Managerial Judgement: When good managers make bad decisions

A Case of International Organizations Working in Tanzania

MBA Thesis

Vincent B. Mashinji
ABSTRACT

Title: Managerial Judgment: When Good Managers Make Bad Decisions

Author: Vincent B. Mashinji

Supervisor: Anders Hiderstierna

Department: School of Management, Blekinge Institute of Technology

Course: Master Thesis in the Business Administration, 15 credit (ECTS)

Background and Problem Discussion: “To err is human” once we realize that imperfect understanding is the human condition, there is no shame in being wrong, only in failing to correct our mistakes. Involving employees in organizational decision making has been advocated as one of the strategies to minimize cognitive errors in managerial decision making. But, can one leave/change job because the managers has made bad decisions? There must be no shared heuristic among managers and subordinates.

Purpose: The purpose of this thesis is to determine factors, which contribute to realization of managerial cognitive errors during decision making among top level managers and operational staffs working with International Organizations in Tanzania.

Method: Research methodology based on quantitative data collection and analysis approach, which considered the gathering of information using a self administered structured questionnaire. Data validation and analysis was done using SPSS 10.0 version.
**Theory:** The theory considered various methods of decision making styles; it also looked at the concepts of heuristics emphasizing the three types: representativeness, availability and adjustment from anchor.

**Analysis:** The analysis was mainly modeled around three major issues: demographic variations of study participants, decision making styles and heuristics variability among managers and their subordinates. The analysis basically focused on variables in relation to job positions.

**Conclusion:** We conclude that for one to be considered for top level management position in an international organizations working in Tanzania; need be an adult over 30yrs of age with good work experience and a university graduate. Managers must be ready to decide, consult individual or delegate decision making. Therefore the preferred decision making styles between managers and subordinates include consult group and facilitate.

We also conclude that the observed differences in heuristics are a source of observed multiple distrust and conflicts between the two groups. Managers and subordinates have shared approach to risky decision. Both managers and subordinates seek and averse risky decision equally. Even well informed laypeople have difficulties judging risks accurately and it is tempting to conclude that the subordinates should be removed from organizational risky-assessment and decision making processes. We also conclude that participants were risk averse with positive frame and risk seeking with negative frame.
ACKNOWLEDGMENT

My sincerest gratitude goes to my family, the Mashinji family, particularly to my dear father and mother Raphael Biyegela and Katarina Mwire, my dear wife Happy-Martha and my sons Allen Lelihamo and Aaron Sifuel, for all the support I received from them during my studies.

My heartfelt appreciation goes to my supervisor, Dr. Anders Hiderstierna. I thank you for the real time you had for me.

Also I am indebted to give my sincere appreciations for the kindness of Dr. Hamis Kingwangala who introduced to me the Blekinge Institute of Technology and tirelessly encouraged me to apply for this course. I also thank him for sharing with me most of the essential study materials.

To my colleagues at work place, Dr. Daniel Nyagawa, Dr. Mtebe Majigo, Dr. Peter Maro, Dr. Protas Ndayanga, Dr. George Loy and Raymond Mfugale, I express my gratitude for the peaceful environment I enjoyed during periods of my studies whiles at work and special one to Sarah Dominis and Dr. Peter Memiah who assisted me in getting all relevant study books and materials from the USA.

Ultimately I thank the Almighty God, the Prince of Peace, Jesus Christ who is the Alpha and Omega, and the Holy Spirit, for keeping me and for this gift of Knowledge.
LIST OF ABBREVIATIONS

CCM  Chama Cha Mapinduzi
CI   Confidence Interval
CMS  Conflict Management Style
DNA  Deoxyribonucleic Acid
Dr   Doctor
ECTS European Credit Transfer and Accumulation System
LPTF Local Partner Treatment Facility
MBA  Master of Business Administration
SPSS Statistical Package for Social Scientists
Tsh  Tanzania Shillings
TVE  Township-village enterprises
USA  United States of America

LIST OF TABLES

Table 2.1  Time-Driven Model for Choosing a Decision-Making Style
Table 3.1  Demographic characteristics of the study population with comparison between managers and operational staff
Table 3.2  Comparison of preferences in decision making style among managers and operational staff of the study population
Table 3.3  Comparison of opinions over strategies to avoid risky decisions among managers and operational staff in the study population
Table 3.4  Comparison of approach to risky decisions among managers and operational staff during the study
Table 3.5  More outcomes results on heuristics and biases assessment among managers and operational staff during decision making
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABSTRACT</td>
<td>i</td>
</tr>
<tr>
<td>ACKNOWLEDGMENT</td>
<td>iii</td>
</tr>
<tr>
<td>LIST OF ABBREVIATIONS</td>
<td>iv</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td>iv</td>
</tr>
<tr>
<td>EXECUTIVE SUMMARY</td>
<td>vii</td>
</tr>
<tr>
<td>CHAPTER ONE</td>
<td>1</td>
</tr>
<tr>
<td>1. BACKGROUND</td>
<td>1</td>
</tr>
<tr>
<td>1.1 Introduction</td>
<td>1</td>
</tr>
<tr>
<td>1.2 Statement Problem</td>
<td>2</td>
</tr>
<tr>
<td>1.3 Objective of the study</td>
<td>3</td>
</tr>
<tr>
<td>1.4 Organization of work</td>
<td>4</td>
</tr>
<tr>
<td>1.5 Methodology</td>
<td>4</td>
</tr>
<tr>
<td>CHAPTER TWO</td>
<td>6</td>
</tr>
<tr>
<td>2 LITERATURE REVIEW</td>
<td>6</td>
</tr>
<tr>
<td>2.1 Definition and Scope of Heuristics and biases in decision making</td>
<td>6</td>
</tr>
<tr>
<td>2.2 Decision making styles</td>
<td>6</td>
</tr>
<tr>
<td>2.3 Decision making models and their application</td>
<td>8</td>
</tr>
<tr>
<td>2.4 Heuristics and biases</td>
<td>9</td>
</tr>
<tr>
<td>2.5 Representativeness heuristics</td>
<td>10</td>
</tr>
<tr>
<td>2.6 Availability heuristics</td>
<td>11</td>
</tr>
<tr>
<td>2.7 Satisficing Heuristics</td>
<td>11</td>
</tr>
<tr>
<td>2.8 Anchoring and adjustment</td>
<td>12</td>
</tr>
<tr>
<td>2.9 Risky Decision</td>
<td>13</td>
</tr>
<tr>
<td>2.10 Who Should Decide?</td>
<td>15</td>
</tr>
<tr>
<td>2.11 Staff retention</td>
<td>16</td>
</tr>
<tr>
<td>CHAPTER THREE</td>
<td>18</td>
</tr>
<tr>
<td>3 PRESENTATION OF RESEARCH FINDINGS</td>
<td>18</td>
</tr>
<tr>
<td>3.1 Socio-demographic characteristics</td>
<td>18</td>
</tr>
</tbody>
</table>
EXECUTIVE SUMMARY

This Thesis is in partial fulfillment of Master of Business Administration Program with Blekinge Institute of Technology, Sweden. A research is conducted in Managerial Judgment, when good managers make bad decisions: a case of International Organizations working in Tanzania.

Background
The background to the Thesis presents the introduction which mentions cognitive effects to decision making. The common heuristics as shared by managers and subordinates during decision making. Twenty two different questions for answering research questions under the thesis were raised; this is followed by the organization of the work which is defined under five chapters. The research methodology is by quantitative approach.

Literature Review
The Literature Review presents a collection of various readings, journals and books however it was mainly based on five authors (Andrew Dubrin; Tversky, Slovic and Kahneman; Whitney, Hinson and Rinehart; Scott Plous; Bader and Sams) for the purpose of gaining a useful background to the Definition and Scope of heuristics, leadership and staff turnovers in International Organizations working in Tanzania.
Andrew J. Dubrin presented theories on leadership and decision making styles. This book on Leadership: research findings, practice, and skills factors. It is in Dubrin AJ, where Victor H. Vroom work was sited and pushed for obtaining articles from the Author. It is mainly from Dubrin AJ, where the five decision making styles including decide, consult – individual and group, delegate and facilitate. Dubrin discusses the Vroom’s time-drive decision making matrix reflecting five other sub-factors: commitment, support, expertise, competence and significance of decisions made.
In Scott Plous’ book “The psychology of judgment and decision making” and the book by Tversky, Slovic and Kahnman “Judgment under uncertainty: Heuristics and Biases” this is where a vital presentation of decision psychology is clearly elaborated. The books assisted in understanding the scope of heuristics in decisions making. These books were quite essential references for developing questionnaires and understanding the effects of framing questions. The basis of analysis and discussion also was built from these two books. Finally Whitney, Rinehart and Hinson in “Framing effects under cognitive load: The role of working memory in risky decisions” were also quite helpful in framing research questionnaires. In Whitney et al, analysis of risky options to figure out who were risk-aversive and the risk-seekers.

