
“THE RELATIONSHIPS BETWEEN ORGANISATIONAL DECISION MAKING, COMMITMENT AND PERFORMANCE: EVIDENCE FROM NIGERIA”.

**Udegbe, Scholastica Ebarefimia
Udegbe, Maurice Inedegbor
Ogundipe Kehinde Ahmed
Akintola Omobola Ganiyat
Kareem, Rashdidat**

*Department of Business Administration and Management Technology,
Lagos State University, Ojo, Lagos, Nigeria
scholasticudegbe@yahoo.co.uk*

ABSTRACT

This study explored the moderating role of organizational decision-making and sense of commitment, on business outcomes of multinational corporations (MNCs) in Nigeria. Extant literature suggests that the relationship between specific organizational decision making and business outcomes should vary across different environments. Proponents of the decision-making perspective have posited that decisions must be well co-ordinate, and executed with a sense of commitment for a company to be market-driven or customer-oriented. Specifically, it is anticipated that the relationship between organizational decision-making and business outcomes are likely to be greater when the organization is market-driven or customer-oriented. Therefore, the intensification of research on this has led to the current survey study to examine the relationship among organizational decision making, sense of commitment and performance. The study used both primary and secondary data. Primary data were obtained with the aid of questionnaire, while the secondary data were obtained from literature. 7 copies of the questionnaire were administered in each of the MNCs that served as sample. The respondents were selected based on convenience sampling method. The selected 100 MNCs were stratified into categories of services, manufacturing and others. Out of the total sample of 700, a total of 600 useable questionnaires were returned representing a response rate of 86%. The data were analysed using descriptive statistics and t – test analysis. The research instrument showed high reliability and validity. Two hypotheses were developed and tested. Two major findings resulted from the study. The first is that there is a positive relationship between market-driven or customer-oriented organizational decision-making and business outcomes. The second is that there is a significant relationship between organizational sense of commitment and performance.

Keywords: *Relationship, Organisational, Decision making, Commitment, Performance, Nigeria.*

INTRODUCTION

Contemporary organization operates in the environment characterized by intense growing economics and globalization. The growing economics and globalization has stimulated a need for strategic and tactical organizational decision making which must be executed with a sense of commitment. As a result researchers have shown an enormous interest in the relationship between organizational decision making, commitment and performance with the belief that organization whose decision making are market driven or customer – oriented and are executed with sense of commitment have positive influence on performance (Fink, 1992). Therefore, organizational decision making and commitment could be a competitive advantage for positive organizational performance (Meyer et al., 1989, Tomaz,2005; Morrow 1993).

As Nigeria is a developing country and an “under researched” country (Udegbe et al., 2011), it is important to conduct a study to investigate the relationship between organizational decision making, commitment and performance, and thus focusing on the following hypothesis Ho1- Organizations whose decision-making is not market-oriented or customer-oriented will not exhibit high level of business outcomes (ie customer satisfaction and organizational performance), Ho2- Organizations whose decisions are not executed with any sense of commitment will exhibit high level of business outcomes (ie organizational performance).

This study will not only find out the relationship between organizational decision making, commitment and organizational performance, with evidence from Nigeria, but also add to the previous literature.

This paper begins with a short literature review to define where the paper aims at contributing to the literature. It then moves on to describe the study and the selection of the organizations that were included under data and methodology. The finding from the study are further analyzed in the results section and followed by the implications for theory and practice, as described in the concluding comments.

LITERATURE REVIEW

The relationship between organizational decision making, commitment, and performance has engaged researchers for a long time. Much focus has been put on the relation between job commitment and task performance, which is not the primary focus for this paper. Depending on the definitions of decision-making, commitment, and performance researchers have come to different results (Somers and Birnbaum, 1998). Shapiro (1988) considered to be the “promoter” of decision making perspective as it plays an influential role in the determination of organizational performance, stated that “after years of research, I am convinced that the term “market-oriented” represents a set of processes touching on all aspects of the company. It’s a great deal more than the cliché getting close to the customer”. Hence he proposed that three characteristics make a company market-driven. Firstly, information on all important buying influences permeates every corporate function. Secondly, strategic and tactical decisions are made inter-functionally and inter-divisionally. Thirdly, divisions and functions make well-coordinated decisions and execute them with a sense of commitment.

