target for the investor is to select investments that balance risks and returns (Peng, 2003).

ii. Selecting Strategy

Strategy was first used in the military; originally from Greek, "strategos", meaning commander or commanding skills (Lee et al., 2019). After discovery of game theory, strategy was then applied; the concept has been rapidly developed even after 1960. Strategy decides long-term corporate goals, action plans and resource allocation to reach this goal. Although strategy is a whole picture design for companies to reach the planned strategy, which is also an integrated action plan for marketing, finance and manufacturing (Lee et al., 2019). Investors, individuals as well as corporations use simple passive investment strategies and hence do not believe in market timing or wish to risk capital on capturing far tail or swan-type returns on investments.

Internal locus of control

In personality psychology, locus of control is the degree to which people believe that they have control over the outcome of events in their lives, as opposed to external

forces beyond their control. Understanding of the concept was developed by Julian B. Rotter in 1954, and has since become an aspect of personality studies (Wikipedia, the free encyclopedia, 2019). A person's "locus" (plural "loci", Latin for "place" or "location") is conceptualized as internal (a belief that one can control one's own life) or external (belief that life is controlled by outside factors which the person cannot influence, or that chance or fate controls their lives). Individuals with a strong internal locus of control believe events in their life derive primarily from their own actions, workers need to cultivate this habit rather than involving in blame game: for example, when receiving examination results, people with an internal locus of control tend to praise or blame themselves and their abilities. People with a strong external locus of control tend to praise or blame external factors such as the teacher or the examination (Wikipedia, the free encyclopedia, 2019).

Internal versus external locus of control

People who base their success on their own work and believe they control their life have an internal locus of control. In contrast, people who attribute their success or failure to outside influences have an external locus of control. For example, a person with an internal locus of control and you get a promotion at work or achieve some other type of success.

You will probably attribute that positive result to the work you put in. In other words, your success was a direct result of your hard work and your failure is also the product of your laziness (Study.com, 2019). If on the other hand, you have an external locus of control, you might attribute that promotion or success to external or environmental factors, such as luck, fate, timing, other people or some type of divine intervention. Let us use the same example and say that you were denied a promotion. If your locus of control is internal, you would find a way to blame yourself for the perceived failure. If your locus of control is external, it would be easy, even natural, and to blame outside sources beyond your control (Study.com, 2019). It is important to note that locus of control is a continuum. No one has a 100 percent external or internal locus of control. Instead, most people lie somewhere on the continuum between the two extremes. These are characteristics of people with dominant internal or external locus of control (Gans, 2019).

Features of persons with internal locus of control

- i. Are more likely to take responsibility for their actions
- ii. Tend to be less influenced by the opinions of other people

- iii. Often do better at tasks when they are allowed to work at their own pace
- iv. Usually, have a strong sense of self-efficacy
- v. Tend to work hard to achieve the things they want
- vi. Feel confident in the face of challenges
- vii. Tend to be physically healthier
- viii. Report being happier and more independent
- ix. Often achieve greater success in the workplace.

Features of persons with external locus of control

- i. Blame outside forces for their circumstances
- ii. Often credit luck or chance for any successes
- iii. Do not believe that they can change their situation through their own efforts
- iv. Frequently feel hopeless or powerless in the face of difficult situations
- v. Are more prone to experiencing learned helplessness

The role your locus of control play in your life as a worker and investor

Internal locus of control is often used synonymously with "self-determination" and "personal agency." Research has suggested that men tend to have a higher internal locus of control than women and that locus of control tends to become more internal as people grow older. Experts have founded that, in general, people with an internal locus of control tend to be better off in life which is expected of every worker and investor (Gans, 2019). However, it is also important to remember that internally does not always equal "good" and external "does" not always equal "bad." In some situations, an external locus of control can actually be a good thing, particularly if a person's level of competence in a particular area is not very strong, meaning one may be depending on external factors. For example, a person who is terrible at sports might feel depressed or anxious about their performance if they have a strong internal locus of control. If the person thinks, "I am bad at sports and I do not try hard enough," they might feel stressed out in situations where they need to participate in athletics, such as during a physical education class. If this person takes an external focus during such activities ("The game is too hard!" or "The sun was in my eyes!"), they will probably feel more relaxed and less stressed (Gans, 2019).