Bader and Sams work on “Reasons for changing employment positions among practicing North Carolina dental hygienists” was a key to understanding the scope of staff turnovers. At least five major reasons for staff turnovers were presented in Bader and Sams research work, such reasons were a key to analyzing and discussing this study’s research findings. Family obligations expand opportunities, create higher earning potential, relocation and job burn out were the five reasons reported to be affecting staff retention. This is a corporate culture issue in most cases. Workers are also concerned with the company’s reputation; the physical conditions of comfort, convenience, and safety, and the clarity of mission. All these reasons push for participation of employees in decision making i.e. there must be a shared decision making.

**Research Findings**

The research with 94 respondents basically in International Organizations working in Tanzania revealed that there are clear differences in opinion over decision making styles and heuristics during decision making. All study groups shared representative heuristic that is accepts representation factors; differed in availability and adjustment to an anchor, which are a major effect in decision
making. Results agree that once decisions are not shared have got effect on staff retention, being it a manager or subordinate.

**Conclusions and Recommendations**

International Organizations working in Tanzania hires experienced adults over 30yrs, who are university graduate. Managers prefer making decision through decide, consult individual or delegate decision making while subordinates prefer the opposite. Most decisions are made through heuristics; unshared heuristics are a source of distrust and conflicts between managers and subordinates. Managers and subordinates have shared approach to risky decision, although both may leave/change job in case are not satisfied with decisions made.

The study therefore recommends manager to be facilitators during decision making. The study goes further and recommends a bigger study on heuristic and biases be carried out to ascertain its effects on efficiency, effectiveness and productivity in poor resources countries.

**Challenges and Limitations**

The whole Thesis was faced with a couple of Challenges and limitations. The author in his quest for gathering the information on the topic was met with disappointment from potential respondents who initially showed some zeal to respond, but at the end of the day did not make it. Other challenges were, funding of the thesis, time constraints and sensitivity of the topic.
CHAPTER ONE

1. BACKGROUND

1.1 Introduction

It has been reported by Graber that cognitive error in medical practices accounts for 28% while 19% system related errors, 46% both system and cognitive errors and 7% accounts for no-fault factors. Cognitive errors are mainly attributed to assumptions, biases and cognition shortcuts (heuristics). There are two highlighted shortcomings of managers’ cognitive abilities relative to the demands of knowledge management. Temporal myopia involves focusing on the short-term issues for decision making [Barney, 1991]. Spatial myopia is the lack of awareness of other technologies and other information available within or outside the organization [Barney, 1991]. Elaborating the nature of these cognitive limitations is fundamental to understanding knowledge management and knowledge-based competitive advantages [Bookstaber, Langsam, 1985]. The knowledge problem involves making decisions under uncertainty about a firm’s portfolio. Managers assume that trainees will have already acquired the basics of a variety of critical thinking skills, such as being able to recognize destructing stimuli, bias, irrelevance, and propaganda; identify, analyze and challenge assumptions in arguments; recognize deception, deliberate and in its other forms, assess the credibility of information; monitor and control own thought process; and imagine and explore alternatives [Muñiz MA, 2002].

Apart from making assumptions, which may lead to cognitive errors in decision making and hence bad decisions; managers are also biased with negative feelings, positive feelings and confirmation bias. Confirmation bias refers to the tendency to look for confirming evidence to support an initial impression rather than look for disconfirming evidence to refute it, despite the latter often being more persuasive and definitive.

Cognitive heuristic is another cause of cognitive errors in decision making; Availability heuristic disposition to judge things as being more frequently
occurring if they readily come to mind. The second is anchoring heuristic, which is a tendency to perpetually lock onto salient features in the employee’s initial perception too early in the decision making process and then failing to adjust the initial impression in light of later information. Premature closure (cognitive errors) reflects a failure to consider other possibilities once an initial impression has been made. This is the most common cognitive heuristic cited as a cause of error in decision making “if you don’t think of it, you won’t have an impression on it.”

Numerous efforts for improved managerial decision making have been suggested however some depends on environmental factors. Some suggested strategies to control heuristics and biases (cognitive errors) in decision making so as to avoid bad decisions include; meta-cognition, crystal ball exercise and feedback system. Physical feedback refers to three facts that “no news is good news”, time is of essence and flash backs/post-mortem to reflect managerial decisions. Involving employees in organizational decision making has been advocated as one of the strategies to minimize cognitive errors in managerial decision making.

“To err is human” once we realize that imperfect understanding is the human condition, there is no shame in being wrong, only in failing to correct our mistakes.

1.2 Statement Problem
In Tanzania there has been emerging a lot of International Organizations running various international programs. I work in one of International organization, in health industry dealing with HIV/AIDS programs. In my work place I have realized that there is lot of decisions to be made and these decisions include spending of Multi-million USA dollars. In so doing I have heard several staff discussing on some dissatisfactions over the decisions made by top managers.

Of recent it has been quite easy to hear employees are switching organizations as they seek for green pastures. In normal circumstances salaries, fringe benefits and most working conditions are quite similar among these organizations since
their nature and funding sources are almost similar. In this case, I am strongly convinced that there are various decisions made by top level managers in such organization which make staff uncomfortable and hence seeks new jobs. Down at organizations level for most non-governmental organization, despite of relatively good pays, employees are not motivated and may fall in a go slow processes with relation to decisions made by management.

Efficiency and productivity in most cases lies on managerial approach to decision making. Most managers in Tanzania do take all responsibilities on themselves that major decisions do not motivate their employees and seems to be out of employees’ expectations. Sometimes managers are myopic in decision making, they do make errors at cognition level hence difficult for them to realize if they have made bad decisions.

It is indispensable to underscore the nature of heuristics and biases faced by managers and employees during decision making. Once managers appreciate the value of cognition (heuristics) errors in decision making, can easily develop an error control mechanism.

Majority of staff, I work with as partners in the local partner treatment facilities [LPTF]; in one way or another have been engaged in either labor strike or a go slow process at workplace. As a manager, studying and understanding effects of heuristics and biases in decision making will highly contribute to my future inspirations of being a great manager and stay at the helm of business leadership with highly motivated staffs for great efficiency and productivity.

1.3 **Objective of the study**

In this thesis, there will be a careful attempt to answer the following questions through empirical analysis. It has to be noted that decision making is mainly based on rule of thumb i.e. heuristics rather than analytical processes.

1. What are the dominant decisions making style among top level managers and operational staff?

2. Are the top level managers and operational staff have shared heuristics and biases during decisions making?
3. In what ways are the shared heuristics and biases during decision making, among top level managers and operational staff affects staff turnovers?

1.4 Organization of work
The whole thesis will be presented in five chapters. Each chapter will contain a unique presentation adding up to an overall coherent presentation or arrangement. The chapters are as follows.

   Chapter 1: Background
   Chapter 2: Literature Review
   Chapter 3: Presentation of Research Findings
   Chapter 4: Analysis of Findings
   Chapter 5: Recommendation/Conclusion

1.5 Methodology
This research follows a clear goal: to determine factors, which contribute to realization of managerial cognitive errors during decision making among top level managers and operational staffs working with International Organizations in Tanzania. Scope of work will include sampling of staffs from various international organizations who are directly and indirectly involved in management. The direct involved management will include members of the organizations’ management teams; while indirect involved management will include operational staffs.

The proposed study is a cross-sectional survey involving employees from international organizations working in Tanzania. Two study levels shall be carried out: the first one will be univariate analyses involving top level managers and operational staffs. This will be followed by a second part, which is a multivariate analysis to compare the two groups. Random sampling shall be carried out to select participants for the study. Sample size shall be determined by using population survey methods, calculated as:

\[ N = \frac{Z^2P(100 - P)}{E} \]

Where: \( N \) = sample size
Z = Confidence interval at 95% (1.96)

P = prevalence of the condition on study (we shall use 5%)

E = the margin of error (selected to be 4.5)

Sample size (N) = \( \frac{1.96 \times 1.96 \times 5 \times (100 - 5)}{4.5 \times 4.5} \)

= 90.11 which is approximated to 90 interviewees

The following steps will be undertaken:

1. Documenting the exact scope of work (stated above)

2. Literature review and developing research questionnaires on; the role and types of cognitive errors in managerial decision making, and also to highlight common methods used to avoid managerial cognitive errors addressing research questions.

3. Conduct research interviews using a structured questionnaire.

4. Data entry, validation and analysis.

5. Finalizing thesis body and sharing.
CHAPTER TWO

2 LITERATURE REVIEW

2.1 Definition and Scope of Heuristics and biases in decision making
According to the Oxford Advanced learner’s Dictionary, decision is defined as a choice or judgment that you make after thinking and talking about what is the best thing to do. Therefore, decision making stands as the process of deciding about something important, especially in a group of people or in an organization (Dubrin, 2007). There are various decision theories and these are studies of making the best decision according to what you calculate that you will lose or gain from each choice (Dubrin, 2007). Andrew Dubrin goes further and define decision making as a process in which the leader examines certain factors within the situation to determine which decision making style will be the most effective.