Shapiro (1988) Conceptualized organizational decision making process as starting from information generation and processing to execution. At the centre of this process is a strong commitment by management to share information interdepartmentally and to practice open decision making between functional and divisional employees. Benkhoff (1997) studied the impact on organizational performance in terms of met sales targets and profit change. She found that employee commitment was positively correlated with financial success of divisions (in her sample bank branches).

In general, organizational commitment is considered a useful measure of organizational effectiveness (Steers, 1975). In particular, “organizational commitment, is a “multidimensional construct” (Morrow, 1993), that has the potential to predict organizational outcomes such as performance, turnover, absenteeism, tenure and organizational goals” (Meyer and Allen, 1997). Angel and Perry (1981), undertook a study to determine the effect that organization commitment had on turnover. The participants included 1,244 bus drivers. Findings revealed a negative relationship between turnover and organizational commitment. In short, employees who intended to leave the job were not committed to the organization. Organizations use different technique in shape of information sharing with employees, tactical decision-making, training, and skill development programs, rewards, and bonuses on the basis of performance and among others to enhance organizational commitment (Steers, 1977; Whitener et al., 1993; Morrow, 1993; Moynihan, 2005; Udegbe, 2011; Somer et al., 1998; Tomazi, 2005; Shapiro, 2000).

DATA AND METHODOLOGY

The research is a survey that used both primary and secondary data. Primary data were obtained with the aid of a standardized instrument (questionnaire) while secondary data were obtained from extant literature and MNCs’ records. The questionnaire was operationalized into 20 variables comprising the decision-making perspectives, section A 12 variables = A1- A12, performance in section B, 8 variables (variable B1-B8), and the demographic profiles of the respondents in section C. The variables were measured through a six-point likert scale ranging from “very high extent”-(6), to “No extent at all”-(1). 7 copies of the questionnaire were administered to each of the 100 MNCs that served as sample. The respondents were selected based on convenience sampling technique. The use of convenience sampling has been found relevant in previous studies (Hall & Lockchin, 2000). The selected 100 MNCs were stratified into the categories of services, manufacturing and others. Out of the total sample of 700, only 600 useable questionnaires were returned, representing a response rate of 86%.

The questionnaire used for the data collection was pre-tested on a group within the research population in order to reinforce its content validity. Based on the pre-test, few adjustments were made to the questionnaire before its final administration. During the pre-test, a series of personal interviews were carried out involving relevant academics and professionals in marketing, and this helped in the modification of the instrument. The responses were analysed using descriptive statistics within the Statistical Package for Social Sciences (SPSS version 19) and t-test analysis.

The use of a six – point Likert scale questionnaire (i.e. from “very high extent” (6), to “no extent at all” (1), in the research followed the research procedure of Strandholm et al., 2004. The use of subjective self-reporting scales in research (as used in the present study), has proven reliable in many situations. Furthermore, the use of subjective measures is particularly common in market orientation studies (Davies, 1997). The Cronbach Alpha

was used to test for reliability (Cronbach 1947). The Cronbach Alpha reliability coefficient for the decision-making market orientation perspective was 0.9729. The value having exceeded the 0.70 standard, suggested adequate reliability.

RESULTS

Key to research variables used in Table 1 - VI

A1.	Knowledge of market and customers in the company’s sector of business activity.
A2.	Information generation regarding the trade, the markets, customers, trade partners, and decision-makers; and distributed to every corporate function or all departments.
A3.	Ability to make strategic and tactical decisions.
A4.	Efficient and open decision-making process among functions and divisions.
A5.	Efficient inter-departmental co-operation.
A6.	Efficient and effective co-ordination of decisions among the different divisions and functions of the organization.
A7.	Rapid information exchange to respond to competitors’ strategies.
A8.	Strong sense of commitment by management to share information.
A9.	Constant analysis of level of commitment to serve customer needs/wants.
A10.	Frequent and systematic measurement of Customer/Client satisfaction (Market driven and customer oriented).
A11.	Frequent and systematic measurement of job satisfaction.
A12.	Measurement of organizational sense of commitment and business outcomes.
B1	Profitability of its business.
B2	Customer/client satisfaction.
B3	Achievement of social responsibility goals.
B4	Achievement of short term goals.
B5	Achievement of long term goals.
B6	Achievement of increase in organizational performance.
B7	Turnover in its business operation.
B8	Achievement of organizational goals.

