



Brief Biography

Dr. Oluwatosin Juliana Oyetayo is a Senior Lecturer in finance with about fifteen years of cognate experience in teaching and research. She teaches finance both at the undergraduate and postgraduate levels. She specializes in development finance and her areas of research interest are; microfinance, financial inclusion, financial, credit and exchange markets, economic growth and sustainability, impact, and sustainable finance. She is a strong advocate of an inclusive economic paradigm and has several publications in both local and international journals.

Personal information

Name in full:	OYETAYO Oluwatosin Juliana
Date of Birth:	May 26, 1976
Place of Birth:	Lagos Island
Age:	47 years
Sex:	Female
Marital Status:	Single
Nationality:	Nigerian
Town and State of Origin:	Abeokuta, Ogun State

Department

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Rank

Senior Lecturer

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Teaching, Research and Administration

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Qualification

Ph.D. Finance 2015

M.Sc. Finance 2004

B.Sc. Economics 1999

Senior Secondary Examination Certificate 1992

Membership of professional bodies

Associate Member (ACIB), Chartered Institute of Bankers of Nigeria (CIBN) 2021

Member, The Academy of Management in Nigeria 2017 to date

Award received

Best Graduating Student in Academic Performance in PhD Banking & Finance, Faculty of Management Sciences, University of Benin, 2014/2015 Academic Session

Research conducted

Nil

Conferences attended in the last five years

1st international Conference of the Faculty of Management Sciences, University of Maiduguri, 31st January – 2nd February 2023.

XVIII International May Conference on Strategic Management IMCSM22 organised by the University of Belgrade, Technical Faculty in Bor, Department of Engineering Management, May 28, 2022.

1st Royal Statistical Society (RSS) Nigeria Local Group International Conference on Population Data for National Development, 5 February, 02/2020.

Royal Statistical Society 2018 Conference, Cardiff, Wales-United Kingdom 6-9 September 9/2018.

9th Annual Ibadan Sustainable Development Summit (ISDS 2018) Organized by the Centre for Sustainable Development (CESDEV) University of Ibadan, Old Bodija, Ibadan, Oyo State, Nigeria, 29-31 August, 08/2018.

Publications

- (1) ^fAkinbode, S.O., Dada, M.A., & **Oyetayo, O.J.** (2023). Government health Expenditure, health Aid and under-five mortality in Nigeria. **Scope**, 13(2), 678-688. Published by *Scope Journal*, Indexed in Scopus.
- (2) Owoeye, S.D., Kajola, S.O, **Oyetayo, O.J.**, & Oshadare, S.A. (2023). Effect of monetary policy on deposit liabilities of commercial banks in Nigeria. *Nigerian Journal of Banking and Financial Issues*, 9(1), 249-258, Published by the Department of Banking and Finance, Ekiti State, University
- (3) Olubiyi, E.A., **Oyetayo, O.J.** (2022). Nexus among economic growth, stock market activity and exchange rate movement in the Organization of Petroleum Exporting Countries (OPEC). *Journal of Humanities, Social Sciences and Creative Arts*, 2022, 17, 9-26. Published by the Federal University of Agriculture, Abeokuta.
- (4) ^f**Oyetayo, O.J.**, Olubiyi, E.A, & Owoeye, S.D. (2021). Revisiting the financial development and economic growth nexus in Nigeria: Issues at stake. *Acta Universitatis Danibius. OEconomica*, 17(5). Available at <https://dj.univ-danibius.ro/index.php/AUDOE/article/view/1294>
- (5) ^f **Oyetayo, O.J.**, Olubiyi, E.A & Abioro, M.A. (2021). Household's population data disaggregation: A financial perspective. *Indian Journal of Economics and Development*, 9(53),

1-10, Published by Indian Society for Education and Environment (iSee), indexed in SC imago 2022. Available at <https://ijed.in/artcles/>

- (6) ***Oyetayo, O. J.**, Fapetu, O. & Adeyeye, P. O. (2021). Efficient test of return predictability: Evidence from selected blue chip stocks in Nigeria. *Journal of Accounting*, 10(1), January-June, 132-154, Published by the Nigerian College of Accountancy (NCA), Association of National Accountants of Nigeria (ANAN), Kwali, Jos, Nigeria.
- (7) * **Oyetayo, O. J.**, Shonubi, T. G. & Owoeye, S. D. (2021). Corporate leverage and the performance of a growth firm: The case of Guinness Nigeria plc. *Nigerian Journal of Accounting and Finance*, 13(1), March – June, 66-83, Published by the Department of Accountancy, Faculty of Social and Management Sciences, Modibbo Adama University (MAU), Yola, Adamawa State Nigeria.
- (8) ***Oyetayo, O. J.** (2021). Capital adequacy and bank's performance: Evidence from selected first-tier banks in Nigeria. *Uniport Journal of Business, Accounting & Finance Management*, 2(1), March, 161-171, Published by the Department of Accounting, University of Port-Harcourt, Choba, Rivers State, Nigeria.
- (9) *Abioro, M. A., Onigbinde, I. O., & **Oyetayo, O. J.** (2020). Human capital development and Organizational effectiveness: Evaluation of a Nigerian manufacturing firm. *Journal of Management Sciences*, 2(2), 294-305, Published by the Faculty of Management Sciences, Federal University Dutsin-Ma, Katsina State.
- (10) ***Oyetayo, O. J.**, & Eboigbe, S. (2019). Analysis of financial risk management strategies of Microfinance Banks. *Journal of Governmental and Financial Accounting Research*, 3(1), 1-18, Published by the Centre for Governmental and Financial Accounting Research, Association of National Accountants of Nigeria (ANAN), Nasarawa State University, Keffi, Nasarawa State.
- (11) ***Oyetayo, O. J.**, & Oloko, T. (2019) Financial deepening, poverty reduction and financial inclusion in Nigeria: Any hope for domestic capital? *Journal of Banking*, 8(2), 1-29 Published by the Chartered Institute of Bankers of Nigeria (CIBN), Available from: www.cibng.org/files/resourceDownloads/1561976057bankers-journal.pdf
- (12) *Ogar, I. O & **Oyetayo, O. J.** (2019). Role of urban green space areas in the management of environmental issues in Ibadan metropolis, Oyo State. *African Journal of Sustainable Development*, 8(2), 93-117, Published by the Centre for Sustainable Development (CESDEV),