2.2 Decision making styles
People at different levels in an organization have different types of decision-making responsibilities. Strategic decisions, which affect the long-term direction of the entire organization, are typically made by top managers. An example of strategic decision might be to focus efforts on a new project. These types of decisions are often complex and the outcomes uncertain, because available information is often limited. Managers at this level must often depend on past experiences and their instincts/heuristics when making strategic decisions.

Tactical decisions, which focus on more intermediate-term issues, are typically made by middle managers. The purpose of decisions made at this level is to help move the company closer to reaching the strategic goal. An example of tactical decision might be to provide an incentive plan to employees to encourage increased out-puts.

Operational decisions focus on day-to-day activities within the company and are typically made by lower-level managers. Decisions made at this level help to ensure that daily activities proceed smoothly and therefore help to move the company toward reaching the strategic goal. Examples of operational decisions
include scheduling employees, handling employee conflicts, and purchasing work materials needed to reach out-puts.

It should be noted that in many "flatter" organizations, where the middle management level has been eliminated, both tactical and operational decisions are made by lower-level management and/or teams of employees.

Leaders have been mandated to decision making with no limitation to how they can reach to their decisions. Although, there are several styles on reaching to a decision leaders must choose a style that elicits the correct degree of group participation when making decision. The interaction of leaders and group members mainly involve decision making. There are mainly two ways in making decision namely, descriptive and normative. The descriptive one uses statistical data while the normative is mainly based on heuristics. Victor Vroom et al after interviewing more than 100,000 managers over 30 years; the normative model formerly known as the leader-participation model; five decision making styles were identified, each reflecting a different degree of participation by group members. Leaders or managers in reaching decision making, they can:

**Decide alone** – leaders or managers make decision alone without involving group members and either announces or sells to group the reached decision. Leaders or managers sometimes may collect information from the group members and use them to reach decision.

**Individual Consultation** – leaders or managers do present the problem to individuals within a group, where information is gathered and at the end compiled to assist to make decisions. In most cases leaders or managers may be perceived as if they do make decisions alone.

**Group Consultation** – leaders or managers do present a problem presented to group members in a meeting and gather suggestions before making decision.

**Facilitate decision making** – leaders or managers present a problem to group members then acts as a facilitator. A leader or manager defines the problem to be solved and boundaries in which decision must be made; then allows group members to discuss and reach a decision. Always a leader or manager will want
some concurrences and avoid own ideas getting more attention or light based on position and power. With good participation of group members and excellent facilitation from the leader or manager, group members make decisions.

**Delegation of decision making** – leader or managers allows group members to make decision within prescribed limits. A leader or manager does not lender interference to group’s deliberations unless explicitly asked to do so; a leader or manager works behind the scenes providing resources and encouragement that group members can reach decision.

### 2.3 Decision making models and their application

According to Victor Vroom et al, leaders or managers do diagnose situations using seven variables or contingency factors. The seven factors are very influential in staff motivation and performance, these include: significance of the decision to be made, group members commitments to the decision made, level of expertise of group members, likelihood of commitment by group members, group support to the decision made, and lastly is group experience vis-a-viz team competence.

On applying this decision making flow chart, one need to know that there are two versions in decision making; one is when time is critical and the other is when important consideration is developing group members decision making capabilities, when the later receives higher priority, a leader or manager relies on the group to make a decision even if the process is time consuming. Victor H. Vroom et al developed a matrix for time driven group problems, a situation in which a decision must be reached rapidly. A leader or manager may have to rely heavily on intuition and also minimize distorted thinking, such as believing he or she has some expertise but in fact does not. Tversky and Kahneman proposed that decision makers use “heuristics” or general rule of thumb, to arrive at their judgments/decisions. Using the matrix, a leader or manager requires sufficient information to answer the seven factors.
### Table 2.1: THE TIME-DRIVEN MODEL FOR CHOOSING A DECISION-MAKING STYLE

<table>
<thead>
<tr>
<th>Problem statement</th>
<th>Decision significance</th>
<th>Importance of commitment</th>
<th>Leader expertise</th>
<th>Group support</th>
<th>Group expertise</th>
<th>Team competence</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td>DECIDE</td>
</tr>
<tr>
<td></td>
<td><strong>L</strong></td>
<td><strong>H</strong></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td>DELEGATE</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td></td>
<td><strong>L</strong></td>
<td>CONSULT (Group)</td>
</tr>
<tr>
<td><strong>L</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td>FACILITATE</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td>CONSULT (Individually)</td>
</tr>
<tr>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td><strong>H</strong></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td>CONSULT (Group)</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td></td>
<td><strong>L</strong></td>
<td>FACILITATE</td>
</tr>
<tr>
<td><strong>L</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td>FACILITATE</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td>CONSULT (Individually)</td>
</tr>
<tr>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td>FACILITATE</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td>CONSULT (Individually)</td>
</tr>
<tr>
<td><strong>L</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td>DECIDE</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>L</strong></td>
<td><strong>H</strong></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td>DELEGATE</td>
</tr>
<tr>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td>FACILITATE</td>
</tr>
<tr>
<td><strong>L</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td><strong>H</strong></td>
<td>DECIDE</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>L</strong></td>
<td><strong>H</strong></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td>DELEGATE</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td><strong>L</strong></td>
<td>FACILITATE</td>
</tr>
</tbody>
</table>

The matrix operates like a funnel: you start from left with specific decision problem in mind. The column heading denotes situational factors which may or may not be present in that problem. You progress by selecting high or low (H or L) for each relevant situational factor. Proceed down from the funnel, judging only those situational factors for which a judgment is called for, until you reach the recommended process.


### 2.4 Heuristics and biases

Heuristics are rules of thumb used in decision making to reduce time and efforts required to make reasonably good judgments and decisions. Heuristics helps to ease estimations of the likelihood for events, rather than tallying every past occurrence of the outcome and then analyze to assist managers in decision making. In most cases, rough approximations are sufficient to arrive into a decision just as people often satisfice rather than optimize. Under cognitive load, people’s choices should be more influenced by the heuristic system, thus revealing the type of heuristic guiding choice behavior.
We focus more on biases rather than success since the former usually reveal more of the underlying process than do success. In fact virtually all current theories of decision making are based on results of research concerning biases in judgment. Heuristics can lead to systematic biases; example representativeness heuristics leads to very predictable biases in certain situations. There are various forms of heuristics although common highlighted are; representativeness, availability and adjustment from an anchor.

2.5 *Representativeness heuristics*

There has been no straight forward definition of representativeness heuristics as explained by Tversky and Kahneman; degree in which A is representative of B, that is, by the degree to which A resembles B this was rule of thumb called representativeness heuristic. What are A and B? It is depends on the judgment you are making. For example: an instance A or a sample in category or group B, if A is a person then B a group; therefore A is a member of group B. However, on other hand, we are estimating probability that A was produced by B, then A might be an event or an effect, and B might be a process or cause. For instance, B might be a process of flipping an unbiased coin, A might be the event of getting six heats in a row, and the judgment might concern the chances of observing such an event with an unbiased coin. Tversky and Kahneman introduced the “Law of small numbers” which is a tongue-in-check reference to a law in statistics known as the law of large numbers, which states that the larger a sample you draw from a population, the closer its average will be to the population average.” On the other hand: a belief in law of small numbers where “Random samples of a population will resemble each other and the population more closely than statistical sampling theory would predict.

Tversky and Kahneman proposed that representativeness heuristics leads people to commit the gambler’s fallacy, which is the belief that a successful out come is due after a run of bad luck. In other words, representativeness heuristic is a belief that a series of independent trials with the same outcome will soon be followed by an opposite outcome.
2.6 *Availability heuristics*

Availability heuristics is when decision makers assess the frequency of a class or the probability of an event by the ease with which instances or occurrences can be brought to mind. Usually works quite well; all things being equal, common events are easier to remember or imagine than are uncommon events. By relying on availability to estimate frequency and probability, decision makers are able to simplify what might otherwise be very difficult judgments. Some events are more available than others hence a chance of having systematic biases is higher. Some events are more available than others not because but not limited to that they tend to occur frequently or with high probability, but because they are inherently easier to think about, because they have taken place recently, because they are highly emotional and because they are publicized more often than others.

Most people estimate the frequency of an event by how easy it is to bring instances of the events to mind. Easily imagined events are judged to be probable then perhaps the very act of imagining an event will increase its availability and make it appear more likely [John Carroll, 1978]. In many cases, the availability heuristic provides reasonably accurate estimates of frequency and probability; although it can lead to critical biases in judgment.