In order to accomplish the purpose of the research study, the following keys to research variables are used in table I to VI. to enable the researcher collect information relating to decision- making, commitments and performance .

The findings from the research are presented in table 1.

Table 1: Descriptive Statistics of Decision-Making and Commitment Perspective in Nigerian MNCs (N - 589)

VARIABLES	MEAN	S.D	SKEWNESS	KURTOSIS
A1	5.12	0.77	-0.31	-1.02
A2	5.09	0.83	-0.31	-1.15
A3	5.10	0.15	19.63	-0.50
A4	5.04	0.82	-0.17	-1.17
A5	5.08	0.82	-2.24	-1.23
A6	5.07	0.79	-0.19	-1.24
A7	5.10	0.80	-0.33	-1.03
A8	5.03	0.82	-0.35	-0.51
A9	5.40	0.77	-0.62	-0.10
A10	5.20	0.82	-0.64	-0.16
A11	5.07	2.16	19.46	-0.41
A12	5.03	0.82	-0.35	-0.51

Source: Field Survey, 2010

Table 1 shows the descriptive statistics of the decision-making perspective by the surveyed multinational corporations

Descriptive Statistics performance measure

VARIABLES	MEAN	S.D	SKEWNESS	KURTOSIS
B1	5.01	0.82	0.27	-0.82
B2	5.08	0.83	-0.31	-1.10
B3	5.02	0.82	-0.19	-1.12
B4	5.15	2.16	19.14	-1.01
B5	5.06	0.79	-0.27	-0.96
B6	5.02	0.84	-0.21	-1.05
B7	5.00	0.85	-0.39	-0.22
B8	5.34	0.75	-0.68	-0.85

Source: Field Survey, 2010

This table shows the full result of the descriptive statistics of the performance measure of the effect of tactical decision making and commitment by the surveyed Nigerian MNCS.

From the mean values in table 1, it can be seen that all the variables (A1 – A12) witnessed encouraging degrees of high level of decision-making process. The organizational tendency to become market-oriented or customer-oriented with a strong sense of commitment by management to share information (A9, mean 5.40) having the highest value, thus received very high emphasis. There is a general consensus in extant literature that an organization that explores the decision-making that is market driven or customer driven, will to a reasonable extent, enjoy a strong commitment by management to share information interdepartmentally (Benkhoff, 1997; Shapiro, 1988) and to also practice open decision-making between functional and divisional employees (Shapiro 1988). Likewise, that the organization whose decisions are executed with a sense of commitment will exhibit high level of business outcomes/performance (Shapiro, 1988; Blackson & Stokes, 2002; Tomaz, 2005 among others).

Question A10 in the research instrument recorded second maximum mean of 5.20, that is, “frequent and systematic measurement of customer/client satisfaction thereby being market-driven or customer-oriented.” This also revealed that being market-oriented or customer-oriented in decision making will boost customer satisfaction and business performances.

Variable A8 and A12 (i.e. Strong sense of commitment by management to share information, and measurement of organizational sense of commitment and business outcomes), in the research questionnaire recorded the lowest mean 5.03. Even though this is recorded as the lowest, however, 5.03 still shows that the MNCS surveyed are interested in having a strong and tactical decision making process that will lead to strong commitment by management.

From table II, B1 – B8 shows the descriptive statistics related to performance measure. The mean values seems to suggest that tactical decision making and commitment influence organizational performance (i.e. profitability of its business, customer / client satisfaction, achievement of social responsibility goals, achievement of short term goals, achievement of long term goals, achievement of increase in organizational performance, turnover in its business operations, and achievement of organizational goals. From table II, the most achieved performance measure is B8 (i.e. achievement of organizational goals) with mean value of 5.34. The mean value suggest that to a reasonable extent tactical decision – making, and commitment by management will aid the achievement of organizational goals (i.e. profitability of its business, customer/client satisfaction, achievement of increased organizational performance among others). Question B1 (“Profitability of its business”) in the research questionnaire recorded the second least mean of 5.01. This also means that the company does not only focus its decision-making on profitability.

These findings would, therefore, place decision-making perspective in the sampled Nigerian multinational corporations at the level suggested by Shapiro 1988. He posits that an organizational decision-making process starts from information generation and proceeds to execution. At the centre of this process is a strong commitment by management to share information interdepartmentally and to practice open decision-making between functional and divisional employees.

