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**International Comparison of Psycho-dispositional Factors and Proneness to Divorce Predictability on Creativity among Fintech Organizations Married Employees: The Case of Cotonou, (Benin Republic) and Lagos (Nigeria)**

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**Abstract**

*Following the acceptance that survival within the FINTECH organisation depended largely on creativity of the employees, and that this also could be influenced by dispositional and contextual factors, the study examined these factors across two West African Countries, Nigeria and Republic of Benin. The study was guided by psycho-cultural, componential and systemic theories of creativity, Using participants from Lagos and Cotonou of 236 male employees and 171 female employees of Fintech across the countries. All predictor variables (commitment to marriage, familism, marital satisfaction, & religiosity) significantly related to creativity among married employees in both Lagos and Cotonou. It was found that commitment to marriage, familism, marital satisfaction, and religiosity along with divorce proneness (the mediator) jointly predicted creativity among married employees of FINTECH in both Lagos and Cotonou. More importantly, the introduction of divorce proneness as a mediator significantly reduced the extents of relationships between commitment to marriage, familism, marital satisfaction, and religiosity; and creativity. Generally, findings of this study provide a framework for understanding how familial factors contribute to variation in levels of creativity for effectiveness in organization and demonstrates the importance of divorce proneness toward linking familial variables and workplace outcomes.*

**Keywords:** *Creativity, marital satisfaction and commitment, familism, proneness to divorce, religiosity.*

**Introduction**

Creativity as a personal disposition has been identified as a very important factor in enhancing individual and organisational overall performance especially in the FINTECH (Financial Technology) organisation. (Attah, 2019, Balogun, Attah & Famakinde, 2021). This, was alledged to be attributable to how new technology or innovation is replacing traditional ways of conducting financial transactions and characterized by high levels of competition. FINTECH have also helped in digitizing processes that were previously handled with paper money and human interaction.

Employee's ability to initiate and produce idea or work that is both original and timely in workplace is important for employees. Among other definitions of employee creativity, Plucker, Beghetto and Dow (2004) defined creativity to be an interaction among aptitude, process and environment by which a person or a group of persons produces a noticeable product or service that is both novel and useful to the organization, i.e. Dispositional and Contextual factors.. Being creative could be challenging if an employee is married; considering some family-related issues that could be conflicting with work activities and hinder creativity in him or her; especially if there is marital instability. In other words, marital dynamics could be central to married employees' readiness to engage in work activities, which are vibrant to the creative process in workplace.

Several factors have been reported to have influence on employee creativity across the globe. For instance, Moghimi and Subramanian (2013) reported influence of organizational climate on employee creativity and innovation. In their own study, Shalley, Zhou and Oldham (2004) reviewed empirical studies on personal and contextual variables that have affected employee creativity; and they emphasized on the need for further research on the potential benefits of employee creativity and identify its various antecedents. It was then suggested that it would be desirous to look into other possible variables that could influence creativity in organization. After reviewing various studies extensively, it was found that an imprecise relationship between familial psychological issues and demographic factors on married employee creativity is not clear, especially when this relationship is mediated by Divorce in West African counties.

Proneness to divorce is defined as the propensity for married people to consider divorcing or separating from their spouses in the near future. According to Gottman (1994), marital disintegration and actual separation are precursors of divorce proneness, which is a significant step in the divorce process. Additionally, it has been shown that sentiments favorable to divorce increase the likelihood of divorce (Whitton, Stanley, Markman & Johnson, 2013). It is crucial to investigate the strength of associations between psychological characteristics connected to family and creativity, as well as how divorce propensity explains these associations.

Employees who are married and have strong social networks may exhibit high levels of creativity. In other words, married workers who are deeply dedicated to their marriages can find that their creativity soars. For instance, Graves, Ohlott, and Ruderman (2007) found a link between marital role dedication and improved work-related results. This clarifies the

significance of marriage commitment as a determinant of the stability of family and work life. Amato and DeBoer (2001) defined commitment to marriage as a propensity to stick with one's spouse despite difficulties in the marriage. In other words, the willingness of a spouse to swear against divorce despite any difficulties they may encounter is referred to as commitment to marriage.

Asides commitment to marriage, another likely predicting psychological factor to creativity is familism. There has not been any concrete research connecting familism to employee creativity. Thus, the current study attempts to fill a research gap in that field. The requirements of the family as a whole are prioritized over the needs of any individual family member in a familial social structure. It is more about the cooperative, trusting, and loyal attitudes that family members present. In this situation, married workers with high levels of familism would always put the family first and avoid discord that could cause family separation, which might boost their levels of creativity. For the children's sake, staying together can be seen as having a high familism level.

Another relevant factor that may have relationship with employee creativity is marital satisfaction. According to a recent study by Tang et al. (2017), the positive association between employees' marital satisfaction and workplace creativity is moderated by the flow of psychological resources from their families to their jobs. This explains how a potential mediating element in the association between marital pleasure and creativity among married employees is a propensity for divorce. It has been suggested that a spouse's level of marital satisfaction is a reflection of how they feel about the advantages and disadvantages of marriage. This implies that spouses who see more benefits in a marriage will have happier marriages than spouses who see more costs; this may be related to their level of inventiveness.

