



**DEPARTMENT OF MANAGEMENT
FACULTY OF BUSINESS ADMINISTRATION
UNIVERSITY OF NIGERIA, NSUKKA
ENUGU CAMPUS**

**2nd International Conference on
Management and Indigenous
Entrepreneurship**

3rd - 4th April 2024

BOOK
of
ABSTRACTS



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*Theme: Driving Economic Growth through Indigenous Entrepreneurship and
Technological Innovation*



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BOOK OF ABSTRACTS

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Driving Economic Growth through Indigenous Entrepreneurship and Technological Innovation

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Preface

The Nigerian economic environment is characterised by forces that influence the performance of entrepreneurial ventures. Significant variables such as unemployment rate, inflation, total tax burden, and domestic interest rates shape the economic environment and, by extension, significantly influence the trajectory of indigenous entrepreneurial ventures. It has also been observed that an inordinate rise in costs of production of goods and services has caused reductions in both production and consumption with attendant low-profit generation, forcing businesses and entrepreneurs into laying off their staffs and, in extreme situations, business closure. In light of this prevailing environmental condition of businesses and entrepreneurs, the 2nd International Conference on Management and Indigenous Entrepreneurship was articulated to seek ways of providing solutions to problems facing indigenous entrepreneurial ventures and start-ups.

The main theme of the conference, Driving Economic Growth through Indigenous Entrepreneurship and Technological Innovation, was carefully selected with a view to searching for and providing technologically innovative solutions to myriad of business problems among indigenous entrepreneurs, especially the start-ups. Innovation is very crucial to any business organisation because it confers a competitive advantage. Technological innovation strives to improve existing products or processes with new technological functionalities so as to set them apart from the competition. Due to its importance, many of the conference papers empirically validated this concept.

Specifically, authors extensively presented and discussed developing concepts, innovations, and digital interconnectivity in family-owned businesses, small business entrepreneurship, agribusiness management and sustainable development, technological innovation in local business clusters, global market expansion for local businesses, grassroots innovations, financial technologies and entrepreneurship, marketing strategies and small businesses, indigenous accounting systems and international accounting standards, technological innovations and small business management; and how they intricately relate to the sustainable performance of indigenous entrepreneurship. Given the magnitude of scholarly discussions and brainstorming, it is our sincere belief that this book of abstracts from the conference will be of immense benefit to all the participants, the academia and the research community.

We express our sincere appreciation to Vice Chancellor Prof. Charles Arinze Chukwuigwe, Our Deputy Vice Chancellor Prof. Daniel C. Nwachukwu, our Dean of the Faculty Prof. Vincent A. Onodugo, and numerous authors for their contributions. And to you, the reader, we wish you a fulfilling moment and hope that you find the papers scholarly, engaging and rewarding.



Dr Benjamin I. Chukwu
Chairman,
Local Organising Committee



Prof Emmanuel K. Agbaeze
Director of Conference/
Head of Department

Keynote Address

Prof. Abejide Ade-Ibijola

Dear distinguished academics, industry experts, and guests,

I bring you warm greetings from the Johannesburg Business School (JBS) at the University of Johannesburg, South Africa.

I am deeply honoured to address this esteemed gathering at the convergence of indigenous entrepreneurship, innovation, and the transformative potential of artificial intelligence. Before I delve into the profound impact of AI on entrepreneurial endeavours, I must take a moment to acknowledge the remarkable achievements of the University of Nigeria, Nsukka. Founded on the principles of academic excellence and social responsibility, the University of Nigeria, Nsukka, stands as a testament to the power of indigenous knowledge and ingenuity. From its pioneering research in renewable energy to its unwavering commitment to community development, the university embodies the spirit of resilience and innovation that defines Nigerian academia.

Indeed, the resilience of Nigerian entrepreneurs, particularly those rooted in indigenous knowledge and practices, is truly inspiring. In the face of myriad challenges, they have continued to uphold traditional values while embracing modernity, driving positive change and economic growth in their communities. One such example of indigenous entrepreneurship can be found in the remarkable success of Nigerian artisans and craftsmen. From weaving intricate textiles to sculpting exquisite artworks, these entrepreneurs have preserved centuries-old traditions while adapting to contemporary markets. Through their creativity, resourcefulness, and entrepreneurial spirit, they have not only sustained their livelihoods but also enriched the cultural heritage of Nigeria.

But as we celebrate the rich tapestry of indigenous entrepreneurship, we must also look to the future and embrace the transformative potential of artificial intelligence. While indigenous knowledge forms the bedrock of entrepreneurial endeavours, AI represents the next frontier of entrepreneurial support, offering unprecedented opportunities for growth and innovation. Imagine a future where AI-powered analytics enable indigenous entrepreneurs to optimise supply chains, identify market trends, and enhance customer experiences with precision and efficiency. From predictive modelling

to personalised recommendations, AI holds the promise of unlocking new pathways to success for indigenous businesses, bridging the gap between tradition and technology.

Moreover, the intersection of AI and entrepreneurship presents a fertile ground for research and collaboration. By exploring synergies between indigenous knowledge systems and AI algorithms, researchers can develop innovative solutions tailored to the unique needs and challenges of indigenous entrepreneurs. Whether it is designing AI-driven tools for agricultural extension services or leveraging natural language processing to preserve indigenous languages and cultural heritage, the possibilities are as vast as they are exciting.

As we embark on this journey of exploration and discovery, let us remain guided by principles of inclusivity, sustainability, and ethical stewardship. Let us ensure that the benefits of AI-driven innovation are accessible to all, particularly marginalised communities and underserved populations. Let us harness the power of technology to empower indigenous entrepreneurs, amplify their voices, and preserve their invaluable contributions to our collective heritage.

In conclusion, the future of indigenous entrepreneurship is bright with possibility, fuelled by the timeless wisdom of tradition and the boundless potential of artificial intelligence. Together, let us chart a course towards a future where entrepreneurship flourishes, innovation thrives, and prosperity knows no boundaries.

I congratulate the University of Nigeria, Enugu Campus, for the successful planning and execution of the 2024 International Conference on Management and Indigenous Entrepreneurship (ICMIE). I also wish all presenters and authors of the papers in the proceedings a happy deliberation and knowledge exchange.

I thank you all.

Professor Abejide Ade-Ibijola (PhD Wits)

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Digital Banking Technology and the Efficiency of Commercial Banking Firms in Nigeria**Iwedi Marshal****Department of Finance**

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This study investigates the impact of digital banking technology adoption on the operational efficiency of commercial banking firms in Nigeria. It reviews existing literature to establish theoretical frameworks, including Technological Adoption and Operational Efficiency Theory, Customer Experience and Efficiency Enhancement Theory, and Regulatory Compliance and Risk Management Theory. Using a quasi-experimental research design and financial time series analysis, empirical evidence is provided. Results show a significant and positive relationship between digital banking technology adoption and banking efficiency. Panel unit root tests confirm non-stationarity at the level values of all variables, with stationarity achieved through differencing. Cointegration tests reveal a long-run equilibrium relationship between digital banking technology adoption and banking efficiency. Pairwise Granger causality tests suggest unidirectional causality from electronic fund transfer to operational efficiency. The study concludes that policymakers and stakeholders should prioritise strategies promoting the adoption of digital banking technology to enhance the efficiency and performance of commercial banking firms in Nigeria.