This will lead to organizational outcome of increased performance.

Table III: KMO and Barlett's test result

Kaiser meger olkin measure of sampling adequacy	0.7436
Barlett's test of sphericity	16,342.404
approximate X2 Df	1126
Significance	.000

Source: Field survey, 2010..

Table III Shows the KMO and Barlett's test result (factor analysis) for tactical decision making process. The values suggest that this measure of tactical decision making process is suitable for factor analysis (Stewart, 1981).

TEST OF RESEARCH HYPOTHESES

The hypotheses proposed in this study integrate theories and constructs related to organization decision making, commitment, and performance in Nigerian companies.

Research hypothesis 1

Ho: Organizations whose decision making is market driven or customer oriented will not exhibit high level of business outcomes (customer satisfaction and organizational performance).

H₁: Organizations whose decision making perspective is market-driven or customer-oriented will exhibit high level of business outcomes (customer satisfaction and organizational performance).

With the generation from the mean value in table 1 which shows the descriptive statistics of decisions making perspectives of Nigerian MNCs, it can be seen that all the variables (A1 — A12) from the mean column in table 1, experienced more than average emphasis as all the variables experienced mean values of 5.00 and above. Based on the above findings, it can be concluded that MNCs in Nigeria explore a decision-making perspective that is market-driven or customer-oriented. Thus MNCs in Nigeria enjoy customer satisfaction and high level of organizational performance.

Also from the t-test analysis (calculation not recorded here), at 5% level of significance, the computed t-score value of 6.116 exceeded the t-table value of 1.96. Therefore the null hypothesis (Ho) is rejected and the alternative hypothesis (H₁) is accepted. Hence, we can conclude that Nigerian MNCs explore high level of being market-driven or customer-oriented in their decision-making process, thus leading to customer satisfaction and high organizational performance.

Research hypothesis 2

Ho: Organizations whose decisions are executed with no sense of commitment will not exhibit high level of business outcome (i.e. job satisfaction, customer satisfaction, and business performance).

H₁: Organizations whose decisions are executed with a sense of commitment will exhibit high level of business outcomes (job satisfaction, customer satisfaction and business performance).

From the mean column in table 1 and considering variables A8, A9 and A12 (variables related to sense of commitment), the MNCs executed decisions with a sense of commitment to the organization — all with mean values exceeding 5.0 i.e. above average. This indicates that the Nigerian MNCs executed decisions with a high sense of commitment to their organizations. This sense of commitment leads to high level of business outcomes (i.e. job satisfaction, customer satisfaction and business performance). Hence, the alternative hypothesis (H₁) was accepted.

However, to further verify the result above, t-test analysis at 5% level of significance was calculated for hypothesis 2 (analysis not recorded here). Results from the t-test analysis shows that the t-score value (8.77) exceeded the t-table value of 1.96. The null hypothesis is therefore rejected and the alternative hypothesis which states that organizations whose decisions are executed with a sense of commitment will exhibit high level of business outcomes (i.e. job satisfaction, customer satisfaction and business performance) is accepted.

Table 4 shows the demographic statistics of the respondents with respect to employment/positional distribution of the respondents, category of industry of respondents' company, type of business measured by the number of employees in respondent's organization, educational qualification, working experience, age and gender.

Table 4**Variable 1****Employment/Positional distribution of the respondents**

Positions held	No. of respondents	% of respondents
Manager	146	24.4
Officer	347	57.8
Others	107	17.8
Total	600	100

Variable 2**Company categorization**

Category of the company	No. of respondents	% of respondents
Services	197	32.83
Manufacturing	332	55.33
Others	71	11.84
Total	600	100

Variable 3**Number employed by company**

Number of staff employed by respondent's company	No. of respondents	% of respondents
10 – 99	153	25.50
100 – 499	227	37.83
500 and above	220	36.67
Total	600	100

Variable 4**Educational qualification of respondents**

Qualifications	No. of respondents	% of respondents
B.Sc.	258	43.0
HND	243	40.5
OND	78	13.0
Others below	21	3.5
Total	600	100

Variable 5**Working Experience**

Working experience	No. of respondents	% of respondents
01 – 5 years	203	33.8
06 – 10 years	294	49.0
11 – 15 years	94	15.7
16 and above	9	1.5
Total	600	100