The importance of employees' level of religiosity in their job outcomes cannot be overemphasized. Vitell and Singhapakdi (2008) defined religiosity as the extent in which an individual is regarded as a religious person apart from one's distinct religious beliefs and the way those beliefs are manifested is classified as religiosity. Religiosity may be defined as the extent at which married couples worship their God; which may include attendance in churches or mosques as the case may be and prayer toward their God. Individual's religious orientation may have a positive influence on his or her personal attitudes and behaviour. On marital life for example, Call and Heaton (1997) suggested that regular church attendance of both husbands

and wives helps in reducing divorce rate. In his study, Liu (2010) found that intrinsic religious orientation has a significant positive correlation with emotional intelligent, while, extrinsic religious orientation has a negative correlation with emotional intelligence. In work setting, Ramlee, Osman, Salahudin, Yeng, Ling and Safizal (2016) reported significant influence of religiosity and job attitudes on organizational behaviour. Thus, examining the link between religiosity and creativity and a possible mediation of proneness to divorce among married employees in this study.

Cultural diversity may have some influences on levels of employee creativity. For instance, employees who belong to different cultures may have different ways of thinking and explaining an issue at hand from distinctive perspectives. Amadeo (2013) explained that cultural diversity occurs when differences in race, ethnicity, languages, nationality, religion and sexual orientation are represented within a community. Considering this definition, two nationalities are expected to project different views on a particular issue due to diversity in cultures and perhaps languages. In view of this, Republic of Benin and Nigeria may be closer to each other in location; but differ in languages and orientation towards issues, hence the desire of the present study to compare the two cultures on the predictor variables.

### **Statement of the problem**

Any organization can experience amazing growth and development by using creativity as a transformational tool (Woodman, Sawyer & Griffin, 1993; Amabile, 1996). Companies do not innovate; instead, their staff does. Employees, for instance, constantly seek out and adopt innovations that enhance and empower customers. This results in constant evolution of their ideas, methods, and technology. This is done to help them make wise decisions that will help them stay one step ahead of the competition and achieve long-term success. Nevertheless, a lot of factors—especially for married employees—play a role in inspiring employees to be innovative.

A cursory look at literature in the field of creativity has revealed several factors as correlates of employee creativity. Various empirical research have been carried out to examine the variables that influence employees' creativity (e.g. Amabile et al., 1996; Woodman, Sawyer & Griffin., 1993; Oldham & Cummings, 1996; Zhou & Shalley, 2003). However, among the limited research on creativity that were undertaken in Nigeria, Olowodunoye (2014) found that the kind of organization and organizational culture had a substantial impact on employee creativity. Nzewi and Nwadu (2015) evaluated creativity and entrepreneurial development

in particular organizations as part of their own study and found a correlation between the two variables. Odetunde and Ufodiama (2017) came to the conclusion that effective organizational culture and transformational leadership were crucial in encouraging employee innovation and creativity in Nigeria's oil and gas service sector. However, there hasn't been much research done on how individual circumstances, particularly those specific to West Africa, affect creativity. Nigerian research on employee creativity at the workplace is still lacking. This claim is consistent with Okediji, Fagbougbe, and Akintayo's (2017) allegation that there is a significant void in the field of creativity research in Nigeria and that some earlier researchers' methodological approaches have been inconsistent. Similar to this, there aren't many research on employee creativity in the Republic of Benin. Through a unique methodological approach and the use of married employees as a population, the current study seeks to advance the existing creativity research in these two contexts.

Additionally, the individual creativity and innovation propensity can and should translate to the organizational level of creativity that would make the organization effective and efficient in today's competitive world, just as the individual achievement motivation levels within a society come together to determine the society's level of development (McClelland, 1961). In other words, the sum of individual creativity levels should accurately reflect the level of originality inside the organization, which is the foundation for the success of the organization.

### **Commitment to marriage, Divorce Proneness and Creativity**

The majority of study on creativity portrays it as having net positive effects, including new product development for the firm and worker satisfaction and happiness. However, Spencer and David (2016) assert that a wealth of anecdotal and historical evidence shows that creative activity can have negative impacts on relationships. Spencer and David (2016) used 685 daily matched responses from 108 worker-spouse pairings to test a model of creative behaviors during the day at work and the amount of time employees spend with their spouses at home in the evening, drawing on the work-family conflict and resource allocation theory as conceptual frameworks. The results of their study show that variance-focused creative behaviors like problem-solving, knowledge searching, and idea generation are connected with less time spent with a partner at home. On the other hand, creative behaviors that are selection focused and concept validation focused suggest more marital time. Additionally, experiential openness regulates these interactions. The findings raise issues regarding the potential relationship implications of creative behaviors at work on daily living at home.

Nora, Greg, and Michael (2002) looked at the relationship between creative performance and the amount of support employees received for their creativity from both work-related (supervisors/coworkers) and non-work-related (family/friends) sources. The likelihood of creative personality factors influencing the support-creativity links and employees' emotional states mediating these interactions were also examined by Nora et al. (2002). The results of their investigation demonstrated that creative performance was strongly and variably influenced by both job and non-work assistance. Non-work support received the best reactions from workers who have less creative personalities, and relationships were tempered by a good mood. It is possible to infer from these studies that employees' creativity is significantly influenced by their level of marital devotion and that individuals who have higher levels of marital devotion are also less likely to file for divorce.