Keywords: *Digital banking Technology, Operational Efficiency, Customer Experience, Commercial Banks, Financial Inclusion, Nigeria*

The Nexus between Strategic Management and Organizational Performance of Ebonyi State Fertilizer and Chemical Company Ltd, Abakaliki

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Abstract

The objective of this investigation was to examine the relationship between strategic management and organisational performance at Ebonyi State Fertilizer and Chemical Company Ltd, Abakaliki. The specific objectives were to examine the relationship between strategy formulation and organisational performance at Ebonyi State Fertilizer and Chemical company Ltd, Abakaliki; to determine the relationship between strategy implementation and organisational performance at Ebonyi State Fertilizer and Chemical company Ltd, Abakaliki; and to examine the relationship between organisational performance and strategy evaluation. The study used a descriptive research design. This study's designated subjects were 420 employees of Ebonyi State Fertilizer and Chemical Company Ltd. in Abakaliki. By employing the Simple Random sampling method, as determined in the table by Krejcie and Morgan (1970), the researchers culled 201 respondents from the target population. The primary data for the investigation were obtained through a self-administered questionnaire. To examine the relationship between the variables, a Pearson Product Moment Correlation analysis was performed using SPSS, an abbreviation for Statistical Package for the Social Sciences 27.0. A significant correlation has been observed between strategy formulation and the performance of organisations, as indicated by the research findings. Strategy implementation has a strong positive relationship with the overall performance of Ebonyi State Fertilizer and Chemical Company Ltd. in Abakaliki. Additionally, the study revealed a strong positive correlation between strategy evaluation and the overall performance of Ebonyi State Fertilizer and Chemical Company Ltd, Abakaliki. For improved plan execution, it was suggested that enhancing resource allocation, stakeholder communication, and organisational structure are essential.

Keywords: *Strategy, management, formulation, implementation, evaluation, performance*

Unveiling the FinTech Entrepreneurial Nexus: Innovations, Challenges, and Opportunities

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Financial technologies (FinTech) have revolutionised entrepreneurial landscapes by offering innovative solutions to traditional financial challenges. This study elucidates the intricate relationship between financial technologies (FinTech) and entrepreneurship, exploring how FinTech innovations reshape entrepreneurial landscapes and drive economic empowerment. Through a comprehensive review of the literature and analysis of real-world case studies, this research investigates the transformative impact of FinTech on entrepreneurial ventures. While utilising a qualitative approach, key themes and patterns were identified, shedding light on the symbiotic dynamics between FinTech adoption and entrepreneurial success. The findings reveal that FinTech tools, including blockchain, artificial intelligence, and machine learning, empower startups to streamline operations, enhance financial inclusion, and access global markets. Entrepreneurs leverage these advancements to develop disruptive business models, optimise processes, and foster rapid scalability. Moreover, FinTech democratises access to capital through crowdfunding platforms, peer-to-peer lending, and digital payment systems, thereby overcoming geographical and socioeconomic barriers. Despite presenting unique challenges such as regulatory complexities, cybersecurity threats, and ethical considerations, the integration of FinTech and entrepreneurship offers unprecedented opportunities for economic empowerment and innovation. By embracing innovation and strategic collaboration, entrepreneurial ventures can harness the transformative potential of FinTech to shape the future of finance on a global scale, driving sustainable growth and fostering a more inclusive and resilient financial ecosystem.

Keywords: *FinTech, Entrepreneurship, Innovation, Empowerment, Transformative impact*

Workforce Diversity and the Performances of Selected Telecommunication Firms

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Abstract

The study examined the effect of workforce diversity on the performance of telecommunication firms in Enugu State, Nigeria. The specific objectives of the study were to evaluate the effect of age diversity on the technological efficiency of telecommunication firms in Enugu State Nigeria, investigate the effect of gender diversity on network expansions in telecommunication firms in Enugu State Nigeria, and ascertain the effect of ethnic diversity on the growth of telecommunication firms in Enugu State Nigeria. The study was guided by three research questions and three hypotheses. The population of the study was 647. Taro Yamani formula was used to select a sample size of 318. Mean and Standard deviation were employed for data description, while regression analysis was used to test the hypotheses. Findings revealed that age diversity has a significant effect on technological efficiency of telecommunication firms in Enugu State Nigeria, gender diversity has a significant effect on network expansions of selected telecommunication firms in Enugu State Nigeria, and ethnic diversity has a significant effect on the growth of telecommunication firms in Enugu State Nigeria. The study concluded that diversity which encompasses age, gender, educational, and ethnic dimensions, significantly influences technological efficiency, network expansions, and growth of telecommunications firms. The study recommended that telecommunications firms should prioritise training programmes that promote diversity awareness and inclusion, equip employees with the skills to appreciate and leverage diverse perspectives and enhance technological efficiency, network expansion, and sales strategies.

Keywords: *Work diversity, diversity management approaches, organisational performance*

Strategic Management as a Tool for Small-Scale Business Development in Makurdi Metropolis

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Abstract

This study investigated the effect of strategic management practices on the development of small-scale businesses in Makurdi Metropolis. The specific objectives of the study are to examine the effect of strategic planning, formulation, and implementation on the development of small-scale businesses in the Makurdi Metropolis. The research employed a causal-comparative design. The study's population comprises 1,347 registered small-scale business owners operating at all levels in Makurdi Metropolis. A sample of 110 was drawn using a purposive sampling technique. Descriptive statistics were used for the analysis of the research questions, while the binary regression method was adopted to find the linear relationship between strategic management and business development in Makurdi Metropolis. The study's findings indicate that strategy formulation has a positive effect on business development. Similarly, strategy implementation was found to have a significant positive effect on small-scale business development. Business development is projected to grow by 41.2 per cent for every one per cent increase in strategy adoption. This established strategy implementation as the component of strategic management with the greatest impact on business development. Furthermore, strategy evaluation was expected to improve development by 9.6% for every 1% increase. The study concluded that all strategic management components were important and positive drivers of company development among small-scale businesses in Makurdi Metropolis. As a result, the study advises small-scale businesses to take strategic planning and formulation seriously, as these are the factors that determine the tone of a company's strategic management framework.

Keywords: *Strategic management, small-scale business development*

Women Entrepreneurship Development and Poverty Alleviation: The Case of Enugu State

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Women entrepreneurship has been acknowledged as an effective means of reducing poverty. This study, therefore, examines the relationship between women entrepreneurship development and poverty alleviation as well as what motivates entrepreneurship development engagement among women living in semi-urban and rural Areas in Enugu State. The study adopted a survey design. The target population comprised women entrepreneurs in Nsukka and Igbo-Eze North Local Government Areas of Enugu State. The choice is based on the fact that Nsukka and Igbo-Eze North can be classified as semi –urban and rural areas, respectively, while recognising that most communities in Enugu state are similar in culture. A sample size of 200 participants was determined using a multistage sampling technique. Data was collected through the use of a structured questionnaire. Employing Pearson`s correlation and factor analysis in analysing the data, the findings indicated that there is a positive and significant correlation between entrepreneurship development and poverty alleviation among the women in the area ($r = 0.7325$; $p=0.0104$). The inability to secure employment and their quest to become financially independent rank high as motivating factors of women engagement in entrepreneurship activities. A lack of awareness of the development programmes was identified as the key challenge to the sustainability of the programme. In line with the findings, conclusions were drawn, and implications were examined. Lack of awareness of the programme established has resulted in poor entrepreneurship development among the women in the selected area. This calls for more sensitisation and effective government implementation of the programmes.