2.7 *Satisficing Heuristics*

Decision makers are assumed to have complete information about the probabilities and consequences attached to each alternative course of action. This goes further that decision makers understand this information, and that they are able to implicitly or explicitly calculate the advantages and disadvantage of each alternative and finally, results of calculations are compared where the best choice is picked as the course of action that maximizes expected utility. In reality, decision makers do not have all information and do not calculate that can pick relevant choices, since information is always missing or inherently uncertain, and perception is highly selective. Memory is fraught with biases; unaided decision makers do not necessarily compare all available alternatives.
Expected utility is useful as normative model of decision making where rational actors would behave if certain assumptions were met. It was not effective or useful as a descriptive model however people actually use it to make decisions. Herbert Simon [1956] proposed that people “satisfy” rather than optimize when they make decisions. To satisfice is to choose a patch that satisfies your most important needs, even though the choice may not be ideal or optimal. However adaptive the behavior of organisms in learning and choice situations; this adaptiveness falls far short of the ideal of maximizing in economic theory. Evidently, organisms adapt well enough to “satisfies”, they do not, in general, “optimize” [Simon]

2.8 Anchoring and adjustment

One of the most general of presentation artifacts is the tendency of judgments to be anchored to an initially presented value. Subtle differences in law risks are presented can have marked effects on how they are perceived suggests that those responsible for information programs have those considerable ability manipulated perceptions. [Tversky, Kahneman and Slovic]. Since the effects are not widely known, people may inadvertently be manipulating their own perceptions by casual decisions they make about how to organize their knowledge. Estimates are mainly made starting from an initial value that is adjusted to yield final answer. Initial value is suggested by formulation of the problem, or may be a result of partial copulation. In either case adjustments are always insufficient estimates, which are biased towards the initial values. This phenomenon is called anchoring.

A study of intuitive numerical estimation illustrates this effect. Two groups of high school students estimated, within five seconds a numerical one group estimated the product of:

\[8 \times 7 \times 6 \times 5 \times 4 \times 3 \times 2 \times 1\]

While another group estimated the product of:

\[1 \times 2 \times 3 \times 4 \times 5 \times 6 \times 7 \times 8\]
To answering, people may compute and estimate the product by extrapolation or adjustment. Since adjustments are typically insufficient, this procedure should lead to underestimation. Because the result of the first few steps of multiplication (performed from left to right) is higher in the descending sequence than in the ascending sequence, the former expression should be judged larger than the later. Both predictions were confirmed. The median estimate for the ascending sequence was 512, while the median estimate for the descending sequence was 2,250. The correct answer was 40,320.

2.9 Risky Decision
In taking risky decision people do have two arms; the risk aversion with positive frames and risk seeking with negative frames. Starting with the hypothetical stake of money, participants were presented with a lesser amount that they could keep for certain (positive frame) or lose for certain (negative frames). People respond to the hazards they perceive. They make fewer decisions to accept the gamble under conditions of higher cognitive load. People employ a heuristic to make satisfactory decisions with minimal effort [Whitney, Rinehart, and Hinson, 2008]. If perceptions are faulty, efforts at personal, public, and environmental protection are likely to be misdirected [Slovic, Fischhoff, Lichtenstein]. Even when statistical data are plentiful, the “hard” facts can only go so far towards developing policy. At a point, human judgment is needed to interpret the findings and determine their relevance.

Some hazards, such as those associated with recombinant DNA, are so new that risk assessment must be based on complex theoretical analyses, rather than on direct experience. Despite of objectivity, these analyses, too, include a large component of judgment. Once analyses has been performed should be communicated to those who actually manage hazards. If these people do not understand or believe the data they are shown, then distrust, conflict, and ineffective hazard management are likely. This may include increased staff turnover from the organization.
Looking at the prospect theory (Tversky & Kahneman, 1979) provides a formal account of framing effects in terms of shifts in the reference point along a value function, but it does not attempt to describe the cognitive process that underlie choice framing [Whitney, Rinehart, and Hinson, 2008]. Many framing studies examine the extent to which people choose risky options as a function of whether the options are presented in terms of gains or losses. For example, in the classic Asian disease problem, people are risk averse when strategies for addressing the disease outbreak are framed in terms of lives saved under each option, but people are risk seeking when the options are framed in terms of lives lost [Whitney, Rinehart, and Hinson, 2008].

Understanding people’s risky decisions approach one has to consider the dual-process model of decision making. De Martino et al (2006) following two studies using neuroimaging of risky decision framing, which provided a foundation for developing process models of framing effects in risky decision. Despite the differences in stimulus materials and techniques used during the neuroimaging studies, the results of both studies suggested that framing effects can be understood in terms of dual-process model of decision making (De Neys, 2006; Stanovich & West, 2000). According to the dual-process view, people have two systems for decision making: one fast, automatic, and heuristic based, and the other slower, constrained by working memory capacity, and analytic [Whitney, Rinehart, and Hinson, 2008].

During the neuroimaging studies, the prefrontal and parietal areas were highly activated while participants made their choices, but there was less activation when participants chose a sure gain than when they chose a risky gain [Whitney, Rinehart, and Hinson, 2008]. In contrast, when the problem was framed in terms of losses, there was equivalent activation when participants were considering sure and risky options [Whitney, Rinehart, and Hinson, 2008].

In dual-process terms, Whitney et al (2008) reported that risk aversion in positive frames is partly a function of satisficing heuristic: People attempt to make acceptable choices with minimal computational efforts. Sure gains are easy to process and lead to obviously acceptable outcomes. Sure losses are also easy to
process, but the negative affect associated with a sure loss cause people to engage in more thorough consideration of the risky option, and they are more likely to choose that option because of the affective reaction to the sure loss. Thus, sure losses typically result in the satisficing heuristic being overridden as the deliberative system is invoked because of the affective response to the outcome of a sure loss [Whitney, Rinehart, and Hinson, 2008].

Kahneman and Frederick (2007) proposed that choices are often dominated by an initial affective reaction, which can sometimes be overridden by inhibitory control or by integrating the affective information with other available information. Thus affective heuristics operates on the principle that sure gains are particularly attractive and sure losses are particularly aversive; the initial affective reactions based on this heuristic provide us with default responses that maybe overridden by the intervention of the more deliberative reasoning system [Whitney, Rinehart, and Hinson, 2008].

2.10 Who Should Decide?

Tversky and Kahneman suggested that judgment of risks is fallible and the degree is surprisingly great that faulty estimates may be held with great confidence. According to Tversky and Kahneman, “even well-informed laypeople have difficulty judging risks accurately, it is tempting to conclude that the public should be removed from society’s risk assessment and decision-making processes. Close examination shows that people do perceive some things quite well, although their perspective may often be quite different from that of technical experts [Tversky and Kahneman]. Where misunderstanding is rampant, people’s errors can often be traced to biased experiences, which education may be able to counter. In some cases people’s strong fears and resistance to experts’ reassurances can be traced to their sensitivity of the potential for catastrophic accidents, to their awareness of expert disagreement about the probability and magnitude of such accidents, and to their knowledge of serious mistakes made by experts in the past. Noted that
previous mistakes made by experts tend to make decision makers anchored to them hence difficult in deciding. Moreover, in many if not most cases, effective hazards management requires the cooperation of a large body of laypeople [Tversky and Kahneman]. In this case people must agree to do without some things and accept substitutes for others; voting is sensible and the selected will serve as surrogate hazard managers; who must obey safety rules and use legal system responsibly. Even though experts were much better judges of risk than laypeople, giving them an exclusive franchise for hazard management would mean substituting short-term efficiency for the long term effort needed to create an informed citizenry. Experts and policy makers (managers), these may be a more difficult challenge: to recognize and admit one’s own cognitive limitations, to attempt to educate without propagandizing, to acknowledge the legitimacy of public concerns, and some how expression in societal decisions without, in the process, creating more heat than light.

2.11 Staff retention

It is critical to hire and retain the right people. As to a private enterprise, the leaving of outstanding staff is undoubtedly the losses of a kind of intangible assets to the company. For a company which has encountered the merged and acquisition, a reorganization of the company is definitely needed [Bader, 1992: White et al, 2002]. A career change doesn't mean that your first choice was a bad one. Every job should be considered an experience and a stepping stone to something else," said Jill Xan Donnelly, president of “CareerWomen.com”. People change and evolve over the course of their lives and it is unrealistic to expect that one career, or one job, will always be satisfying. Career Women dot Com reported the top five reasons women are changing jobs: Family obligations, Expand opportunities, create higher earning potential, Relocation and Job burn out. It doesn't feel good around here. This is a corporate culture issue in most cases. Workers are also concerned with the company's reputation; the physical conditions of comfort, convenience, and safety, and the clarity of mission [Bader,
They wouldn't miss me if I were gone. Even though leaders do value employees, they don't tell them often enough. If people don't feel important, they're not motivated to stay. No one wants to be a commodity, easily replaced by someone off the street. If they are regarded as expendable, they'll leave for a position where they're appreciated [Bader, 1992].