Performances evaluation in the business

Performance evaluation is a formal and productive procedure to measure an employee's work and results based on their job responsibilities. It is used to gauge the

amount of value added by an employee in terms of increased business revenue, in comparison to industry standards and overall employee return on investment (ROI), (Bhat, 2019). All organizations that have learned the art of "winning from within" by focusing inward towards their employees rely on a systematic performance evaluation process to regularly measure and evaluate employee performance. Ideally, employees are graded annually on their work anniversaries on the basis of which, they are either promoted or suitable distribution of salary raises. Performance evaluation also plays a direct role in providing periodic feedback to employees, such that they are more self-aware in terms of their own performance metrics in firms (Bhat, 2019).

Performance evaluation process

Below are the three steps for performance evaluation process investors and firms may adopt (Bhat, 2019).

Step 1:

In most organizations, a performance evaluation process states that an employee's performance is tracked every three and six months, provided, the employee has worked with the organization continually for that tenure. The HR department can send across an online survey for the employees to fill out regarding their satisfaction and engagement levels.

Step 2:

The employee's immediate manager will decide his/her performance quality after evaluating the yearly performance, conducting an employee engagement survey and eventually having a face-to-face meeting.

Step 3:

The feedback received from the online employee satisfaction survey can be kept anonymous. This feedback can be analyzed in real-time from a centralized dashboard. On the basis of the analysis, the manager can prepare further questions for the face-to-face performance evaluation meeting.

Performance evaluation methods

There are five most critical performance evaluation methods. Using only one of these performance evaluation methods might only help an organization

merely gain one-sided information, while, using multiple of these methods help in obtaining insights from various perspectives which will be instrumental in forming an unbiased and performance-centric decision (Bhat, 2019). Employees' visionary enough may adopt this method with a view of looking at their public and private.

1. Self-Evaluation

This is an amazing method to get started with employee reviews. Self-evaluation is when an employee is expected to rate themselves using multiple-choice or open-ended questions, by keeping in mind some evaluation criteria. After conducting self-evaluation, the management has an opportunity to fairly assess an employee by considering his/her thoughts about their performance. An organization's management can compare every employee's self-evaluation with the rating his/her manager provides, which makes the performance evaluation process exhaustive and effective. The gap between self-evaluated ratings and the supervisor's ratings can be discussed to maintain a certain level of transparency. Employees may do this both in the private and public affairs.

2. 360-degree employee evaluation

In this performance evaluation method, an employee is rated in terms of the advancements made within the team as well as with external teams. Inputs from supervisors of different departments are considered along with evaluation done by direct supervisors and immediate peers too. Thus, in 360 degree feedback, each employee is rated for the job done according to their job description as well the work done by them in association with other teams.

3. Graphics rating scale

This is one of the most widely used performance evaluation methods by supervisors. Numeric or text values corresponding to values from poor to excellent can be used in this scale and parallel evaluation of multiple team members can be conducted using this graphical scale. Employee skills, expertise, conduct and other qualities in comparison to others in a team can be evaluated. It is important to make each employee understand the value of each entity of the scale in terms of success and failure. This scale should ideally be the same to each employee.

4. Developmental checklists

Every organization has a certain roadmap for each employee for their developments as well as exhibited behaviour. This method of maintaining a checklist for development is one of the most straightforward performance evaluation methods. This checklist has several dichotomous questions, answers of which need to be positive. If not, then the employee requires some developmental training in the areas where he/she needs improvement.

5. Demanding events checklist

There are events in each employee's career with an organization where he/she has to exhibit immense skill and expertise. An intelligent manager always tends to keep demanding events list where employees show good or bad qualities.

Consequences of investment behaviour on life during retirement

What is the meaning? why is it important for life during active years and retirement? The famous psychologist Viktor Frankl knew a lot about looking for meaning in life. In his book *Man's Search for Meaning*, Frankl wrote, "Happiness cannot be pursued, it must ensue (follow) with deliberate steps of plan. One must have a reason to be "happy" and do the needful to attain happiness. Frankl believed that the very pursuit of happiness is what thwarts happiness (this is when that thing that supposed to bring happiness is not done and gotten), but once you have a reason to be happy i.e. happiness comes automatically when the needful is done (Coxwell, 2018). Different persons with different views, however, the following subheading characteristics may not be excluded that:

i. Happiness is about looking inward

It is about satisfying your needs and wants. Happiness without meaningful results shallow, self-absorbed life. When things go well, when your needs and desires are satisfied, you are happy. When things get difficult, watch out. This the reason to be prepared and invest for the rainy days to get happiness to avoid interpersonal and intrapersonal conflicts in life'