Keywords: *Women entrepreneurship development, poverty alleviation, Enugu State*

Environmental Dynamism: The Role of Influencers in Marketing Practices

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This article is centred on the influence of marketing as a contemporary issue in an environmentally challenged business circle. The study made use of works of literature from various scholars. The main thrust is the contributions of influencers as a marketing strategy for big and small businesses in marketing practice, using social media platforms as checkmated by environmental dynamism. Most buyers were challenged by choice options. They believed in what others buy and use, became market followers and relied so much on celebrities, social groups, and opinion leaders' information. The objective is to explain the benefits of the proliferation of social media platforms to customers who need the confidence of influencers in marketing their product selections and uses. The study found that social media platforms are active instruments for the globalised objectives of marketing brands in addition to face-to-face contact. The study recommended that more empirical studies be carried out on the growth of digitalised companies while using the study to consolidate the position of influence marketing in a dynamic environment.

Keywords: *Environment, Technology, Social-media, Influencers, Marketing, Opinion Leader, Celebrities*

Labour Market Institutions and Unemployment Statistics in Nigeria

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The study explores the analysis of labour market institutions and the unemployment situation in Nigeria. The study was anchored on the strategic aspect of the labour market institutions and considered the fluctuations in the unemployment rate in the country due to the level of education and flooding of expatriates. The research design used in this study was descriptive. The population covered some selected recruitment agencies, and their clients in South-west and North-central Nigeria stood at 700. A simple random sampling technique was employed because of its relevancy in selecting the respondents. A simple regression analysis was used to investigate the relationship between the variables of labour market institutions and the unemployment situation in Nigeria. The findings revealed that 74% of the variations in the unemployment situation in Nigeria are accounted for by educational level. Also, the expatriate level has a significant effect on the unemployment situation in Nigeria. The study discovered that education and the coming of expatriates affect the unemployment situation in the country. It was recommended that the educational system should be made functional. To achieve this, emphasis should be placed on entrepreneurship education so that students can acquire the basic skills needed to be self-reliant before graduation. Finally, there is a need to encourage graduates in both technical and non-technical jobs to discourage the flooding of expatriates in the country.

Keywords: *Labour, market, institutions, unemployment, education, expatriate, policies*

Small Business Entrepreneurship: A Catalyst for Sustainable Development of Nigeria's Economic Growth

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The study examined the impact of small-business entrepreneurship as a catalyst for sustainable economic development in Nigeria. An ex-post facto research design was adopted. Secondary data from various editions of the Central Bank of Nigeria (CBN) statistical bulletins covering the years 1999–2022 were used. The gross domestic product (GDP) was used as a proxy for economic growth, while the interest rate was used as an intervening variable to represent the independent variable (SMEs) which were funded by commercial banks and microfinance institutions. The study used multiple regression techniques to provide evidence of the contributions of microfinance banks (MFBs) and commercial bank loans to economic growth in Nigeria. The analysis provided evidence that the amount of credit provided by commercial banks to SMEs has no statistically significant impact on Nigeria's rate of economic growth, while credits provided by MFBs had a statistically significant relationship. This result supports MFB's functions as effective catalysts for the nation's economic expansion. In particular, the expansion of MFB's operations and activities in Nigeria is still essential to the country's efforts to achieve economic growth. The study recommends the following: the government should explore more options for funding SMEs through the MFBs and support the efficient running of MFBs through concessional interest rates for SMEs.

Keywords: *Small, Business, Entrepreneurship, Economy, Growth, Nigeria*

Consequences of Corporate Tax on Dividend Policy of Selected Firms in Nigeria

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The study evaluated the consequences of corporate tax and dividend policy DVP of listed firms in Nigeria from (2012 to 2022). The sample size purposively selected six firms with the highest dividend yield stock out of the population of ten firms with the highest dividend yield stock within the period. To achieve this, three variables of corporate tax: company income tax CIT, education tax ETAX and value-added tax VAT are applied to determine their consequences on corporate DVP. Research analysis methods applied the following statistical models: descriptive statistics, Pearson Correlation, Unit Root, Error Correction and Panel ordinary least square. The model showed an overall significance at a 5% level. Also, the model values showed about R-square 0.92 (92%) and adjusted R-square 0.93 (93%) of the systematic variations in the dependent variable (DVP) was individually and jointly explained by the independent variables, while the unexplained part of the dependent variable is outside the scope of this study. Other results show that CIT and VAT are negative and significant, while ETAX is negative and non-significant in the pooled firms' DVP for the period considered. Recommendations are that the government should not indiscriminately raise tax rates because it can negatively change firms' DVP and possibly reduce investing in such corporate shares.

Keywords: *Corporate, Dividend, Value, Tax, Education, Income*

Production Management Mechanisms and Operations Performance of Small-Scale Food and Beverage Manufacturing Firms in South-South Nigeria

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Abstract

In this study, the small-scale food and beverage industry in Nigeria is considered a semi-informal sector, given the level of business activities involved in its operation. The specific objective of the study was to find how production management mechanisms influence the operations performance of small-scale food and beverages manufacturing firms in South-south Nigerian. The problem of the study hinged on the unavailability of resources, where firms often operate within tight budgetary margins for the acquisition of materials required for productive activities. The study adopted a correlation design with the use of a structured questionnaire patterned after a 5-point Likert scale. Copies of questionnaires were administered to a sample size of 296 production managers or supervisors drawn from a total population of 829 registered firms in the studied industry. The Spearman Correlation Coefficient was used to test the hypotheses stated, and a regression analysis was used to determine causality. Findings revealed that the dimensions measured had a positive correlation, at least 0.4 ($p \geq 0.00$). It was recommended that production management mechanisms positively and significantly improve the operational performance of firms studied in the industry. Amidst recommendations, material management practice should be adequately instilled in order to reduce costs, improve resource utilisation, and increase profitability.

Keywords: Management, Operations, Production, Profitability

Impact of Computer Based Project Management Model on Building Project Performance in Enugu Metropolis

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Abstract

The study examined the impact of a computer-based project management model on building project performance in the Enugu Metropolis. Specifically, the study sought to examine the impact of Civilsoft computer-based project management software on quality reinforcement of building projects in Enugu Metropolis and evaluate the impact of Planswift computer-based project management software on avoidance of cost-overrun of building projects in Enugu Metropolis. The research design was a descriptive survey research design. The sample size of 134 respondents was drawn from 202 construction operators (Architects, Quantity surveyors, civil Engineers, and Builders) of the selected indigenous construction companies in the Enugu metropolis, namely Marlum Nigeria Limited, Project Technical Inc, New Idea Construction Company and Achimore Nigeria Limited. The study's research questions were answered using mean score and standard deviation. The hypotheses stated were tested using single regression analysis. The empirical results showed that Civilsoft computer-based project management software has significant impact on quality reinforcement of building project in Enugu Metropolis (t-statistic =3.692; P-value (0.000) < Sig-value (0.05) and Planswift computer-based project management software has significant impact on avoidance of cost-overrun of building project in Enugu Metropolis (t-statistic = 5.748; P-value (0.000) < Sig-value (0.05). The study recommended that the use of computer-based project management software has the following impacts on project success: improves the quality of work, saves time, makes complex tasks easier to perform, facilitates decision making, and savings in operating costs.