The best way to prevent unnecessary employee losses is to catch dissatisfaction in the bud, before it's too late to address specific needs and changing personal situations [White et al, 2002]. I don't get the support I need to get my job done. Contrary to opinions heard all-too-often from management, people really do want to do a good job. When they're frustrated by too many rules, red tape, or incompetent supervisors or co-workers, people look for other opportunities [Bader, 1992, White et al, 2002]. There's no opportunity for advancement. No, we're not talking about promotions, although many deserving people would like to move up. The issue here is learning. People want to learn, to sharpen their skills and pick-up new ones. They want to improve their capacity to perform a wide variety of jobs. Call it career security. The desire is for training and development. If workers can't find the growth opportunities with one company, they'll seek another employer where they can learn [White et al, 2002].

The interpersonal relation is crucial in one's life; therefore, it has become unavoidable to concern about the impact of some staff's leaving. When after enterprise is merged, a staff could have the idea of keep staying contributed to a sense of fellowship among co-workers and vice versa. When after enterprise is merged, in the bad contact relationship among the colleagues, a person among them could have the idea of keep staying because of the leaving of other colleagues in the office and vice versa. When after enterprise is merged, in the good fellowship among the colleagues, a person among them could have the idea of leaving owing to not be accompanied by other remaining friends in the office and vice versa.
3.1 Socio-demographic characteristics

Ninety four adult men and women were included in the study. There was a slight difference in enrollment to the study where females were 51 (54.3%) and males were 43 (45.7%). During the study 48 (51.1%) staff at managerial level and 46 (48.9%) of these participants were operational staff. The table below relates job position with demographic distribution.

Table 3.1: Demographic characteristics of the study population with comparison between managers and operational staff (n=94)

<table>
<thead>
<tr>
<th>Variable</th>
<th>JOB POSITION</th>
<th>95% CI</th>
<th>p-Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Managerial (n=48)</td>
<td>Operational (n=46)</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>27 (28.7%)</td>
<td>37 (39.4%)</td>
<td>0.525 – 0.932</td>
</tr>
<tr>
<td>&lt;30 years</td>
<td>21 (22.3%)</td>
<td>9 (9.6%)</td>
<td>1.147 – 4.361</td>
</tr>
<tr>
<td>&gt;30 years</td>
<td>24 (25.5%)</td>
<td>19 (20.2%)</td>
<td>0.775 – 1.890</td>
</tr>
<tr>
<td>Sex</td>
<td>24 (25.5%)</td>
<td>27 (28.7%)</td>
<td>0.587 – 1.236</td>
</tr>
<tr>
<td>Male</td>
<td>46 (48.9%)</td>
<td>38 (40.4%)</td>
<td>1.003 – 1.341</td>
</tr>
<tr>
<td>Female</td>
<td>2 (2.1%)</td>
<td>8 (8.5%)</td>
<td>0.054 – 1.069</td>
</tr>
<tr>
<td>Education level</td>
<td>6 (6.4%)</td>
<td>15 (16%)</td>
<td>0.163 – 0.902</td>
</tr>
<tr>
<td>University</td>
<td>42 (44.7%)</td>
<td>31 (33%)</td>
<td>1.034 – 1.630</td>
</tr>
<tr>
<td>No university</td>
<td>15 (16%)</td>
<td>18 (19.1%)</td>
<td>0.459 – 1.389</td>
</tr>
</tbody>
</table>

3.2 Decision making styles among managers and operational staff

At 95% confidence interval in a two tailed correlation analysis, there was significant relationship between deciding alone with consulting an individual and delegating decision making with \( p \)-value 0.039 and 0.001 respectively. There was a strong correlation between facilitating and delegating decision making with \( p \)-value 0.001. Study population, which preferred delegating decision
making also preferred deciding alone, consulting individuals and facilitate decision making. None preferred group consultation and this style did not correlate with other decision making style developed by Victor H. Vroom.

Table 3.2: Comparison of preferences in decision making style among managers and operational staff of the study population (n=94)

<table>
<thead>
<tr>
<th>Variable</th>
<th>JOB POSITION</th>
<th>95% CI</th>
<th>p-Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Managerial (n=48)</td>
<td>Operational (n=46)</td>
<td></td>
</tr>
<tr>
<td>Leader decides and tells staff what to do</td>
<td>Agreed</td>
<td>32 (34.0%)</td>
<td>18 (19.1%)</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>16 (17.0%)</td>
<td>28 (29.8%)</td>
</tr>
<tr>
<td>Leader does individual consultations before making decision</td>
<td>Agreed</td>
<td>30 (31.9%)</td>
<td>17 (18.1%)</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>18 (19.1%)</td>
<td>29 (30.9%)</td>
</tr>
<tr>
<td>Leader does group consultations before making decision</td>
<td>Agreed</td>
<td>21 (22.3%)</td>
<td>24 (25.5%)</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>27 (28.7%)</td>
<td>22 (23.4%)</td>
</tr>
<tr>
<td>Leader facilitates others to reach to a decision</td>
<td>Agreed</td>
<td>30 (31.9%)</td>
<td>20 (21.3%)</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>18 (19.1%)</td>
<td>26 (27.7%)</td>
</tr>
<tr>
<td>Leader prefers delegation during decision making</td>
<td>Agreed</td>
<td>29 (30.9%)</td>
<td>16 (17.0%)</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>19 (20.2%)</td>
<td>30 (31.9%)</td>
</tr>
</tbody>
</table>

3.3 Rating decisions made at workplace in avoiding making some risky decisions
At 95% confidence interval in a two tailed correlation analysis, the study realized that there was no correlation between the five strategies used to avoid some risky decisions. There was a shared opinion among managers and operational staff with regard to confidence on decisions made and workplace with regardless to who made the decision. Also there was a shared opinion among managers and
operational staff with regard to staff competence and supporting decisions made. The table below details the findings.

Table 3.3: Comparison of opinions over strategies to avoid risky decisions among managers and operational staff in the study population (n=94)

<table>
<thead>
<tr>
<th>Variable</th>
<th>JOB POSITION</th>
<th>Managerial (N=48)</th>
<th>Operational (n=46)</th>
<th>95% CI</th>
<th>p-Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff are confident of significance of decision made for project success</td>
<td>Agreed</td>
<td>10 (10.8%)</td>
<td>8 (8.6%)</td>
<td>0.781 – 1.163</td>
<td>0.635</td>
</tr>
<tr>
<td></td>
<td>Disagreed</td>
<td>37 (39.8)</td>
<td>38 (40.9%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Staff are committed to decisions made regardless of who made it</td>
<td>Agreed</td>
<td>35 (37.2%)</td>
<td>22 (23.4%)</td>
<td>0.302 – 0.891</td>
<td>0.013</td>
</tr>
<tr>
<td></td>
<td>Disagreed</td>
<td>13 (13.8%)</td>
<td>24 (25.5%)</td>
<td>1.077 – 2.121</td>
<td></td>
</tr>
<tr>
<td>Organization always hires staff with relevant acceptable expertise</td>
<td>Agreed</td>
<td>32 (34.0%)</td>
<td>21 (22.3%)</td>
<td>0.795 – 1.740</td>
<td>0.040</td>
</tr>
<tr>
<td></td>
<td>Disagreed</td>
<td>16 (17.0%)</td>
<td>25 (26.6%)</td>
<td>1.005 – 2.121</td>
<td></td>
</tr>
<tr>
<td>Staff supports organization’s goals</td>
<td>Agreed</td>
<td>30 (31.9%)</td>
<td>28 (29.8%)</td>
<td>0.574 – 1.610</td>
<td>0.871</td>
</tr>
<tr>
<td></td>
<td>Disagreed</td>
<td>18 (19.1%)</td>
<td>18 (19.1%)</td>
<td>0.746 – 1.412</td>
<td></td>
</tr>
<tr>
<td>Staff members have relevant competences for the job</td>
<td>Agreed</td>
<td>35 (37.2%)</td>
<td>27 (28.7%)</td>
<td>0.368 – 1.169</td>
<td>0.146</td>
</tr>
<tr>
<td></td>
<td>Disagreed</td>
<td>13 (13.8%)</td>
<td>19 (20.2%)</td>
<td>0.923 – 1.673</td>
<td></td>
</tr>
<tr>
<td>Organization follows a clear system in making decisions</td>
<td>Agreed</td>
<td>34 (36.2%)</td>
<td>28 (29.8%)</td>
<td>0.422 – 1.317</td>
<td>0.308</td>
</tr>
<tr>
<td></td>
<td>Disagreed</td>
<td>14 (14.9%)</td>
<td>18 (19.1%)</td>
<td>0.867 – 1.562</td>
<td></td>
</tr>
</tbody>
</table>

3.4 Risky decisions: the risk aversion and the risk seekers

There was no difference between managers and operational staff members in the way they approached risky decisions. Approach to risky decision was 31.9% of
managers were not ready to take any chances when given two alternatives that is a sure gain of Tanzania shilling 240,000 as one option or a chance to gaining 25% of Tanzania shillings one million and 75% gain nothing; as compared to 30.9% of operational staff members asked the same question. Their difference was not statistically significant at all, $p$-value 0.957.