Variable 6**Respondent's Age**

Age category	No. of respondents	% of respondents
20 – 30 years	68	11.3
31 – 40 years	278	46.3
41 – 50 years	251	41.6
51 and above	3	0.5
Total	600	100

Variable 7
Gender

Sex	No. of respondents	% of respondents
Male	301	50.2
Female	299	49.8
Total	600	100

Table 4 shows that majority of the respondents were officers (57.8%). 55.3% of the respondents belonged to the manufacturing industry, 36.6% of the surveyed companies employed 500 and above staff while 37.8% employed between 100 - 499 staff. Also, respondents' educational qualifications showed that 43% had B.Sc and 40.5% had H.N.D. 49% of the respondents indicated having work experience of 6 - 10 years, and only 17.2% had work experience above 10 years. As regards respondents' age, 46.3% were within the age range of 31 - 40 years and 41.8% were within the age range of 41 - 50 years. Respondents' sex data shows 50.2% male and 49.8% female. Generally the demographic profiles of the respondents seem to suggest that the research sample represent a rich data set with regard to educational qualification, working experience, age, type of industry and category of industry.

CONCLUDING COMMENTS

Our study focused on the relationship between organizational decision making, commitment, and performance with evidence from Nigeria multinational corporations. We found that multinational corporations in Nigeria are highly tactical in decision making and focused on being market driven or customer oriented in their decision making and these demonstrated commitment and positive organizational performance. From a practical point of view, it is recommended that managers in private and public sectors strengthen organizational commitment through tactical decision making by management, in order to enhance positive performance. Organization which exhibit high level of tactical decision making are likely to enjoy commitment from employees, as well as better performance (Marrow, 1993; Becker, 1992; Tomaz, 2005; among others).

The data were analysed using descriptive statistics and t-test analysis. Using the descriptive statistics and the t-test analysis, all two hypotheses were supported.

First, these findings suggest that MNCs in Nigeria explore a tactical decision making that is market driven or enjoy customer oriented and as such enjoy customer satisfaction and high level of organizational performance.

Second, the finding suggest that Nigeria MNCs executed decisions with a high sense of commitment to their organization and that this sense of commitment leads to high level of business outcomes (i.e. job satisfaction, customer satisfaction and organization and performance).

In relation to our study, our finding support previous research (Shapiro, 1988; Benkhoff, 1997; Marrow, 1993; Becker, 1992; Tomaz, 2005; among others).

The mean of the variables appears to be consistent with previous studies.

The limitation of this study includes the use of very specific sample of employees (i.e. employees of MNCs in Nigeria). It might be a case that the feeling of this study may not be generalizable to employees or management in other different industries.

This study will contribute to literature related to decision making, commitment and organizational performance. First it will fill the gap regarding generalizability of decision making perspective, commitment and it's outcome in Nigerian MNCs. Second, it presents the picture regarding the decision making perspective in Nigerian MNCs, and how it increases organizational commitment and performance. However, for managerial practice, the hope is that the result of this study may both give suggestions for how to manage an organization that encourage employee to be committed through tactical decision making, and lets them become part in creating the organizational future that improve organizational performance. Further research should be conducted to develop more extensive research on a larger sample and also conducted to develop an instrument that represent a more appropriate measure of market oriented decision making process.