Keywords: *Computer-based project management model, Civilsoft software, Planswift software*

Employee Turnover Rate and Organisational Performance of Indigenous Manufacturing Firms in Enugu Metropolis

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Abstract

The study evaluated the effect of employee turnover on the organisational performance of manufacturing firms in the Enugu Metropolis. Specifically, the study sought to ascertain the effect of employee downsizing on the operational safety of manufacturing firms in Enugu Metropolis and examine the effect of voluntary resignation on the physical expansion of manufacturing firms in Enugu Metropolis. The study adopted a descriptive research design. The study area was Enugu State. The sample size of 358 respondents was taken from a population of 503 staff of the selected indigenous manufacturing firms in the Enugu metropolis. The research questions were answered with simple percentages, mean and deviation. The hypotheses were tested with single regression. The empirical results showed that employee downsizing has a negative and significant effect on the operational safety of manufacturing firms in Enugu Metropolis (t-statistic, -6.446; p-value < 0.001) and voluntary resignation has a negative and significant effect on the physical expansion of manufacturing firms in Enugu Metropolis (t-statistic; -11.826; p-value < 0.001). The study recommended that the management of manufacturing firms in Nigeria should introduce policies that would address issues or factors that could cause labour turnover in their organisations. Also, employees should be adequately motivated so that their services can be retained over a reasonable period of time.

Keywords: *Employee turnover, downsizing, operational safety, voluntary resignation, physical expansion*

**Effect of Logistics on the Performance of Tablewater Producing Firms in Enugu State,
Nigeria**

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&

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Abstract

The study examined the effect of logistics on the performance of table water manufacturing firms in Enugu State, Nigeria. Specifically, the study sought to identify the effect of fleet management on reduced operational costs of table water manufacturing firms and determine the effect of transportation management on operation flows of table water manufacturing firms in Enugu State. The sample size of 400 respondents was drawn from a population of 952 staff of the selected indigenous table water manufacturing companies in Enugu State. The data analytical technique was single regression. The empirical results show that fleet management has a significant effect on the reduced operational cost of table water manufacturing firms in Enugu State (t-statistic; 7.238; p-value < 0.001), and transportation management has no significant effect on the operation flows of table water manufacturing firms in Enugu State (t-statistic; 9.516; p-value < 0.001). The study recommended that the management of table water manufacturing firms should engage in logistic inbound and outbound operations to help ease their means of distribution of the goods produced to where they are needed.

Keywords: *Fleet, Management, Transportation, manufacturing, firms*

Safety Planning Techniques and Employee Performance of Quoted Manufacturing Firms in Lagos State

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Abstract

The study examined safety planning techniques and employee performance of quoted manufacturing firms in Lagos State, Nigeria. Specifically, the study sought to examine the impact of safety training on employee job punctuality and evaluate the impact of personal protective safety equipment on employee job commitment. The study was designed using a survey method. The sample size of 353 respondents was taken from a population of 3,052 staff of the selected quoted manufacturing firms in Lagos State, namely Dangote Cement PLC, Nigeria Breweries PLC, Nestle Nigeria PLC and Cadbury Nigeria PLC. The research questions were answered with simple percentages, mean, and deviation, and the method of data presentation was a table. The hypotheses were tested with single regression. The empirical results show that safety training has a significant impact on employee job punctuality of quoted manufacturing firms in Lagos State, Nigeria (t-statistic; 6.445; p-value < 0.001) and personal protective safety equipment has a significant impact on employee job commitment of quoted manufacturing firms in Lagos State Nigeria (t-statistic; 11.826; p-value < 0.001). The study recommended that the management of manufacturing firms should implement safety measures that will motivate employees in the execution of their daily activities. Organisations are advised to guard against endangering the lives of employees through the provision of substandard safety equipment in the quest for increasing competitive advantage and more profit to the detriment of employees.

Keywords: *safety, planning, techniques, training, protective, equipment*

Succession Planning Strategies and Sustainability of Family-Owned Business in Southeast Nigeria

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&

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Abstract

This study investigated succession planning strategies and the sustainability of family-owned businesses in Southeast Nigeria. Specifically, it examined the impact of mentoring and external coaching succession strategies on the continuity and survival of these businesses. The research design employed a descriptive survey method, focusing on the Southeast region of Nigeria. A sample of 388 respondents was drawn from 45 family-owned businesses comprising 13,455 staff members. Research questions were addressed using mean score and standard deviation analysis, while hypotheses were tested using single regression statistics. The empirical findings indicated that mentoring succession strategies significantly influenced the continuity of family-owned businesses in Southeast Nigeria (t-statistic: 6.445; P-value: $0.000 < \text{Sig-value: } 0.05$). Additionally, external coaching succession strategies had a significant impact on the survival of family-owned businesses in the region (t-statistic: 11.226; P-value: $0.000 < \text{Sig-value: } 0.05$). Based on these results, the study recommended that founders of family-owned businesses in Southeast Nigeria prioritise strategic planning in management succession. This entailed focusing on long-range objectives and short-term priorities through the adoption of mentoring programs, talent retention strategies, executive coaching, and external consultancy coaching. Such measures were crucial for ensuring the continued success and sustainability of family-owned businesses in the region.

Keywords: Succession, Planning, Strategies, Sustainability, Family-owned-business

Entrepreneurial Competitive Aggressiveness and Performance of Small and Medium Enterprises in Enugu State, Nigeria

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Abstract

The study examines the effect of entrepreneurial competitive aggressiveness on the performance of SMEs in Enugu State, Nigeria. The study specifically sought to ascertain the extent to which competitive aggressiveness affects the growth of SMEs and assess the nature of the relationship between competitive aggressiveness and SMEs' customer satisfaction. The study adopted a survey design. The population of the study was 270 owners/managers of registered SMEs. The census technique was adopted. Data were collected using questionnaires and an oral interview guide. The questionnaire was structured on a 5-point Likert Scale. A pilot study was conducted using a test-retest method and tested with Spearman Ranking Order Correlation Coefficient. The result gave a reliability coefficient of 0.78. Face and content validation of the instrument was done by five research experts from both the industry and academia. Data collected were analysed using Simple Linear Regression and Pearson Product Moment Correlation at a 5% probability level of significance. The findings revealed that competitive aggressiveness positively affected the growth of SMEs. Competitive aggressiveness had a significant positive relationship with customer satisfaction. The study concludes that competitive aggressiveness is a major predictor of the performance of SMEs in Enugu State in terms of growth and customer satisfaction. The study recommends that owners/managers of SMEs should adopt entrepreneurial competitive aggressiveness as a strategic imperative to boost their performance and navigate the complexities of the market ecosystem effectively.