On framing the same scenario using loosing criteria instead of gaining, 27.7% of managers’ preference was a chance to lose as 28.7% of operational staff preferred the same, with no significant statistical differences. In both groups, the majority did take a chance i.e. were risk seeking.

Table 3.4: Comparison of approach to risky decisions among managers and operational staff during the study (n=94)

<table>
<thead>
<tr>
<th>Variable</th>
<th>JOB POSITION</th>
<th>95% CI</th>
<th>p-Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Managerial (n=48)</td>
<td>Operational (n=46)</td>
<td></td>
</tr>
<tr>
<td>Sure gain or chances to gain:</td>
<td>Sure gain</td>
<td>30 (31.9%)</td>
<td>29 (30.9%)</td>
</tr>
<tr>
<td>risk aversion behavior</td>
<td>Chances to gain</td>
<td>18 (19.1%)</td>
<td>17 (18.1%)</td>
</tr>
<tr>
<td></td>
<td>Sure loss</td>
<td>22 (23.4%)</td>
<td>19 (20.2%)</td>
</tr>
<tr>
<td>Sure loss or chances to loose:</td>
<td>Chances to loose</td>
<td>26 (27.7%)</td>
<td>27 (28.7%)</td>
</tr>
<tr>
<td>a risk seeking behavior</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.5 Outcomes on testing heuristics and biases among managers and operational staff during decision making

Responding to the question Linda’s characters; both managers 33 (35.1%) and operational staff 37 (39.4%) had a shared opinion whether Linda was just a bank teller or both a bank teller and active in feminist movements ($p$-value 0.194). It was also learnt that a shared opinion on responding to whether the defendant just left the scene of crime or both, that the defendant left the scene of crime for fear of being accused of murder: managers 32 (34%) believed that the defendant left the scene of crime for fear of being accused of murder, while 16 (17%) of managers just said the defendant left the scene of crime. It was nearly the same with operational staff, 29 (30.9%) by 17 (18.1%) respectively ($p$-value 0.713)
Table 3.5: More outcomes results on heuristics and biases assessment among managers and operational staff during decision making (n = 94)

<table>
<thead>
<tr>
<th>Variable</th>
<th>JOB POSITION</th>
<th>95% CI</th>
<th>p-Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Managerial (N=48)</td>
<td>Operational (n=46)</td>
<td></td>
</tr>
<tr>
<td>Linda is a bank teller</td>
<td>15 (16.0%)</td>
<td>9 (9.6%)</td>
<td>0.891 – 1.972</td>
</tr>
<tr>
<td>Linda is a bank teller and is active in the feminist movement</td>
<td>33 (35.1)</td>
<td>37 (39.4%)</td>
<td>0.404 – 1.244</td>
</tr>
<tr>
<td>The defendant left the scene of crime</td>
<td>16 (17.0%)</td>
<td>17 (18.1%)</td>
<td>0.604 – 1.414</td>
</tr>
<tr>
<td>The defendant left the scene of crime for fear of being accused of murder</td>
<td>32 (34.0%)</td>
<td>29 (30.9%)</td>
<td>0.710 – 1.654</td>
</tr>
<tr>
<td>Graduates in Tanzania, gets political success as member of the ruling party - CCM</td>
<td>16 (17.0%)</td>
<td>28 (29.8%)</td>
<td>0.365 – 0.885</td>
</tr>
<tr>
<td>Graduates in Tanzania, gets political success when they join opposition parties</td>
<td>32 (34.0%)</td>
<td>18 (19.1%)</td>
<td>1.148 – 2.722</td>
</tr>
<tr>
<td>Three flips of unbiased coin landed on head, what will be the next flip: HEAD</td>
<td>29 (30.9%)</td>
<td>18 (19.1%)</td>
<td>1.009 – 2.308</td>
</tr>
<tr>
<td>Three flips of unbiased coin landed on head, what will be the next flip: TAIL</td>
<td>19 (20.2%)</td>
<td>28 (29.8%)</td>
<td>0.417 – 0.991</td>
</tr>
</tbody>
</table>

An intuitive numerical estimation illustrates the effect of anchoring and adjustments. Five seconds were allowed for each participant to estimate the product of descending order $9 \times 8 \times 7 \times 6 \times 5 \times 4 \times 3 \times 2 \times 1$ and that of the ascending order $1 \times 2 \times 3 \times 4 \times 5 \times 6 \times 7 \times 8 \times 9$. For the descending order, the median was 100,000 and mode was 362,880 (SD 165,449.24). For the ascending order the median was 250,000 and mode was 362,880 (SD 162,262.85). The true value of both was 362,880, this means that most participants did not estimate and instead they did actual calculations hence making it difficult to measure its significance.
3.6 Effects of heuristics and biases on organization’s staff turnover

The research explored if staff were willing to change job after being dissatisfied by decisions made within their organization. Since most people change jobs for better pay, the study also realized the effect of payment and asked participants if they were willing to change job following bad decisions even though the new firm may not be paying well. Among the 94 study population, 59 (62.8%) were willing to leave the organization; managerial staff were 27 (28.7%) and operational staff were 32 (34%). The remaining 35 staff would continue working with the firm where managers were 21 (22.3%) and operational staff members were 14 (14.9%). This slight difference between managers and operational staff was not statistically significant: *p*-value 0.182 (Managers 95% CI = 0.890 – 1.932 while that of operational staff was 0.462 – 1.178)
CHAPTER FOUR

4 ANALYSIS OF RESEARCH FINDINGS

Having presented the findings from the field, it is important that the answers are carefully found to the questions under the study as stated in 1.3 under chapter 1.

4.1 *What are the dominant decisions making style among top level managers and operational staff?*

This question of the study was to establish how the five decision making styles as stipulated by Victor H. Vroom are shared among top level managers and operational staff in international organizations working in Tanzania. Lack of shared decision making in an organization is one of the obstacles to effectiveness and productivity of an organization (Dubrin, 2007). A shared decision making is a key to reaching difficult decisions in an organization. It is quite essential to choose when and how to reach to a decision, Vroom et al developed a decision making matrix, which is a time-driven model focusing on five decision making styles namely: Decide, delegate, facilitate, consult individual and consult a group. The five styles also rely on decision’s importance, significance, commitment, expertise, competence and staff support (Dubrin, 2007).

Lack of shared process to decision making may be an obstacle to efficiency, effectiveness and productivity in an organization. It may also lead to difficulty in managing conflicts within or outside the organization. Choosing when and how to approach a problem can be reflected within the levels of staff participation to decision making.

Victor H. Vroom time-driven model which was reproduced from a model of leadership style (Dubrin, 2007); this study related five decision making style and the five factors influencing choice of decision making style among managers and operational staff members. Ninety four wise men and women were interviewed to establish their preferred decision making style. There was a significant difference in the choices of decision making style among managers and
operations staff. Managers and operational staff differed when it comes to leaders decide and tell staff what to do. Managers (34%) preferred to decide, while operational staff (29.8%) did not accept the idea of leaders deciding alone (p-value of 0.007). Also, major difference in opinion was observed when asked to give opinion on consulting individual as a decision making style, managers (31.9%) preferred consulting individuals while operational staff (30.9%) did not prefer consulting individual (p-value of 0.014). A final difference made on choices for decision making style was on delegating decision making, managers (30.9%) agreed to this style as a better one while operational staff (31.9%) disagreed (p-value of 0.013). Managers and operational staff did have a shared opinion with regard to consult a group or facilitate decision making.

Ka Wai Chan et al (2008) discussed conflict as part of organizational life. Managers spend up to 20% of their time in the workplace dealing with conflict or its aftermath. Conflict is considered to be a “natural process between people and, as such, is an inevitable aspect of a manager’s job” (Chan et al, 2008). The above conflicting opinions on decision making style are essential for managers to plan better way of passing the reached decisions to employees. Trust fully mediates the link between integrating conflict management styles (CMS) and subordinates attitudinal outcomes (Chan et al, 2008). Results also support the expectations concerning the deviations on the impacts of the uncooperative CMS on subordinates.

The results implies that when top managers using Victor H. Vroom decision making matrix to reach a decision, should always be cautioned that subordinates will not have a shared opinion on the style used to reach such a decision, especially when managers tells subordinates what to do, or employees realize that the manager did consult an individual or did delegate decision making powers. Victor H. Vroom’s time-driven model requires decision makers to decide, delegate or consult individual when the decision to be made has high scores in significance, commitments, expertise, support and competence. Being so important to reach such decisions the matrix narrows down the extent of staff participation in decision making. Tversky and Kahneman (1982) revealed that “it
is tempting to conclude that the public should be removed from society’s risk assessment and decision-making process.” This study agrees with Tversky & Kahneman (1982), since staff entrusted to manage (managers) strongly fill that the best way to reach a decision is either to decide, consult individual or delegate. Close examination shows that people do perceive some things quite well, although their perspective may of then be quite different from that of technical experts (Tversky & Kahneman, 1982). When misunderstanding is rampant, people’s errors can often be traced to biased experiences, which education maybe able to counter (Tversky, Slovic & Kahneman, 1982).