Figure 2. A family life of happiness during retirement (Google.com, 2019)



Figure 3. A comfortable life in retirement (Google.com, 2019)

ii. Meaning is different

To some, it is to be focused outwards on others and taking care of others and contributing to your community or society as a whole. When we see our purpose as larger than ourselves, we no longer need to pursue happiness. It comes naturally, even in the face of temporary setbacks and discomforts. The problem is that many people spend more time planning a vacation than they do planning for their retirement life. Chances are there that your career provided a lot for your life, meaning over the last 40 years you have to be prepared through adequate planning. So how do you find a replacement for that fulfillment once you are no longer punching the proverbial time clock? (Coxwell, 2018). See the below figures 2 and 3, the state of families that prepared for a life during retirement.

Failure to invest in active ages bring inter and intra personal conflict during retirement

Failure to invest during active years brings interpersonal and intrapersonal conflicts. An interpersonal conflict is a disagreement in some manner which can be emotional,

physical, spiritual, personal or professional between two or more people. Such disagreements are common in place like families, workplaces and society in general and are not necessarily physical or violent. If the situation involved is important, it behooves on the participants to sit down and calmly discuss the issues involved before the situation becomes more volatile (AlleyDog.com, 2019). Examples of interpersonal conflicts include a married couple quarrelling and fighting over lack and inadequate finances to meet needs or two employees fighting over who gets a promotion. In this case, a failure on the part of the man as the head of the family to save for the rainy days may bring serious conflict when the need to handle his financial responsibilities arises and no funds to handle them. This may be house rent, school fees, medical needs etc. this will definitely bring great negative consequences if there is no understanding shown by his wife and other family member.

Intrapersonal conflict occurs within an individual. "When we describe a conflict using the DIG Conflict Model, the letters of the word, "DIG," helps to remind us to first dig to find the DESIRE, then something that INTERFERES with the desire, and finally, the GUILT", (Rubin, 2017). Intrapersonal conflict occurs within an individual. The experience takes place in the person's mind. Hence, it is a type of conflict that is psychological involving the



Figure 4. Parable of the ten virgins, also known as the parable of the wise and foolish virgins



Figure 5. Sad Family during retirement life (Google.com, 2019)

individual's thoughts, values, principles and emotions. It is extremely dangerous! Interpersonal conflict may come in different scales, from the simpler monotonous ones like deciding whether or not to go organic for lunch to ones that can affect major decisions such as choosing a career path, to marry or not. The case cited of a man not been able to meet his family obligations may lead to intrapersonal conflicts. Furthermore, this type of conflict can be quite difficult to handle if you find it hard to work out your inner struggles. It leads to restlessness and uneasiness and can even cause depression. In such occasions, it would be best to seek a way to let go of the anxiety through communicating with other people (Rubin, 2017). Eventually, when you find yourself out of the situation, you can become more empowered as a person.

Thus, the experience evoked a positive change which will help you in your own personal growth. A man or a woman during retirement without reasonable investment to care for basic needs like shelter, food, house rents, medical bills, school fees etc., could face interpersonal conflict. Both interpersonal and intrapersonal conflicts are interrelated. Interpersonal conflict can trigger intrapersonal conflict in family setting where the man or woman as the head of the family failed to invest and prepared adequately for his/her family members and life during retirement. Not having the way with all to handle the various financial needs during retirement could be deadly and cause interpersonal and intrapersonal conflicts.

The parable of the ten virgins, also known as the parable of the wise and foolish virgins

The parable of the ten virgins, also known as the parable of the wise and foolish virgins or the parable of the ten bridesmaids, is one of the well known parables of Jesus Christ. According to the Gospel of Matthew 25:1-13, the five virgins who were prepared for the bridegroom's arrival are rewarded, while the five who were not prepared are disowned. The parable has a clear eschatological theme: be prepared for the Day of Judgment, the day of judgment may be liken to retirement days. It was one of the most popular parables in the Middle Ages, with enormous influence on Gothic art, sculpture and the architecture of German and French cathedrals. See the picture of figure 4 below (Wikipedia, the free encyclopedia, 2019): figure 4.