Keywords: *Competitive Aggressiveness, Growth, Customer Satisfaction, Performance, Small and Medium Enterprise, Enugu State*

Evaluating the Role of Contemporary Human Resource Management Practices in Promoting Gender Equality in Federal Government Media Organizations in Abuja, Nigeria

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Abstract

The research focused on modern human resource management practice's role in promoting gender equality in federal government media organisations in Abuja, Nigeria. The study's main objective was to examine the role of contemporary human resources management practice in promoting gender equality in the federal government media organisation in Abuja, Nigeria. The study has three specific objectives in line with the research questions and hypotheses. The study adopted a survey research design. The target population of this study consists of the female management staff of the four federal government media organisations' head offices, which totalled 230. Thus, the population was adopted. Quantitative data for the study were collected through a structured questionnaire. Descriptive statistics were carried out using simple percentages and charts using IBM SPSS version 29.0. Simple Linear Regression and Pearson Correlation were used to test the hypothetical relationship between the study variables with the help of the SPSS software. Results showed that recruitment for gender equality, gender pay gap, and flexible working environment positively and significantly influenced the gender equality measures (gender balance at the management level, women's involvement, and family-friendly working practices). The study recommended that media organisations implement corrective actions to ensure equal pay for equal work. Investing in vocational training and career development programs was recommended. The study also recommended implementing family-friendly policies.

Keywords: Flexible, Working Environment, Gender, Equality, Women, Involvement

**Valuation and Pricing of Equity Securities: A Test of CAPM in a Developing Market
Economy from 2006 – 2020**

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Abstract

The study focused on the valuation and pricing of equity securities, specifically examining the applicability of the Capital Asset Pricing Model (CAPM) in a developing market economy spanning from 2006 to 2020. The primary objective was to investigate the effectiveness and relevance of CAPM in predicting equity prices within the Nigerian stock market during this period and to compare the empirical findings with those of developed markets. A sample of 62 companies representing eleven major sectors of the Nigerian economy was utilised, and panel data analysis and valuation status analysis were conducted. The results indicated that CAPM had a positive but statistically insignificant impact on stock returns (RI) within the Nigerian stock market. These variables were found to have minimal explanatory power in terms of stock return movements for the selected firms during the specified period. Furthermore, the relationship between actual stock returns (RI) and model-calculated returns predominantly exhibited instances of undervaluations and overvaluations, with only a few stocks being appropriately valued, albeit insignificantly. Additionally, the R-squared and coefficient of determination were consistently less than one or even negative in some cases, with p-values exceeding 0.05. Ultimately, the findings suggest a disparity between the results obtained in the Nigerian market and those observed in developed economies. Consequently, it is recommended that portfolio managers and financial analysts refrain from relying on CAPM as a sole tool for examining, explaining, predicting, or accurately assessing stock returns within the Nigerian stock market.

Keywords: *Valuation, Pricing, Test, Developing, Economy*

Organisational Justice: A Panacea for SustainabilityChukwuma Isaac Onyeyirichukwu¹ & Ndu Vitalis Chinedu²¹**Department of management**

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Organisational justice denotes organisational members' perception of organisational activities and systems' alignment to the principles of equity, equality, process, policies, and relationships (distributive, procedural, and interactional) which is capable of influencing sustainability (i.e. economic, social, and environmental). Sustainability is arguably an ever-aspiring mandate for organisations that desire to have a relevant posterity; beyond the desire to attain organisational sustainability, the organisational level of engagement in advancing the practices of organisational justice is a key element in initiating, attaining, and advancing its sustainability. The study theoretically examined the concept of organisational justice as a strategic tool for organisations' attainment of sustainability. The study deplored the narrative literature review technique in examining organisational justice and advanced its discourse within the framework of the resource-based view theory. The study observed that the practice of organisational justice is a critical element in building trust, commitment, and teamwork, as well as in heightening engagement levels of organisational members. The study recommended that the management of organisations must enshrine organisational justice systems (distributive, procedural, and interactional), strategically sensitise organisational members to the organisational justice systems in place, and encourage commitment, accountability, and transparency in their practice.

Keywords: *Organisational justice, Sustainability, Resource-based view theory*

Agro-business Management and Sustainable Development in Nigeria

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The study investigated agribusiness management and sustainable development in Nigeria. Objectives included examining the agro-production effect on environmental sustainability, agro-processing on economic sustainability, and agro-distribution on social sustainability. A survey was conducted with 594 staff members from thirteen selected firms. The questionnaire, validated by experts, had high reliability (Cronbach's Alpha = 0.812). Simple linear regression at a 5% significance level analysed the data. Results revealed positive and significant impacts: agro-production increased environmental sustainability, agro-processing improved economic sustainability, and agro-distribution fostered social sustainability. The study concluded that agribusiness management positively influences sustainable development in Nigeria. The recommendations emphasise government actions to promote sustainable agro-production practices, encourage eco-friendly technologies, and foster collaborative initiatives in agro-distribution for social sustainability, urging a balance between economic benefits and ecological well-being.

Keywords: *Agrobusiness, management, sustainability, Nigeria*

Mediating Effect of Collaboration on the Dark Tetrad Personality Traits and Entrepreneurial Performance Nexus of Real Estate Agents in Abuja

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Abstract

Entrepreneurship is presented as a positive endeavour, neglecting the dark aspect and the collaborative efforts of entrepreneurs in industries such as real estate. The dark entrepreneurial practices of real estate agents in Abuja have engendered unprecedented increases in rent fees, scarcity of affordable houses for low- and middle- income earners, and polarisation of the city on the basis of highbrow and underdeveloped areas. This study, therefore, seeks to investigate the mediating effect of collaboration on dark tetrad personality traits and entrepreneurial performance nexus. The study adopts a cross-sectional survey design. The population of 233 real estate agents was obtained from the register of the Real Estate Developers Association of Nigeria (REDAN) in Abuja, while a criterion sampling technique was employed to screen the population to 121 based on predetermined criteria. Based on Baron and Kenny's (1986) four-step approach for testing mediating variables, the generated data via a questionnaire were subjected to linear and multiple regression methods. The result of the direct effect of dark tetrad personality traits on entrepreneurial performance is significant. Additionally, dark tetrad personality traits influence entrepreneurial performance indirectly through collaboration. Despite the unethical nature of these traits, real estate agents still thrive in their businesses because of the corrupt and unstructured business environment in the city. Hence, a stiffer control of the activities of REDAN and sensitisation of existing and would-be real estate agents on the grave consequences of wholly possessing and exhibiting dark tetrad personality traits in the conduct of dark entrepreneurial activities are recommended.