In this study clearly manager and operational staffs disagreed on decision making style to be used whenever the decision required high decision significance, commitment, expertise of leaders that a leader have to decide and tells subordinate what to do. Vroom’s matrix also advocates for leaders to decide alone whenever there is high leadership’s expertise. When there is high leadership expertise, only three decision making styles are supported by Victor H. Vroom’s model, these are decide, delegate and consult group; the study confirmed that managers and subordinates agreed only on consult group but differed in opinion on decide and delegate decision making styles. Boone and Kurtz (1999) suggested three levels of decisions being strategic, tactical and operational. Operational staff should not be involved in strategic decisions but can do tactical and operational decisions.

That using Vroom’s time-driven model in resources limited settings requires leaders with relevant expertise. Comparing demographic information with leadership position the study realized that to be at managerial position one requires a mature age at least above 30 years of age (p-value of 0.01), relevant job experience of at least more than five years (p-value of 0.02) and must have a university degree (p-value of 0.04). Being a top level manager had no relationship with gender (male or female) and did not have any relation with being trained on management.

Majority of managers had university education that gives the relevant expertise, they also have good work experience and matured in age hence commitment to
decision that is why they preferred decide, consult individual and/or delegate
decision making styles. Although managers preferred to facilitate decision,
operational staff did not prefer that style but their differences were not
statistically significant (p-value of 0.065). Operational staff agreed with consult
group decision making style as managers preferred it not (p-value of 0.414).
Victor H. Vroom time-driven model requires one to review staff’s committed,
expertise, support, competence and confidence to decisions made regardless of
who made such decisions. Boone and Kutz (1999) separated level of decision
making by reflecting managers and subordinates competences in arriving at a
decision. Managers and operational staff opinions differed in regard to
commitments (p=0.013), and staff hired always have relevant acceptable
expertise (p=0.04). Tanzania has limited human resources with relevant expertise
for the job, and well committed to decisions made. Most mangers (37.2%) may
have responded defensively with regard to commitments and (34%) with regard
to hiring staff with relevant skills; since are the ones who decides and hires staff.
The opposite reflects operational staff disagreement to decisions made by
managers (25.5%) on commitments and (26.6%) on hiring relevant staff. In real
life scenarios is likely that operational staff members might have been
elaborating the realities at their work place.

4.2 Are the top level managers and operational staff have shared heuristics and biases during decisions making?
The study revealed that there was no difference between managers and
subordinates in approaching risky decisions. Almost equal number of Managers
and operational staff had the same options in taking risky decisions. Managers
and operational staff both preferred sure gain rather than taking a chance (p-
value of 0.957). Although most available studies did not compare managers and
operational staff, however, it is reported on general population that risk aversion
with positive frames and risk seeking with negative frames (Whitney, Rinehart &
Hinson, 2008). Study population shared opinion over accepting sure loss or
having a gamble; the majority managers and operational staff preferred to take a
gamble rather than having a sure loss. In other words they behaved as risk seeker
with regards to loss. According to Whitney et al, sure losses are also easy to process, but the negative effect associated with a sure loss causes people engage in more thorough consideration of risky option. They are more likely to choose that option because of the effective reaction to the sure loss; sure losses typically result in the satisfying heuristic being overridden as the deliberative system is moved because of the affective response to the outcome of a sure loss.

Kahneman and Fredrick (2007) proposed that choice is often dominated by an initial affective reaction, which can sometimes be queried by inhibitory control or by integrating the affective information with other available information. Using probability calculations to underscore risk levels; there was no mathematical difference between sure losses of Tanzania shillings (Tsh.) 500,000 and gamble of 25% of two millions, which also will end up with Tsh. 500,000 (Kahneman, Slovic & Tversky, 1982).

De Martino et al, reported counterintuitive that people would choose a sure loss in the paradigm they divulged. The gamble option always involves the possibility that one can lose the entire stake of money for the trial, whereas the sure loss is a deduction from an initial stake of money. People in this paradigm will often take a risk to preserve the entire stake, rather than lose some of it (De Martino et al, 2006).

Looking at positively framed question, majority of study population chose a sure gain rather than taking a gamble. Mathematically, a sure gain of Tsh. 240,000 is of less value than a gamble of taking 25% of one million, which when won gives Tsh. 250,000 instead of the Tsh. 240,000 available on a sure gain deal. Sure gains are easy to process and lead to an obviously acceptable outcome. Consequently when presented with a sure gain as an option, people tend to choose it with little consideration of the risky option (Whitney, Rinehart, Hinson, 2008).

In the risk-assessment process, both the public and the experts are necessary participants in the process that assessment is inherently subjective and that understanding judgmental limitations is crucial to effective decision making. Slovic et al (1977) revealed that when lay people are asked to evaluate risks, they seldom have statistical evidence on hand (Tversky & Kahneman, 1982) in most
cases, they must make inferences based on what they remember hearing or observing about the risk in question so as they can satisfice (Whitney, Rinehart, Hinson, 2008). All staff members working with international organizations in Tanzania have a shared approach to risk-assessment process and risky decision making.

People decide to satisfice and they use rules of thumb (heuristics) to reach to such decisions. Under cognitive load, people’s choices should be more influenced by the heuristic systems. In heuristics, making the choice between sure and risky options is determined on the bases of minimizing cognitive effort (Whitney, Rinehart, Hinson, 2008). This study revealed a difference in option between managers and operational staff in two areas, when trying to establish heuristic difference among the two groups. Giving more details in a scenario did not show a difference in opinion between managers and operational staff: as in Linda’s case or defendant of the crime as seen in data gathering tool. The two groups preferred the detailed scenarios rather than short and quick information about the case, 35% of managers with 39% of the operational staff.

Graduates in Tanzania are likely to be politically successful when are in the ruling party CCM. Operational staff agreed with the statement 29.8% while managers preferred the opposition parties 34% (p-value of 0.007). This clear difference can be out of the hindsight biases, where there is a tendency to view what has already happened as relatively inevitable and obvious without realizing the retrospective knowledge of the outcome, which influences one’s judgment (Plous, 1993); this has been documented in electrons (Leary, 1982: Synodinos, 1996). Managers should consider this difference as essential and possible when making organization’s decisions. Even the most sophisticated decision maker is susceptible to biases in memory, and there is no better way to avoid these biases than maintaining careful notes and records of past event (Plous, 1993).

Why the difference between manager and operational staff. To satisfice other dual-process models assume that heuristic system is the default for decision making unless queried by intervention from the analytic system (Plous, 1993).
Apart from the hindsight biases (i.e. I knew it all), availability heuristic takes greater part in here; common events are easier to remember or imagine. Operational staff members are not frequently involved in making analytical decisions hence they tend to make decisions using the rules of thumb (heuristics). It is quite easy for subordinates to choose the ruling party-CCM as is the available easy way to political achievements than joining opposition parties, which need to struggle to reach at the helm of leadership. The managerial group preferred joining opposition parties; these are men and women daily involved in strategic decision making. Normally managers do dig deep to reach a decision, use of data, forms the analytical part of decision making process. Heuristic system is the default for decision making unless queried by intervention from the analytical system (Whitney, Rinehart, Hinson, 2008).

Some events are more available, than others hence a chance of having systematic biases is higher. Looking also at the unbiased coin results, the managerial group was anchored on the initial outcomes of the flipped coin. Tversky and Kahneman (1974) discussed that one of the most general presentation artifacts is the tendency of judgment to be anchored on initially presented value. Managerial group was more anchored to previous results while the operations staff group fall on the gambler’s fallacy that a fortune do occur after a series of bad luck. The differences in heuristic are essential for decision makers to know as they choose decision making style may end up with distrust, conflict or lack of support to the decisions made.

Since the coin is unbiased the normatively correct answer; there should be no preferences between Head and Tails, some people erroneously believe, however, that tails is promulgated after a run of three head. Tversky and Kahneman explain these answers in terms of the mistaken belief that chance sequences must be locally representative (Plous, 1993). The differences observed in the study can be explained by Herbert Simon (1956) who proposed that people “satisfice” rather than optimize when they make decisions; however adaptive the behavior of organisms in learning and choice situations, this adaptiveness falls, for short of
the ideas of maximizing in economic theory. Evidently organisms adapt well to “satisfy” they do not, in general, “optimize” (Simon 1956).

In making judgments under uncertainty, three heuristics were applied these are: representativeness, which is usually used when judging whether an object or event A belongs to class or process B. Availability of instances or scenarios, often used when assessing frequency of a class or the plausibility of a particular development e.g. the question on whether being CCM member or joining opposition for Excellency in political carrier. And lastly is Adjustment from an anchor, usually used in numerical prediction when relevant value is available.

The three heuristics are largely economical and usually effective but do lead to systematic and predictable errors.

4.3 In what ways are the shared heuristics and biases during decision making, among top level managers and operational staff affects staff turnovers?