Perry-Smith and Shalley (2003) investigated the relationship between the setting of social relationships and individual creativity in their study. Beyond a one-dimensional view of social ties, Perry-Smith et al. (2003) emphasized the significance of both static and dynamic social network notions. Stronger ties are generally, but not always, beneficial for creativity, according to Perry-Smith and Shalley (2003). They also proposed three moderators and described network positions that facilitate and constrain creative work, supporting the direction of the current study that claimed that employees with strong marital commitment would demonstrate higher levels of creativity than employees with low levels of marital commitment. Perry-Smith and Shalley (2003) presented a spiraling model that encapsulated the cyclical relationship between creativity and network position and explained an individual's creative life cycle in terms of network position.

Ilies, Wagner, Johnson, DeRue, Scott, and Daniel (2007) used a total of 106 employees who were taking part in an experience-sampling study and asked them to complete daily surveys at work and at home. Additionally, for a period of two weeks, their spouses were contacted daily by telephone. Even after controlling for the number of hours worked, intra-individual analyses showed that employees' perceptions of workload predicted work-to-family conflict over time. Workload also affected how people felt at work, which in turn affected how people felt at home. As a result, family factors like marital commitment may have an impact on employees' professional outcomes, and their creative tendencies are no exception. Finally, arguably the most intriguing conclusion in the study by Ilies et al. (2007) was that employees' perceptions of work-to-family conflict and their positive affect at home were predictors of the employees' behaviors in the family domain (reported by spouses). This finding from their study implies that behavior at home is influenced by work-related outcomes. However, this study is

looking at how family-related results affect employees' inventiveness at work, the other way around. This will assist in revealing the degree of changes that will appear in workers' job behavior supplied.

The impact of an employee's marriage experience on their job-related creativity was examined in a study by Xu (2018), which focuses on how an employee's experience at home influences their creativity at work. Based on data gathered from 548 Chinese couples, Xu (2018) found that when workers are really content with their marriage, they are more likely to build up more psychological resources, which can energise them to concentrate on creative projects that need more effort and energy. Xu (2018) also found that spouses have a significant impact on how creative an individual is. He continued by saying that when both their spouses and they personally like their marriages, employees will operate at their most creative capacity. One can reasonably hypothesize that employees who are very happy in their relationships will significantly score higher on creativity than those who are not as happy. In their conclusion, Xu (2018) noted that even if a person has a high level of marital satisfaction, if their spouse is unhappy in the marriage, they might not have enough psychological resources to engage in creative activities at work, possibly because they must expend energy to deal with their unhappy spouse at home.

Yipeng, Xu, and Yongli (2017) examined the impact of a happy marriage on workplace creativity in an effort to increase our understanding of the socio-relational causes of employee innovation. They developed and tested the hypothesis that a happy marriage increases a spillover of psychological resources from home to work that stimulates employees' workplace creativity. They based this on the family-work enrichment theory. Yipeng et al. (2017) find an indirect positive association between employees' marital satisfaction and workplace creativity through a spillover of psychological resources from family to work using survey data gathered from 548 spouse-employee-supervisor triads. Additionally, Yipeng et al. (2017) found that the degree of this spillover depends on how happy both the employees' and their spouses' marriages are at home. The results further demonstrated that the indirect effect of marital satisfaction on workplace creativity through the spillover of psychological resources is significant for employees with a low creative personality, but not for those with a high creative personality.

Prior studies (such as Clark 1996) nearly exclusively described job happiness in terms of working conditions, leaving the importance of the family setting largely unexplored. Regarding the relationships between related behavior, including creativity, and family status, there is only scant and inconsistent evidence. Older studies (Bersoff & Crosby 1984) revealed that married workers were more dedicated to their jobs than single ones, but more recent studies