Keywords: *Collaboration, Dark entrepreneurship, Dark tetrad personality traits, Real estate agents, Entrepreneurial performance,*

Effects Of Green Entrepreneurship on Activities of Paper Manufacturing Firms in Southeast Nigeria

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Abstract

This paper examined the effects of green entrepreneurship on the activities of paper manufacturing firms in Nigeria, covering the period of 2013 to 2022. The research design used as a guide is an ex-post facto method, as the study entails the use of annual reports and accounts of listed plastic manufacturing companies in the Nigerian Stock Exchange (NSE); secondary data were sourced from the paper manufacturing firm's financial reports for the period of ten years from 2013 to 2022 as contained in the paper manufacturing firm's annual reports and accounts. Descriptive statistics, correlation and regression analysis were used to analyse the data using SPSS version 22 statistical software. The result showed that green finance has a significant effect on the efforts of paper manufacturing firms to create an eco-friendly environment, ecofriendly retail, sustainable construction materials and ecofriendly landscaping on the paper manufacturing firms, making sure they helped promote talent in their host communities, have an environment free of non-degradable items. Based on the findings, the study recommends that the government take serious action to lower human influences on the environment and outlaw it. Firms that practice eco-friendly retail should come up with incentives for customers to comply with their efforts to keep away non-degradable items from the environment by returning them to them. Local authorities that inspect construction sites should make the use of sustainable material a matter of priority for firms in such construction, and green entrepreneurship practices should become training of employees in all sectors of the economy; when they go, they go with the knowledge and continue with the practices wherever they go.

Keywords: *Green, Entrepreneurship, Manufacturing, Firms, Nigeria*

Effects of Pull, Push and Motivational Factors on Female Entrepreneurship in Nigeria

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Female entrepreneurship in Nigeria is a rapidly growing phenomenon, yet it faces numerous challenges stemming from socio-cultural, economic, and institutional factors. This study investigates the influence and motivation behind female entrepreneurship in Nigeria, focusing on the factors that drive women to start and sustain businesses in the face of adversity. By using a descriptive survey research design and the population for the study covering female entrepreneurs, approximately 23 million in Nigeria, a purposive sampling technique was employed to determine a sample size of 500 respondents from ten different states in Nigeria based on their high participation in entrepreneurship: Lagos, Ogun, Kwara, Oyo, Kaduna, Rivers, Kano, Delta, Edo, and Abia. A questionnaire was used to elicit the needed information from the respondents, and frequency and percentage count, correlation and regression were used to analyse the formulated research questions and hypotheses. This research explores the interplay between influential factors such as familial support, access to resources, cultural norms, and government policies, as well as motivational factors such as personal aspirations, economic necessity, and social impact. The results showed that influential factors and motivation have positive and significant effects on female entrepreneurship in Nigeria. These findings would contribute to the development of targeted policies, programs, and interventions aimed at fostering an enabling environment for female entrepreneurship in Nigeria, ultimately promoting economic growth, gender equality, and social development. The study recommends increased female participation in entrepreneurial activities and financial support for female entrepreneurs.

Keywords: *female, entrepreneurs, motivations, financial authorities, factors*

Industrial Internet of Things (IIoT) Adoption and Logistics Performance in Nigerian Shipping Companies: Does IT Infrastructure Matter?

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Abstract

The Industrial Internet of Things (IIoT) has the potential to transform logistics operations, but its successful adoption is contingent upon various factors. In the context of emerging economies like Nigeria, where infrastructural challenges exist, understanding the role of IT infrastructure in maximising the benefits of IIoT implementation within shipping companies becomes crucial. This study investigates the relationship between IIoT adoption and logistics performance within shipping companies in Nigeria. It further explores how the strength of this relationship is moderated by a company's existing IT infrastructure. This research employed a quantitative approach, utilising surveys to gather data from Nigerian shipping companies. The collected data were analysed using partial least squares - structural equation modelling (PLS-SEM) to test the study's hypotheses. The results indicated that the Industrial Internet of Things (IIoT) has positive and significant relationships with the measures of logistics performance. However, it was found that IT infrastructure weakens the relationship between the Industrial Internet of Things (IIoT) and logistics performance. The shipping companies should set realistic and measurable goals for implementing IIoT solutions, aligning them with the overall business strategy and desired improvements in logistics performance. This study offered insights for shipping companies in Nigeria and other emerging economies. Understanding the importance of IT infrastructure for maximising the benefits of IIoT can guide the companies in their investment decisions and technology implementation strategies.

Keywords: *Industrial Internet of Things (IIoT), Logistics performance, IT infrastructure, Shipping companies, PLS-SEM*

Cyber-security Efficacy and Financial Performance of Fintech Companies in Nigeria

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Abstract

Against the backdrop of producing empirical evidence that supports a rewarding return on investments in cyber security efficacy, this study investigated the degree of influence cyber security efficacy exerts on financial performance using primary sources for data collection. Fintech companies in Nigeria were taken as the study population. Cyber security efficacy was operationalised in terms of access restriction capacity (ARC), attack resistance capacity (ATC) and self-preservation capacity (SPC), while return on asset (ROA) and net profit margin (NPM) were used as proxies of financial performance. Top management support was utilised as the contextual factor. Multiple linear regression techniques were used as the principal tool for statistical analysis, while Pearson's Product Moment Correlation was used as a supporting role. Findings produced evidence that access restrictions capacity of digital products of fintech companies in Nigeria significantly exerts a positive influence on both measures of financial performance. It was also found that the self-preservation capacity of fintech companies' digital products in Nigeria exerts a significant positive influence. It is therefore concluded that if the full potentials of online payments, e-commerce, and other digital product markets have to be realised, then it is incumbent on fintech companies to make a significant number of investments that have a direct bearing on the efficacy of cyber security. Based on the results and conclusions, we recommend that Fintech companies should improve on the use of multiple-layer systems of user ID authentication that include bio-metric means, among others.

Keywords: *Access Restriction capacity (ARC), Attack Resistance Capacity (ARC), Cybersecurity Efficacy*

Financial Deepening and Sustainability of Health Care Firms in Enugu State, Southeast Nigeria

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Abstract

The study examined the financial deepening and sustainability of health care firms in Enugu State, Southeast Nigeria. The objectives of the study were to appraise the effect of Unstructured Supplementary Service Data (USSD) payment system adoption and patients' retention and ascertain the effect of deployment of Automatic Teller Machines (ATMs) and patients' satisfaction with health care firms in Enugu state. The study adopted the survey design method, and purposive non-probability sampling was used to determine the sample size of 277, which was selected from a population of 977 employees in the accounting departments of the healthcare firms studied. The hypotheses were tested using linear regression analysis. The findings revealed that Unstructured Supplementary Service Data (USSD) payment system adoption significantly affected patients' retention ($r = 0.31$; $F = 6.66$; $t = 4.34$; $p < 0.05$) and Deployment of Automatic Teller Machines (ATMs) significantly affected patients' satisfaction ($r = 0.47$; $F = 62$; $t = 2.87$; $p < 0.05$) of health care firms in Enugu state. The study recommends, among others, that massive deployment of ATM machines should be encouraged in all healthcare firms as it was unearthed that it positively affected patients' and caregivers' satisfaction of healthcare firms in Enugu State.