This parable of the ten virgins is a reflection of the topic of this piece, entitled "Sustainable Business Investment and Life after Retirement: A Case of the Wise and Foolish". Planning life with sustainable business investment is a reasonable way of preparing for life during retirement. Anyone who refuses to invest in good business may look like the five foolish virgins referred to in this work. Families that failed to invest and prepared for life during retirement may look like figure 5 below (Google.com, 2019).

Result/Findings of the study

This study adopted a review research design therefore; the result of this study is a reflection of the opinions, judgments and views gathered from scholars of different perspective concerning the variables under investigation. This study find out that a lot employees do not inadequately visualize life during retirement from the active ages of years of services and do not invest in some of the sustainable businesses during the active years of services to create room for a happy life during retirement journeys. Some employees do not also believe in their internal locus of control as well as learn to take responsibilities in their failures in life rather choose to blame others, including the government for their suffering during retirement journey. The study further discovered that some employees did not learn to be wise and draw a moral lesson from the cited case in this article entitled: "The Parable of the Ten Virgins, also known as the Parable of the Wise and Foolish Virgins." These views are in agreement with Coxwell (2018), Fuels, (2010), Bradford, (2009), Bruno and Martin (2009), Investopedia.com, (2019), Hyuk and Yunsung, (2009), Wikipedia, the free encyclopedia, (2019), Study.com, (2019), Gans, (2019) and Google.com (2019) that postulated that some employees do not invest in sustainable businesses to create room for a happy life during retirement, some do not also believe in their internal locus of control as well as learn to take responsibilities in their failures, some too did learn to be wise and draw a moral lesson from the cited case in this article entitled: "The Parable of the Ten Virgins, also known as the Parable of the Wise and Foolish Virgins."

Implication of the study

Form the findings of this study, it implies that employees need to inadequately visualizing life and invest in sustainable businesses during the active years of services to create room for a happy life during retirement journeys. It also implies that people in life (employees) should believe in their internal locus of control as well as learn to take responsibilities in their failures rather than blaming the government and others for their suffering during retirement journey. It further implies that employees should learn to be wise and draw a moral lesson from the cited case of "The Parable of the Ten Virgins, also known as the Parable of the "Wise and Foolish Virgins"."There is also great implication that employees should put on strong investment behaviour with absolute control of performance evaluation of the business to enable them as investor and keep track of the business progress. It seriously implies that now is the right time for all those who are in active services to invest in sustainable businesses as workers of any class, and

know that you are the architect of your fortune and misfortune in life. Finally, there it absolutely implies that there is the need for regular training and retraining of employees on sustainable business investment during active years to live a happy retirement life through workshops and conferences.

CONCLUSION

Life is a journey as such; there is absolute need to prepare adequately for it. Failure to plan may bring doom and lead to interpersonal and intrapersonal conflicts. As human, whether one is in private or public section there is need to be prepared adequately through sustainable business investment. There is need to explore the internal and external locus of control where necessary and take your destiny into your hands, especially in country like Nigeria where interest of the less and average workers are treated with levity by the elected. It is also no longer news that payment of salaries in some states of the federation is now optional. Payments of gratuity and pensions are no longer guaranteed, so be prepared for the rainy and unproductive days. The investment behaviour exhibited during the productive ages may determine to a reasonable extent the quality of life during retirement one would enjoy that will prevent interpersonal and intrapersonal conflicts.

RECOMMENDATIONS

1. There is absolute need for employees to visualize and invest in some of the sustainable businesses mentioned in this study during the active years of services to create room for a happy life during retirement journeys.
2. There is need also for people in life (employees) to believe in their internal locus of control as well as learn to take responsibilities in their failures in life rather than blaming others, including the government, moreover, should any suffering during retirement journey.
3. Employees should learn to be wise and draw a moral lesson from the cited case in this article entitled: "The Parable of the Ten Virgins, also known as the Parable of the Wise and Foolish Virgins."
4. There is need for employees to put on strong investment behaviour with absolute control of performance evaluation of the business. This will enable the investor keep track of the progress
5. There is need for regular training and retraining of employees on sustainable business investment for life during retirement through workshops and conferences by the employees, government and concerned authorities

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