REFERENCES

1. Angel, H. and Perry, J.(1981). An empirical assessment of organizational commitment and organizational effectiveness: *Administrative Science Quarterly*, 26.1-14.
2. Becker, T.E. (1992). Foci and bases of commitment: Are they distinctions worth making?; *Academy of Management Journal*. 35:232-244.
3. Benkhoff, B. (1997). Ignoring commitment is costly: new approaches establish the missing link between commitment and performance. *Human Relations*, 50(6):701-726.
4. Blackson, C., & Stokes, D. (2002). Marketing practices in the UK small business sector. *Marketing Intelligence and Planning*, 20 (1), 49 – 61.
5. Cronbach, I. T. (1947). Test reliability: Its meaning and determination. *Psychometrical*, 12 (1), 1 – 16.
6. Davies, J. F. (1997). Maintaining customer relationships through effective database marketing; A perspective for small retailers. *Journal of Marketing Theory and Practice*, 5 (2). 31 – 42.
7. Dessler, G.(1993). *Winning commitment*. New York; Mc Graw-Hill. Inc.
8. Fink, S.L. (1992). *High commitment workplaces*, New York: Quorum Books.
9. Hall, J., & Lockchin, I. (2000). Using means and chains for analysis occasion – Not Buyers. *Australasian Marketing Journal*, 8 (1), 45 – 54.
10. Meyer, J. and Allen, N.(1997). *Commitment in the workplace*, thousand Oaks, CA. SAGE publications.
11. Meyer, J.P., Paunonen, S.V., Gellatly, I.R., Goffin, R.D. and Jackson, D.N. (1989). “Organizational commitment and job performance: it’s the nature of the commitment that counts. *Journal of Applied Psychology*, 74:152-156.
12. Morrow, P.(1993). The theory and measurement of work commitment, *Greenwich*, CT:JAL.
13. Moyanihan, D.P.(2005). Goal-based learning and the future of performance Management, *Public Administration Reviews*. 65.2, 208-16.
14. Shapiro, B. P. (1988). What the hell is market orientation? *Harvard Business Review*, 66 (6), 119 – 125.
15. Somers, M.J. and Birnbaum, D. (1998). “Work related commitment and job performance: it’s also the nature of performance that counts: *Journal of Organizational Behavior*, 19(6):621-634.
16. Steers, R. (1977). Antecedents and outcomes of organization commitment. *Administrative Science Quarterly*. 22.46-56.
17. Steers, R.(1975). Problems in the measurement of organization effectiveness. *Administrative Science Quarterly*. 20.546-558.
18. Strandholm, K., Kumar, K., & Subramanian, R. (2004). Examining the interrelationships among perceived environmental change, strategic response, managerial characteristics and organizational performance. *Journal of Business Research*, 57, 58 – 68.
19. Tomaz, K. (2005). Development of market orientation in a service context: An alternative model proposal. *Faculty of Economics, University of Ljubijana*.
20. Udegbe, S.E., Udegbe, M.I., Olumoke, T.A., Alaka, N.S., Idris, A.A. and Kareem, R. (2011). “Consumer Attitudes toward branding and business performance on Nigerian companies”. *International Journal of multi-disciplinary research*, 12(1 & 2).
21. Whitener, E. and Walz, P.(1993). Exchange theory determinants of effective and continuance commitment and turnover. *Journal of vocational Behavior*. 42, 265-281.

BIOGRAPHY OF THE AUTHORS

1. **UDEGBE Scholastica Ebarefimia** – lecturer with Lagos state University, Faculty of Management Sciences, Department of Business Administration, marketing Unit.
Ph.D Business Administration (Marketing), from Lagos State University. Nigeria.
Ph.D Geography and Regional Planning (Agricultural Geography) from Ambrose Alli University, Nigeria.
M.Sc. Business Administration (Marketing) and B.Sc Business Administration - both from University of Lagos. Nigeria.
Fellow of National Institute of Marketing of Nigeria.
A member of Institute of Strategic Management of Nigeria.
Email: scholasticudegbe@yahoo.co.uk
2. **UDEGBE Maurice Inedegbor** – B.Sc. (Accounting) – from Ambrose Alli University, Nigeria.
M.Sc Business Administration- (International Business) – Lagos State University, Nigeria. And Presently a principal consultant with Myke Pee Associate, Lagos, Nigeria. A member of Institute of Strategic Management of Nigeria.
Email: coolbluegenius@yahoo.co.uk.
3. **OGUNDIPE Kehinde Ahmed**- B.Sc (Economics) and M.B.A from Obafemi Awolowo University, Ile Ife.
M.Sc. (Marketing) - University of Lagos, Nigeria, an associate of the institute of Chattered Secretaries and Administrators of U.K.
Fellow of Chattered institutes of Entrepreneurship of Nigeria
Ph.D Marketing (in view) at LeadCity University, Ibadan Nigeria.
4. **KAREEM Rashidat Yeside** – B.Sc. (Marketing) – Lagos State University and
M.Sc. (marketing in view) with the University of Lagos. Presently, a graduate assistant in the Department of Marketing. Lagos State University, Nigeria.
Email: sannirashidat@yahoo.com
5. **AKINTOLA, Omobola, Ganiyat** - B.Sc. (Marketing) - Lagos State University
M.Sc. (Marketing) - University of Lagos. Presently, Assistant lecturer with Lagos State University. Marketing Unit.