Keywords: *Financial Deepening, Sustainability, Unstructured Supplementary Service Data, Automatic Teller Machines*

Effect of FADAMA III Additional Finance Project on Sustainable Agricultural Development in Akure, Ondo State, Nigeria

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Abstract

This study sought to assess the effect of the Fadama III AF project on sustainable agricultural development in Akure, Ondo State, Nigeria. The study adopted a survey research design using a structured questionnaire to achieve the objectives of evaluating the project's effects on productivity, livelihood, and environmental sustainability. A multistage sampling technique was used to select a sample size of 220 cassava farmers who benefited from the project. Data were presented in tables, and the corresponding values in percentages. The hypothesis was tested with multiple linear regression along with a paired sample t-test. The study found that the Fadama III AF project has a significant effect on the productivity of the beneficiaries. However, a significant decrease in livelihood, with the most pronounced aspects being electricity supply by 1.13, health care services by 1.08, while the least decrease in transportation by 0.60 was noted. The multiple linear regression results showed that at a 95% confidence level, all constructs of the Fadama III AF project do not have a significant effect on environmental sustainability, with most noted being asset acquisition ($\beta=0.253$) followed by "advisory service" ($\beta=0.174$). The study concluded that the Fadama III AF project has had a mixed effect on sustainable agricultural development in Akure, enhancing productivity but offering limited benefits in terms of environmental sustainability and comprehensive livelihood enhancement. The study recommended the need for the early release of funds and inputs, enhanced capacity building, and greater emphasis on environmental management practices to bolster the project's holistic contribution to sustainable agricultural development.

Keywords: *Fadama, sustainable, agriculture, development, productivity, sustainability*

**Microcredit as a Strategy for Nigeria's Economic Recovery in Post Covid-19 Pandemic Era:
Nigeria's Banks Perspective**

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Abstract

The economic growth recovery in Nigeria's post-COVID-19 era should not only be the concern of the government or top individuals in the society but should also be the concern of individuals from below. Small producers can only be integrated into the key concerns of national economic recovery through microcredit. This study investigated the effect of microfinance bank loans (used as a proxy for microcredit) on Banks' contributions to real GDP (used as a measure of economic growth) in Nigeria, with a focus on the annual aggregate data of all the MFBs operating in Nigeria as at 2012 to 2021, to serve as the basis for determining the effectiveness of microcredit as a strategy for Nigeria's economic growth recovery in post COVID-19 era. Ex-post facto research design was employed, and secondary data were used. An ordinary least-squares (OLS) regression technique was adopted for data analysis and hypotheses testing. Results revealed a positive and significant effect of microfinance bank loans on banks' contributions to GDP in Nigeria. This implied that microcredit could serve as a stimulant for Nigeria's growth recovery in the COVID-19 era. The study recommended the strengthening of the implementation capacity of already existing intervention programmes and schemes targeting the provision of credits to the poor and small producers in Nigeria by the CBN. The recommendation above could be actionable through the creation of additional sensitisation programmes by the CBN through microfinance banks regarding such programmes. Also, strict penalties should be given to any MFB that defaults to compliance those programmes.

Keywords: *Microcredit, Economic growth, Covid-19, GDP*

Mentorship and Sustainable Entrepreneurship in Family-Owned Businesses

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Abstract

This study explores the critical role of mentorship in influencing both entrepreneurs' and organisations' sustainable entrepreneurship. The study delved into the significance of mentorship in navigating challenges and seizing opportunities for the long-term health of all entities and covered seventeen selected businesses in Abia State. Though there are a number of companies in Abia, these seventeen businesses were selected because they met some required eligibility criteria. A quantitative approach was employed using a survey research design with a five-point Likert scale questionnaire for data collection. A sample size of 895 out of a population size of 1,077 staff/management/owners from the selected companies was arrived at using a stratified random sampling technique. The formulated hypotheses were tested through least square regression. The analysis shows a coefficient of determination (R-square) of 0.843, which implies that 84.3 per cent of the response variation in sustainable entrepreneurship was caused by mentorship. The findings reveal a strong positive relationship between mentorship measured by the clientele base and sustainable entrepreneurship measured by the market share of the selected organisations. The study recommended that entrepreneurs should actively invest in cultivating and refining their mentorship processes.

Keywords: *Mentorship, Entrepreneurship, Sustainability, Organisations*

Social Class and Choice of Fast-Moving Consumer Goods among Women in Enugu State

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Abstract

This study investigated social class and choice of healthcare products. The study's objectives were to examine the relationship between occupation and educational qualification in the choice of healthcare products among women in Enugu, Enugu State. The study adopted a descriptive survey design. The population size was 1,671,795, which represents the population of women in Enugu State, according to the National Population Commission. A sample of 246 was drawn using Cochran's Formula for sample size determination. An instrument reliability test was conducted using Cronbach's alpha, and a coefficient of 0.856 was achieved. A simple percentage was used to present the data on the respondents' demography, while Multiple Regression Analysis was used to test the study's hypotheses. The study revealed that women's choices of healthcare products were influenced by their educational qualifications and occupations. The study, therefore, recommended that manufacturers of healthcare products should rely more on the demographic profiles of their consumers in marketing and pricing their products. Their choice of brand ambassadors or models to promote the use of their products should be informed by the demographic diversity of women in the social classes in Enugu State.

Keywords: *Social class, Consumer Behaviour, Healthcare Products, Occupation, Education*

Poor Services Quality and Customer Brand Switching Likelihood in the Transportation Industry

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Abstract

Customer dissatisfaction had been very ubiquitous across many transport companies, consequent upon unresolved customer complaints. Achieving high-quality transportation services had been very challenging as passengers constantly yelled over poor service delivery. However, as passengers' grievances and dissatisfaction keep rising, they seamlessly switch to the evoked set of alternative transport companies within their reach. This study seeks to investigate the effect of poor transportation service quality on passengers' likelihood to switch brands. The specific objectives were to examine the effect of poor travel schedules on brand switching, to assess the effect of reckless driving on brand switching, and to determine the effect of poor complaint resolution on brand switching. The target population includes passengers of Peace Mass Transit Limited (PMT) in Enugu metropolis. Cochran's sample size determination method was applied, and 384 was obtained. A pilot study was conducted using 30 copies of the questionnaire that were duly subjected to the Cronbach alpha reliability test, and a 0.790 was achieved. Through the convenience sampling technique, copies of the questionnaire were administered to 384 passengers, and 359 were returned after being correctly filled out. Data analysis was conducted using simple linear regression, and the findings revealed that the three independent constructs have a positive and significant effect on passengers' brand-switching likelihood. Thus, it is evident that adequate management of these transportation services will lead to passenger satisfaction, retention, and loyalty. Hence, the management of PMT should continuously focus on delivering quality transport services to enhance passenger satisfaction and retention.

Keywords: *Service quality, Travel scheduling, Reckless driving, Complaints resolution, customer Dissatisfaction, Brand switching*

Harnessing Strategic Disciplinary Practices and Workplace Bullying in Development of Quick Service Restaurants in Rivers State

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Abstract

This investigation determined the effects of strategic disciplinary practices on workplace bullying in Quick Service Restaurants in Rivers State using a survey of 277 respondents in census sampling. The primary data were analysed using Pearson Product Correlation Coefficient and regression analyses through Statistical Package for Social Sciences (SPSS). Results revealed that strategic disciplinary practices are significantly related to workplace bullying where $r = 0.878$ at a significant value ($p\text{-value} = 0.001$) and coefficient of determination ($r^2 = 0.756$), meaning that 75.6% variations on workplace bullying are explained by the changes in strategic disciplinary practices. Findings also proved that the progressive model had a negative but moderate impact on workplace bullying, while the preventive model proved a strong but negative effect, and the corrective model had no substantial effect on workplace bullying. The study concluded that disciplinary practices impact bullying in organisations and recommends that firms should ensure a safe and collaborative work atmosphere.