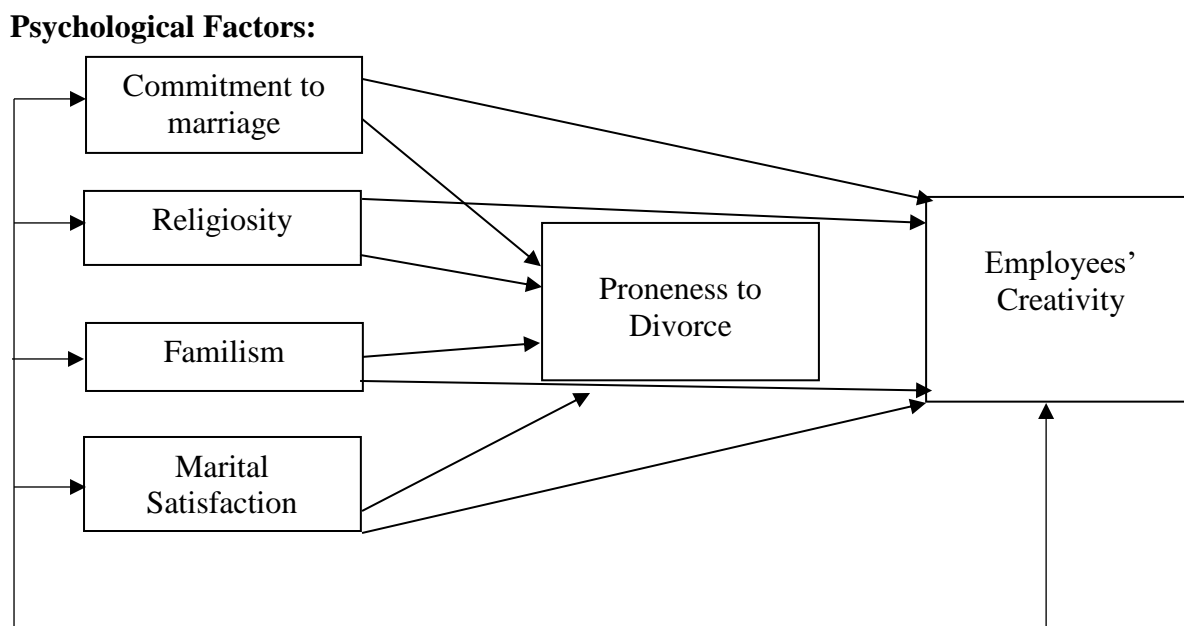


revealed the contrary (Gazioglu & Tansel 2006). Furthermore, Clark (1997) demonstrates that for women but not for men, marital status is positively related to job satisfaction. The direction of the effect varies depending on the gender and industry of employment and only has a short-term impact on job satisfaction. On another note, the study by Georgellis, Lange, & Tabvuma (2012) looks at the impact of a transition into marriage on job satisfaction rather than comparing married individuals to single: they show that marriage has only a short-term effect on job satisfaction and the direction of this effect is specific to gender and sector of employment

Graves, Ohlott and Ruderman, (2007) tested the premise that family role commitment (i.e., marital role commitment, parental role commitment) has simultaneous negative and positive effects on managers' life satisfaction, career satisfaction, and performance through family-to-work interference and enhancement. Graves et al., (2007) also explored whether psychological strain mediates the effects of interference and enhancement on outcomes, thus indicating that proness to divorce would alter the strength of relationship between marital satisfaction and commitment on employee's level of creativity in this present study. Grave et al., (2007), expected family role commitment to reduce the favourability of outcomes by increasing interference. To the contrary, they discovered that neither marital nor parental role commitment was associated with increased interference. Gravels et al., (2007), hypothesize that family role commitment will improve outcomes by increasing enhancement. As expected, marital role commitment was associated with increased enhancement, which, in turn, seemed to reduce strain and strengthen outcomes.

Additionally, they noticed that parental role dedication was linked to improved performance. Parental role commitment, however, exhibited more significant direct positive benefits on outcomes than its indirect effects through enhancement. Overall, being married or a parent provided more benefits than drawbacks for people who held jobs. The ramifications of divorce in the workplace are startling, according to Nick (2017). According to Nick (2017), workers who are experiencing marital strife frequently arrive late or miss work, perform poorly, and produce less than their coworkers. And even though they might be at work, they frequently lack the creativity, emotion, and mental faculties. Further, Nick (2017) stated that the impacts of marital conflict lead to higher levels of stress and anxiety, which can result in ill health and higher healthcare expenditures for the employee and the business.

**Conceptual Framework Depicting Relationships Between Independent, Dependent And Mediating Variables In The Study**



**Method**

The study method had been reported elsewhere (Attah, 2019). Some of the results have been reported separately elsewhere (Attah & Balogun, 2018; Attah, Obosi & Balogun, 2022; Balogun, Attah & Famakinde, 2021). Interested readers may access the referenced work for detailed explanation of the method adopted. The present study combined the results from the two countries together for comparative analysis.

**Results**

**Table 1a: Relationship between the Creativity and Divorce proneness, Marital commitment, Marital satisfaction Religiosity and familism for Married Employees in Lagos and Cotonou**

S/N	Variable	1	2	3	4	5	6
1	Creativity	-					
2	Divorce Proneness	-.423**	-				
3	Marital Commitment	.446**	-.481**	-			
4	Marital Satisfaction	.310**	.085	.029	-		
5	Religiosity	-.426**	.009	-.046	.790**	-	
6	Familism	-.337**	.059	-.013	.743**	.921**	-

NB: \* (<.05); \*\* (<.01)

Table 1 shows that there a significant positive correlation between Marital commitment, marital satisfaction and creativity on the one hand but negative correlation between proneness to divorce, religiosity and familism on creativity, on the other hand. This means that employee creativity increases with increase in marital commitment and marital satisfaction. However, employee creativity decreases with increase in divorce proneness, religiosity and familism.

Furthermore, a significant inverse relationship was found between marital commitment and proneness to divorce ( $r=-.481, p<.01$ ), inferring that marital commitment increases when proneness to divorce decreases and vice versa. Marital satisfaction is seen to also increase with increase in religiosity ( $r=.790, p<.01$ ) and familism ( $r=.743, p<.01$ ). Also, religiosity is significantly positively correlated with familism ( $r=-.921, p<.01$ ). The stated hypothesis is therefore confirmed.