Working in an international organizations required more knowledge and skills in handling multicultural groups of individual. In so doing decision making is central in staff motivation and retention for efficiency and productivity hence implementation of the decision made.

It is critical to hire and retain the right people. As to a private enterprise, the leaving of outstanding staff is undoubtedly the losses of a kind of intangible assets to the company. For a company which has encountered the merged and acquisition, a reorganization of the company is definitely needed [Bader, 1992: White et al, 2002]. A career change doesn't mean that your first choice was a bad one. Every job should be considered an experience and a stepping stone to something else,” said Jill Xan Donnelly, president of “CareerWomen.com”.

Employee participation in decision making enhances organizational effectiveness. Trust in employees’ leads to encouragement and acceptance of participation in decision making. There has been recent and growing interest in understanding the basic characteristics of managerial mechanisms within township-village enterprises (TVEs) in China and how these affect organizational performance. The findings of the study suggest that, although TVE managers
develop a high level of trust in the dependability, predictability and good faith of their employees, only trust in employee dependability is positively related to participation in the decision-making process. The case studies suggest that in traditional, hierarchical, and collectivistic societies like Iran, to be effective, organizational change should start from the very top. The vital common variables for success are visionary leadership with clear direction, effective human resource management, and empowerment of the workforce.

All these seem to be essential for building the required corporate culture that fosters change. Another advantage is that there is shared responsibility for the decision and its outcome, so one person does not have total responsibility for making a decision. The disadvantages are that it often takes a long time to reach a group consensus and that group members may have to compromise in order to reach a consensus. Many businesses have created problem-solving teams whose purpose is to find ways to improve specific work activities
5.1 Conclusions

We conclude that for one to be considered for top level management position in an international organizations working in Tanzania; need be an adult over 30yrs of age with good work experience and a university graduate. Having the above characteristics will help a manager decide, consult individual or delegate decision making. Only committed staff with acceptable expertise will work in managerial positions. To be a manager one need be committed with relevant and acceptable expertise.

Managers will always make decision and tell subordinates what to do, while subordinates will prefer to participate in the process of making decision. In reaching such decisions, managers will consult individuals and/or delegate decision making. Operational staff members need to participate at all decision levels and did not prefer managers to decide and tell them what to do. Preferred decision making styles include consult group and facilitate.

This study also concludes that staff working at managerial positions and those working at operational level has shared representativeness heuristics; however, there was significant differences with regard to availability heuristics and adjustment from anchor. We conclude that the differences in heuristics are a source of observed multiple distrust and conflicts between the two groups. In arriving to a decision managers and operational staff should appreciate these differences in order to minimize distrust and conflicts hence increased effectiveness and productivity.

We conclude that managers and subordinates have shared approach to risky decisions. Both managers and subordinates seek and averse risky decision equally. Even well informed laypeople have difficulties judging risks accurately and it is tempting to conclude that the subordinates should be removed from organizational risky-assessment and decision making processes. We also
conclude that participants were risk averse with positive frame and risk seeking with negative frame.

5.2 Recommendations
International organizations working in Tanzania should consider hiring matured and experienced managers with more preference to university graduates. Managers must make decision but prior to the decisions they should consult group and/or facilitate decision making. Operational staff should be informed on which kind of decision they can participate and which ones they cannot. This will minimize conflict of interest and decisions interferences. Managers and their subordinates need appreciate the differences in heuristics as most people decide to satisfice and not to optimize. Since there is the same approach to risky decision making among managers and operational staff; managers should consider deciding for the organization as their decision process and risk assessment are shared with operational staff. Better understanding of these heuristics and of the biases, to which they lead, could improve judgment and decisions in situations of uncertainty. The study goes further and recommends a bigger study on heuristic and biases be carried out to ascertain its effects on efficiency, effectiveness and productivity in poor resources countries.
REFERENCES


Appendix

STRUCTURED THESIS QUESTIONNAIRES

This questionnaire is designed to capture information for answering thesis designed questions with a goal of determining the level at which heuristics and biases during decision making are shared among top level managers and operational staff working with International Organizations in Tanzania, and their effects in staff retention. I kindly request your support in responding to the questions below so that I can complete my studies. Your prompt response is highly appreciated, and all information shall only be used for thesis completion and not otherwise.

Please do respond by giving your answer in a scale of 5, where: 1 – least accepted …2, 3, 4… and 5 – most accepted: in some few cases you may need to respond by choosing one appropriate choice e.g. “a” or “b”

<table>
<thead>
<tr>
<th>S/No</th>
<th>Problems</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>e.g.</td>
<td>The best way to reduce employee turnover is to allow them participate in decision making.</td>
<td>4</td>
</tr>
</tbody>
</table>

Working in international organizations requires handling multi-cultured people. In so doing decision making is central in staff motivation and retention for efficiency and productivity. Looking at your immediate supervisor, you will see that…

1. Is a kind of leader who makes decisions and tells you what to do

2. Is a kind of leader who does individual consultations before deciding

3. Is a kind of leader who does group consultations before decision making

4. Is a kind of leader who facilitates others to make decisions

5. Is a kind of leader who prefers to delegate decision
Decision making is a risky business; it involves utilization of resources for efficiency and more productivity. Assuming you are faced with the following scenarios, what will be your choices?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>6.</td>
<td>In addition to what you have you are given Tsh. 3,000,000/-. If you were faced with the following choice, which alternative will you take?</td>
</tr>
<tr>
<td></td>
<td>a. A 100% chance of losing Tsh. 500,000/-</td>
</tr>
<tr>
<td></td>
<td>b. 25% chance of losing Tsh. 2,000,000/-, and a 75% chance of losing nothing</td>
</tr>
</tbody>
</table>

Leadership is a great challenge when it comes to decision making. In most setting leaders have been hesitant in making decisions. In avoiding some of these risky decisions, how will you rate decisions made at your workplace?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>7.</td>
<td>Ensures that all decisions made, the team is confident of decision significance to the success of the project or organization</td>
</tr>
<tr>
<td>8.</td>
<td>Team members in your organization are committed to decisions made regardless of who made such decisions</td>
</tr>
<tr>
<td>9.</td>
<td>Your organization always hires staff with relevant accepted knowledge/expertise.</td>
</tr>
<tr>
<td>10.</td>
<td>The team supports organization’s goals and objective</td>
</tr>
<tr>
<td>11.</td>
<td>Your team has relevant competences for the job</td>
</tr>
<tr>
<td>12.</td>
<td>There is a clear system followed in making decision in your organization</td>
</tr>
<tr>
<td>13.</td>
<td>In addition to what you have you are given Tsh. 5,000,000/-. If you were faced with the following choice, which alternative will you take?</td>
</tr>
<tr>
<td></td>
<td>a. A sure gain of Tsh. 240,000/- more</td>
</tr>
<tr>
<td></td>
<td>b. A 25% chance to gain Tsh. 1,000,000/- more, and a 75% chance of gaining nothing</td>
</tr>
</tbody>
</table>
When people are faced with a complicated judgment or decision, they often simplify the task by relying on heuristics, or general rules of thumb. These errors in decision making are as far as the level of knowledge and intelligence.

| 14. | Linda is 31 years old, single, outspoken, and very bright. She majored in philosophy. As a student she was deeply concerned with issues of discrimination and social justice, and also participated in antinuclear demonstrations. Please check off the most likely alternative:  
   a. Linda is a bank teller  
   b. Linda is a bank teller and is active in the feminist movement |
| 15. | Read the alternatives below and choose one which is most like to be the reality  
   a. The defendant left the scene of crime.  
   b. The defendant left the scene of crime for fear of being accused of murder. |
| 16. | Without actually calculating, give a quick (five-seconds) estimate of the following product:  
   \[9 \times 8 \times 7 \times 6 \times 5 \times 4 \times 3 \times 2 \times 1 = \] |
| 17. | For a graduate in Tanzania, which is a more likely to lead to political success:  
   a. being a member of CCM (ruling part)  
   b. joining opposition parties |
| 18. | Without actually calculating, give a quick (five-seconds) estimate of the following product:  
   \[1 \times 2 \times 3 \times 4 \times 5 \times 6 \times 7 \times 8 \times 9 = \] |
| 19. | Suppose unbiased coin is flipped three times, and each time the coin lands on heads. If you had to bet Tsh. 1,000,000/- on the next toss, what side will you choose? |
### 20. Demographic information *(choose the appropriate)*

- **a. Name of your organization:**
- **b. Age:** *less than 30yrs or above 30yrs*
- **c. Sex:** M/F
- **d. How many people do you supervise:**
- **e. Job position:** Managerial or Operational
- **f. Education level:** No university degree or University degree
- **g. Job experience:** less than 5yrs or above 5yrs

### 21. Do you have specific training on management/supervision

### 22. Bad decisions are the most compelling reasons on why I would prefer to join a different organization even though I might be paid less than what I receive in my current organization.

*Thank you so much for your support, I highly appreciate.*