University of Ibadan, Ibadan Oyo State. Available from:
www.ajol.info/index.php/ajsd/article/view/191638

- (13) ***Oyetayo, O. J.**, & Akinbode, S. O (2019). Aligning Nigeria's financial system with the sustainable development goals: Implications for social inclusion. *Ife Journal of Economics and Finance*, 8(1&2), 117-129 March and September, Published by the Department of Economics, Faculty of Social Sciences, Obafemi Awolowo University, Ile-Ife, Osun State.
- (14) Fapetu, O., Posu, S. M. A., & **Oyetayo, O. J.** (2017). Testing the Martingale difference hypothesis in the presence of structural breaks in the Nigerian Stock Market. *West African Journal of Business and Management Sciences*, 6(2), 56-63, Published by the Faculty of Business Administration, Imo State University, Owerri.
- (15) ^f**Oyetayo O.**, & Adeyeye, P, O. (2017). A robust application of the arbitrage pricing theory: Evidence from Nigeria. *Journal of Economics and Behavioural Studies*, 9(1), 141-151, Published by AMH international available from: [https://doi.org/10.22610/jeps.v9i1\(J\).1565](https://doi.org/10.22610/jeps.v9i1(J).1565)
- (16) Adeyeye, P. O & **Oyetayo, O. J.** (2016). Balance sheet management and outreach success for microfinance banks: Evidence from Nigeria. *International Journal of Economic Development Research and Investment*, 7(1), 24-38, Published by the International Centre for Integrated Development Research (ICIDR), Akwa Ibom State, Nigeria. Available from <https://www.icidr.org/ijedri-vol7no1>
- (17) **Oyetayo, O. J.**, & Fatokun, J. (2015). Cash based and electronic based transactions in Nigeria: The role of the national aggregator. *Journal of Research in National Development*, 13(2A), December, 130- 140, Published by Transcampus Interdisciplinary Research and Study Group, Department of Maritime Technology and Management, Federal University of Technology, Owerri, Nigeria. Available from: www.ajol.info/journals/jorind
- (18) Akingunola, R. O. & **Oyetayo, O. J.** (2014) Impact of microfinance on occupational choice and performance of women entrepreneurs in Nigeria. *Nigerian Journal of Social and Management Sciences*, 3(1), 75-101, Published by Faculty of Management Sciences, Olabisi Onabanjo University (OOU), Available from: <https://oouagoiwoye.edu.ng/webpages/njsms-vol3.html>
- (19) ^fAkingunola R. & Oyetayo, O. (2014) Determinants of financial structure decision of small and medium enterprises: A pilot study of selected registered companies in Nigeria. *IOSR Journal of Economics and Finance*, 3(1), 1-8 available from: <http://10.9790/5933-03110108>

- (20) **Oyetayo, O. J.,** & Adigun, O. (2012). Entrepreneurship Development and Entrepreneurial Behavior in Nigeria: The historical perspective. *International Journal of Management and Development Studies*, 1(1), November, 99-114. Published by the Department of Business Administration, Ekiti State University, Ekiti State.
- (21) Oluleye, F., & **Oyetayo, O. J.** (2011). Raw Material Development and Utilization in Nigeria: Promoting effective linkage between R&D and SMEs for economic growth and development. *Journal of Management and Corporate Governance*, 2(1) September, 41-54, Published by the Centre for Research and Innovation (CENRESIN), Minna. Available from; <http://www.cenresinjournals.com>
- (22) **Oyetayo, O. J.,** & Oladipo, S. (2010). Bad loan, bank credit and deposit mobilization in Nigeria: The aftermath of the global financial crisis. *Nigerian Academy of Management Journal*, 4(1), 101-118, Published by The Academy of Management Nigeria (TAMN)
- (23) ^fAkinbobola, T.O., & **Oyetayo, O.J** (2010). Econometric analysis of real exchange rate and domestic output growth in Nigeria. *International Journal of Academic Research*, 2(5), 339-344 September, Published by the Azerbaijan National Academy of Sciences in collaboration with Progress Publishing House, Baku Azerbaijan.