Comparative analysis of both Cotonou and Lagos data was presented in tables 1b and 1c respectively

**Table 1b: Relationship between the Creativity and Divorce proneness, Marital commitment, Marital satisfaction Religiosity and familism for Married Employees in Lagos**

S/N	Variable	1	2	3	4	5	6
1	Creativity	-					
2	Divorce Proneness	-.226**	-				
3	Marital Commitment	.468**	-.433**	-			
4	Marital Satisfaction	.224**	-.533**	.511**	-		
5	Religiosity	.328**	-.318**	.401**	.472**	-	
6	Familism	.452**	-.228**	.425**	.338**	.469**	-

NB: \* (<.05); \*\* (<.01)

Result from Table 1b reveals that there exist a positive relationship between marital commitment marital satisfaction religiosity, familism on creativity on the one hand but a negative between proneness to divorce and creativity on the other hand. This means that as marital commitment, marital satisfaction, religiosity and familism increase, creativity also increases among employees of Fintech in Nigeria. However, employee creativity decreases with increase in proneness to divorce, thus lending credence to the stated hypothesis.

**Table 1c: Relationship between the Creativity and Divorce proneness, Marital commitment, Marital satisfaction Religiosity and familism for Married Employees in Cotonou**

S/N	Variable	1	2	3	4	5	6
1	Creativity	-					
2	Divorce Proneness	-.706**	-				
3	Marital Commitment	.437**	-.536**	-			
4	Marital Satisfaction	-.257**	.368**	-.589**	-		
5	Religiosity	-.561**	.474**	-.311**	.413**	-	
6	Familism	-.090	-.058	-.119	.153**	.326**	-

NB: \* (<.05); \*\* (<.01)

Table 1c shows that there was a significant positive correlation between marital commitment and creativity on the one hand and negative correlation between divorce proneness marital satisfaction, religiosity and creativity. This means that as marital commitment increase, and marital satisfaction, religiosity and proneness to divorces decrease, creativity increases among employees in Fintech organisations in Cotonou. In all, there were significant correlation between the predicting variables and the criterion variable but the direction of the relationship differ from country to country.

Creativity between the two countries was subjected to statistical test. This was tested with an independent sample t-test as presented in Table 2.

**Table 2: summary of t-test in creativity differences between Lagos and Cotonou Employees.**

Countries	N	$\bar{X}$	SD	df	t	P
Lagos	229	26.93	4.6	417	-10.033	<.01
Cotonou	190	31.61	4.9			

Table 2 shows that employees in Cotonou was significantly more creative than those of Lagos.

It was further hypothesized that Proneness to divorce would significantly mediate the strength of relationship between the variables and creativity among the employees. The result is presented in Table 3a.

**Table 3a: Summary of Multiple Regression Analysis on Joint and Independent influence of Psychological variables on Creativity as Mediated by Proneness to Divorce among employees**

	Variables	$\beta$	t	P	R	R <sup>2</sup>	F	P
<b>Model 1</b>	Marital Commitment	.419	10.731	<.01	.613	.370	62.119	<.01
	Marital Satisfaction	.051	.804	>.05				
	Religiosity	-.699	-6.395	<.01				
	Familism	.275	2.743	<.01				
<b>Model 2</b>	Marital Commitment	-.469	-11.088	<.01	.518	.262	37.869	<.01
	Marital Satisfaction	.224	3.244	<.01				
	Religiosity	.472	3.975	<.01				
	Familism	.333	-3.071	<.01				
<b>Model 3</b>	Marital Commitment	.293	6.862	<.05	.654	.421	61.462	<.01
	Marital Satisfaction	.007	.117	>.05				
	Religiosity	-.575	5.367	<.01				
	Familism	.187	1.925	>.05				
	Divorce Proneness	-.267	6.116	<.01				

In table 3a, Model 1 shows that creativity was jointly influenced by the psychological variables considered in the study,  $F(4, 413) = 62.119$ ,  $p < .01$ ;  $R^2 = .370$ ). The factors jointly contributed at about 37% level of variation. The result also showed that only marital satisfaction did not independently contribute significantly to creativity.

In table 3a, Model 2 shows that creativity was jointly influenced by the psychological variables considered in the study,  $F(4, 412) = 37.869$ ,  $p < .01$ ;  $R^2 = .262$ ). The factors jointly contributed at about 26.2% level of variation. The result also showed that each of these variables independently significantly contributed to creativity.

In table 3a, Model 3 shows that creativity was influenced jointly by the psychological variables considered in the study through the mediation function of proneness to divorce,  $F(5, 411) = 61.462$ ,  $p < .01$ ;  $R^2 = .421$ ). The factors jointly contributed at about 42.1% level of variation. The result also showed that each of these variables independently significantly contributed to creativity except for marital satisfaction and familism.

These results also show that the independent influence of each variable was mediated by proneness to divorce on employee creativity.

Further analysis on country by country basis was carried out and the results obtained is presented in tables 3b and 3c respectively.

**Table 3b: Summary of Multiple Regression Analysis on Joint and Independent influence of Psychological variables on Creativity as Mediated by Proneness to Divorce among employees in Lagos**

	Variables	B	T	P	R	R <sup>2</sup>	F	P
<b>Model 1</b>	Marital Commitment	.358	5.222	<.01	.555	.295	24.766	<.01
	Marital Satisfaction	-.102	-1.476	>.05				
	Religiosity	.100	1.459	>.05				
	Familism	.287	4.343	<.01				
<b>Model 2</b>	Marital Commitment	-.215	-3.155	<.01	.565	.307	26.081	<.01
	Marital Satisfaction	-.407	-5.917	<.01				
	Religiosity	-.048	-.700	>.05				
	Familism	.023	.354	>.05				
<b>Model 3</b>	Marital Commitment	.350	4.972	<.01	.556	.294	19.778	<.01
	Marital Satisfaction	-.122	-1.632	>.05				
	Religiosity	.101	1.457	>.05				
	Familism	.287	4.327	<.01				
	Divorce Proneness	-.043	-.641	>.05				

In table 3b, Model 1 shows that creativity was jointly influenced by the psychological variables considered in the study, ( $F(4, 223) = 24.766, p < .01; R^2 = .295$ ). The factors jointly contributed at about 29.5% level of variation. The result also showed that only commitment to marriage and familism did show significant independent contribution to creativity among Lagos employees.

In table 3b, Model 2 shows that Proneness to divorce was jointly influenced by the psychological variables considered in the study, ( $F(4, 222) = 26.081, p < .01; R^2 = .307$ ). The factors jointly contributed at about 30.7 level of variation. The result also showed that only commitment to marriage and marital satisfaction contributed independently to variation in proneness to divorce among employees in Nigeria.

In table 3a, Model 3 shows that creativity was influenced jointly by the psychological variables considered in the study through the mediation function of proneness to divorce, ( $F(5, 221) = 19.778, p < .01; R^2 = .294$ ). The factors jointly contributed at about 29.4% level of variation. The result also showed that each of these variables independently significantly contributed to creativity except for marital satisfaction and familism. In table 3a, Model 3 shows that creativity was influenced jointly by the psychological variables considered in the study through the mediation function of proneness to divorce,  $F(5, 411) = 61.462, p < .01; R^2 = .421$ ). The factors jointly contributed at about 42.1% level of variation. The result also showed that only commitment to marriage among each of these variables independently significantly mediated by proneness to divorce on creativity among employees in Nigeria.

**Table 3c: Summary of Multiple Regression Analysis on Joint and Independent influence of Psychological variables on Creativity as Mediated by Proneness to Divorce among employees in Cotonou**

	Variables	B	T	P	R	R <sup>2</sup>	F	P
<b>Model 1</b>	Marital Commitment	.385	5.541	<.01	.649	.408	33.626	<.01
	Marital Satisfaction	.181	2.491	<.05				
	Religiosity	-.551	-8.542	<.01				
	Familism	.107	1.812	>.05				
<b>Model 2</b>	Marital Commitment	-.456	-6.715	<.01	.669	.436	37.523	<.01
	Marital Satisfaction	-.040	-.569	>.05				
	Religiosity	.430	6.828	<.01				
	Familism	-.246	-4.262	<.01				
<b>Model 3</b>	Marital Commitment	.139	2.101	<.05	.763	.571	51.339	<.01
	Marital Satisfaction	.159	2.571	<.05				
	Religiosity	-.318	-5.181	<.01				
	Familism	-.026	-.491	>.05				
	Divorce Proneness	-.541	-8.436	<.01				

In table 3c, Model 1 shows that creativity was jointly influenced by the psychological variables considered in the study,  $F(4, 185) = 33.626, p < .01; R^2 = .408$ ). The factors jointly

contributed at about 40.8% level of variation. The result also showed the independent contribution of commitment to marriage, marital satisfaction and familism to creativity of employees in Cotonou.

In table 3b, Model 2 shows that Proneness to divorce was jointly influenced by the psychological variables considered in the study, ( $F(4, 185) = 37.523, p < .01; R^2 = .436$ ). The factors jointly contributed at about 43.6 level of variation. The result also showed that only commitment to marriage, familism and religiosity contributed independently to variation in proneness to divorce among employees in Cotonou.

In table 3a, Model 3 shows that creativity was influenced jointly by the psychological variables considered in the study through the mediation function of proneness to divorce, ( $F(5, 184) = 51.339, p < .01; R^2 = .571$ ). The factors jointly contributed at about 57.1% level of variation. The result also showed that each of this variables independently significantly contributed to creativity except for marital satisfaction and familism. In table 3a, Model 3 shows that creativity was influenced jointly by the psychological variables considered in the study through the mediation function of proneness to divorce, ( $F(5, 411) = 61.462, p < .01; R^2 = .421$ ). The factors jointly contributed at about 42.1% level of variation. The result also showed that only proneness to divorce mediated the significant independent contributions of each of the variables to creativity among employees in Cotonou.

## Discussion

Having been established that creativity is key to the success of organizations, particularly Fintech organisations, and possible cultural differences in how some psychological variables would make creativity manifested in individuals, this study set to compare two culture from results of studies done on each country first by combining all the data (From the two countries) together and disaggregate to see how the data play out according the “culture” of each country. Specifically, the study investigated the role of commitment to marriage, familism, marital satisfaction and religiosity on married employees’ levels of creativity. Based on extensive review of literature, the mediatory role of proneness to divorce on the strength of relationship between commitment to marriage, familism, marital satisfaction and religiosity as independent variables and creativity as a dependent variable was also examined. Five hypotheses were stated and tested in the study with pears on correlation, path regression and t-test for independent samples analyses.



It was hypothesized that there would be significant relationships between commitment to marriage, familism, marital satisfaction and religiosity; with creativity among married employees in Lagos and married employees in Cotonou. The stated hypothesis was confirmed. Findings revealed that employee creativity has a significant positive relationship with marital commitment and marital satisfaction, but a significant inverse relationship with divorce proneness, religiosity and familism. This infers that employee creativity increases with increase in marital commitment and marital satisfaction. However, employee creativity decreases with increase in divorce proneness, religiosity and familism.

In addition, a significant inverse relationship was found between marital commitment and divorce proneness, inferring that marital commitment increases when divorce proneness decreases and vice versa. Marital satisfaction was found to increase with increase in religiosity and familism. Furthermore, religiosity significantly positively correlated with familism. This is supported also by Xu (2018), Yipeng, Xu, and Yongli (2017)

That familial factors of commitment to marriage and marital satisfaction and familism were deeply implicated in the analyses done in the present study, this conforms with the proposal of Greenhaus and Powell (2006) in their theory of family enrichment. The thought that an employee has a supportive and caring spouse, who will be there at any point in time, may buffer the wellbeing of such an employee at work; thus leading to increase level of creativity. The outcome of the tested hypothesis indicated that familism and religiosity was found to have a negative correlation with creativity in Cotonou and Lagos. This outcome was contradicted by the study of Ahad, Junaidah and Yusof (2013), who argued that better spiritual condition improves performance.

Nevertheless, the present finding is supported by findings of Dollinger (2007), Saroglou and Jaspard (2001) and Nguyen (2012), whose studies revealed no relationship between religiosity and creativity, thus lending support to the outcome of this present study that religiosity has no significant positive relationship with creativity among employees. This finding can be attributed to believe that having God on one's side makes things work in ones favour. Consequently, it will not be out of place to expect employees who are high on religiosity to apply more of faith based behaviour that actually putting in efforts to get job done. Furthermore, highly religious individual are usually quick to ascribe difficulty to the will of God thereby reducing their ability to create and innovate. Since they see things more from the will of God, they are less likely to think deep and independently to resolve puzzles.

It is obvious that when a married employee is satisfied with his or her marriage, it will invariably lead to higher commitment to the marriage, thus leading to higher level of creativity at work. The assumption here is that a satisfying marriage between spouses, could create an atmosphere of peace and tranquility at home and this could make the married employees more relax – giving him/her the ability to think well, emotionally stable and as result contribute better results of which creativity is not an exception within the work place.

Though Jochen et al (2017) reported a correlation between job performance and family motivation, the present study was unable to establish this relationship. One reason that could be attributed for the finding of this present study could be our culture. The study of Danielle et. al., (2017) was conducted in the western/ civilized culture where individualism is highly encouraged. Thus, despite being high on familism in such culture, individuals are still expected to fend for themselves and not rely on supports from family. However, within the context of the participants of this present study, the reverse is the case. Reliance on family is encouraged even by Parents in our society (both in Lagos and Cotonou). Thus, making individual to tend to be a bit complacent, believing that worst case scenario, they have families to fall back for support. With such orientation, one is apt to presume that such expectations can also be carried into the work place and could be implicated for the level of creativity from these categories of individuals. The argument here is that familism leads to low self-dependency and thus, may encourage laziness, thereby reducing the creative and innovative tendencies of individuals.

An in-depth analysis of the outcome of this present study comparing result both countries where participants were drawn for this study, one will observed that while there was a significant positive relationship between marital commitment, marital satisfaction, religiosity and familism on Lagos married employees employee creativity, there was also an inverse relationship between proneness to divorce and creativity – meaning creativity increases when employees experiences lower tendencies towards divorce and vice versa. Same cannot be said of married employees who participated in the study from Cotonou. While, there is a significant positive relationship between marital commitment and creativity, there were however, significant inverse relation between familism, marital satisfaction, religiosity, proneness to divorce on married employee's creativity in Cotonou. Perception of marriage among inhabitants of these two cultures could be responsible as why the result manifested this way. In Nigeria, despite the harsh economic situation and other factors that could threaten peaceful co-existence between husbands and wives, most couple still struggle to work things out, doing everything humanly possible to sustain the union. While this is also desirable in Cotonou, many

couple still have this mindset of *“I have to live to be a wife or a husband”*, and this could influence their level of Familism, marital satisfaction etc. Hence the reason the differences as observed in the outcome of the study.

It was assumed in this present study that there would be differences in creativity level of employee from the two countries when compared, because of cultural differences. This assumption was confirmed by the results of the study where people from Cotonou reported high scores more than the Lagos employees. This outcome is in alliance with the basic assumptions of the psycho-cultural model of creativity as propagated by Glaveanu (2010), which posited that creativity should not be seen as a trait that individuals possess at different levels, and that creativity is a function of both situational and dispositional factors. It is worthy to note that Lagos and Cotonou are two different cultures with diverse ways of life and behavioural expectations both in terms of language and even food as well as mode of dressing and also values, hence findings on creativity among the two countries employees were not surprising. Besides, both cities present different opportunities to its inhabitants that could lead to difference in workplace outcomes. For instance, despite the fact that Cotonou is a commercial nerve of Benin Republic as Lagos state is to Nigeria, little opportunities exist in terms of employment and business development prospects in Cotonou when compared to Lagos. As a results, employees within such culture tends to hold tight their jobs and would constantly update themselves not only to remain relevant but also to continually ensure the organisations they work for are also competitive; hence resulting in exhibiting higher levels of creativity than their counterparts in Lagos, where lots of factors come into play at determining how employees are recruited into organisations sometimes.

Furthermore, while there seems to be outcry of dwindling quality of education in Nigeria of which Lagos is inclusive, same cannot be said of Cotonou – Benin Republic, where the standard of education as well as attitude of parents towards their wards in respect of educational output is still highly standardized. More importantly, wards are encouraged by their parents to study hard to get results in Cotonou with Parents with low socio-economic status going the extra mile at ensuring their wards gets the best of preparations for education which could help them produce better results when they start working in the future. However, in the last two decades, same cannot be said of Nigeria where even parents now look for centers where their wards could be assisted to pass entrance examination into the universities and are also ready to part with money to achieve this purpose. This same set of individuals eventually “manage” to graduate and are now working within Nigeria system. Therefore, their level of

performance and creativity is most likely not going to be as robust at that of their counterpart in Cotonou – Republic of Benin. In addition to the above, job place within Benin republic is almost based on merit where no “Nigeria factor” exists. This was why every single employee within such culture works so hard to earn a place in wherever they find themselves. However, in Lagos, lots of employees today secure their jobs as a result of an advocacy by someone they or their parents know within these organisations. Therefore, there is much likelihood that when these categories of employees are compared side by side, with their counterparts in Cotonou, they may score lower on workplace creativity than the employees in Cotonou, hence the outcome of this present study.

Given the Africaness of the research settings, it was proposed that the relationship between psychological factors and creativity, would be mediated by proneness to divorce. This proposal was confirmed in the present study where psychological factors accounted for about 37% jointly and with proneness to divorce introduced to the equation 26.2%. Sometimes the marital dynamics do affect performance at workplaces, whatever the marriage indices is being contemplated, the effect would always be felt by employees on the job (Nick, 2017; Spencer & David, 2016)

Since studies have identified divorce as a stressful life event. For example, a longitudinal study by Amato and Rogers (1999) found that married individuals who adopted more accepting attitudes toward divorce reported decline in marital happiness and increase in marital conflict, with the causal path running primarily from attitudes to marital quality. In line with Amato and Rogers (1999), findings of the current study further confirm that low in familial factors such as marital commitment; marital satisfaction, familism, and high in proneness to divorces are more likely to manifest lower level of creative and innovative ideas in married employees. This is because, employees in a disturbed relationship can be said to be passing through stress, which may have direct implication on their ability to think and produce results that are unique and impactful in workplace.

From the outcome of this present study, it can be deduced that married employees who are satisfied with their marriages are more likely to be committed to it and also score higher on familism. This is one can only be committed to what he or she is satisfied with and as it relates to familism, which has to with the extent to which an employee is likely to scarify personal interest for the benefit of the family, a married employees not satisfied and committed to his/her marriage would be less likely to make any sacrifice for the sake of such marriage. Same can

also be said of religiosity. In most cases, when things are going on smoothly with our homes, we tend to become complacent to such an extent that seeking God may no longer be an option. Even though this cannot be said of all individual, in most cases, it is when we are encountering issues that we tend to seek God and increase our rates of visiting places of worships. All these put together could have influence the individual even within the work place and thus have implication for his or her ability or inability to be creative and come up with innovation that could help solve problems or provide answers to some existing puzzles.

In comparing country by country , it was observed that the psychological factors considered in the study had singular and jointly on creativity among employees in Fintech in Lagos and Cotonou. However, Proneness to divorce only mediated marital commitment on creativity among married employees in Lagos as against the mediation of marital commitment, marital satisfaction, familism, and religiosity on creativity among married employees in FINTECH organisation in Cotonou. This could be attributed to socio-economic standing of these participants within both cultures. Most of the participants in this study from Nigeria fall within the middle class while all of them from Cotonou fall within their high class. In Nigeria, there exist three class of economic standing – namely; high income earners, Middle income earners and low-income earners, this cannot be said of Cotonou, where you only have High and low income earners. Even at that, the high-income earners in Cotonou are still within in between the low income earners and middle-income earners in Nigeria, but yet are seen as the employees with high income there. This could have implication for their behaviour in terms of societal expectations and therefore, strive to maintain certain behaviour including relationship with spouses at home. Such may not with the middle class family in Nigeria who may feel that evasive within the society as a result of the massive population with in the country.

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