Keywords: *Strategic Disciplinary Practices and Workplace Bullying*

Effect of Strategic Evaluation on Performance of Juhel Group of Companies, Abuja, NigeriaOriaku Christian Chinenyem¹ & Nduji Chukwuma Romanus²**¹Department of Business Administration**

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The objective of this study was to investigate the effect of strategy evaluation on the performance of Juhel Group of Companies, Abuja. The study used a survey research design and had the population of 280 employees of the organisation understudied. A sample size of 162 respondents was taken using the Krejcie and Morgan (1971) sample size calculation. For the purpose of this study, a stratified random sampling technique was used to generate data from departments or sections as strata sample groups within the organisation as well as the branches within Abuja. Data were generated from an online questionnaire, while the method used to analyse the data collected in this study was correlation and multiple regression analysis for the hypotheses testing. The study concluded that strategic suitability has a significant effect on the performance of Juhel group of companies, Abuja. Strategic feasibility has a significant effect on the performance of Juhel Group of Companies, Abuja, and there is a significant relationship between strategic acceptability and the performance of Juhel group of companies, Abuja. The study further concluded that a unit increase in strategy evaluation while holding all other factors constant increases performance. The study recommended that it would be strategic for the organisation to have strategies that are completely consistent with the organisational overall strategic evaluation as well as strategic direction to enhance performance in the Juhel Group of Companies Abuja.

Keywords: *Strategic evaluation, strategic suitability, strategic feasibility, strategic acceptability, Juhel Group*

**A Strategic Study of the Nigerian Pharmaceutical Sector: Organizational Leadership,
Market-share, and Competitive Performance**

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Abstract

This study, acknowledging that the business environment is broader than the general environment, focuses on the industry environment and seeks to determine, through quantitative and qualitative analysis, how industry structure and firm size affect the performance of firms in the Nigerian pharmaceutical sector. Specifically, it seeks to analyse the balance of competition in the pharmaceutical sector with a view to determining its impact on the performance of Nigerian pharmaceutical firms and establishing the nature of the relationship existing between organisational size and organisational performance and its implications on the innovation capability of the firms. Relevant literature on the topic was reviewed to provide a structure for analysis and assessment. The major finding of this work is that the Nigerian pharmaceutical sector is monopolistic competition in nature and is, therefore, characterised by a very high level of competition and low profit expectations. The study found that there is a strong positive relationship between firm size and firm performance in the Nigerian pharmaceutical industry, implying that the bigger the size of a pharmaceutical firm, the better its performance. On the basis of these findings, the study recommends that the government of Nigeria establish some minimum requirements in terms of resources for firms in the sector while taking cognisance of global trends. Additionally, Nigerian pharmaceutical firms should seek opportunities to collaborate with other industry players and should seriously consider joint venture initiatives in research and development.

Keywords: Industry Structure, Firm Size, Innovation, Performance

Transformational Leadership Style and Corporate Image in Service Firms in Enugu State

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The purpose of this research was to determine the effect of leadership style on the corporate image of service firms in Enugu State. The specific objective of the study was to examine the effect of transformational leadership on customer loyalty and determine the extent to which transformational leadership affects customer satisfaction. The research questions and hypotheses are in line with the research objectives. The study adopted the survey research design. The population of the study was comprised of staff of the selected firms under study, who were given 5295. A sample size of 564 was calculated using the statistical formula proposed by Bill Godden. The questionnaire was the primary instrument used for data collection. Data was analysed using Z-test and regression analyses at a 5% level of significance. The findings revealed that transformational leadership style has a significant effect on customer loyalty in service industries in Enugu State. Transformational leadership style has a significant effect on customer satisfaction in service industries in Enugu State. The study concluded that transformational leadership style and corporate image in Enugu State's service form underscores the critical importance of effective leadership in shaping organisational perception and reputation. Regardless of whatever leadership approaches, leaders in these service-oriented sectors play a pivotal role in influencing employee behaviours, customer experiences and ultimately, the corporate image of their organisations. The study recommends that firms should emphasise transformational leadership culture and visionary leadership to inspire employees, cultivate customer-centricity, promote innovation, encourage open communication, and invest in their development to enhance engagement and loyalty while elevating corporate reputation.

Keywords: *Transformational leadership, corporate image, customer satisfaction, customer loyalty, service firm*

An Assessment of the Southern Africa's Post-COVID-19 Tourism Industry Recovery Strategies

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Abstract

The Southern African region hosts tourism-sensitive economies, with many tourists arriving in one country and often visiting neighbouring countries due to their geographical proximity and connected tourism routes. With the devastation of the tourism industry by the COVID-19 pandemic, the regional governments responded in a variety of ways to safeguard the industry from imminent collapse and support its recovery from the pandemic. Due to the significance of tourism to their respective economies as well as the interconnection of their tourism industries, this paper used the United Nations World Tourism Organisation's policy framework for COVID-19 impact mitigation, recovery, and stability for the tourism industry to assess the nature and effectiveness of the region's post-COVID-19 recovery strategies. It employed a detailed qualitative document analysis to review the region's publicly available policy and strategic documents for the recovery of the tourism industry. Findings showed non-compliance to the referenced benchmarks, a lack of regional policy direction, and divergent adoption rates among member countries. Actionable recommendations include improved communication and transparency of authoritative public information among the SADC countries, as well as a revision of the SADC's regional tourism programme to reposition the region's tourism industry to pre-pandemic levels, and towards further growth.

Keywords: *Tourism, COVID-19, Pandemic, Recovery, SADC*

Workplace Intelligence and Performance of Deposit Money Banks in Enugu State, Nigeria

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&

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Abstract

This study investigated workplace intelligence and performance of deposit money banks in Enugu State, Nigeria. The specific objectives are to evaluate the effect of analytical intelligence on employee productivity of selected deposit money banks in Enugu State Nigeria and ascertain the effect of practical intelligence on quality-of-service delivery of selected deposit money banks in Enugu State Nigeria. A cross-sectional research design was adopted. The study population is comprised of 736, of which a sample of 260 was selected using Taro Yamane's formula. A structured questionnaire was used for data collection, and a stratified random sampling technique was adopted to select the participants. Reliability was established through Cronbach's alpha, and it gave values that range from 0.742 to 0.858. Simple linear regression with the aid of SPSS version 27 was used to test the hypotheses. Findings revealed that analytical intelligence enhances employee productivity of selected deposit money banks in Enugu State Nigeria; practical intelligence enhances the quality-of-service delivery of selected deposit money banks in Enugu State Nigeria. It was concluded that workplace intelligence enhances the performance of deposit money banks in Enugu State, Nigeria. Among others, the study recommended that banks should continue to seek improvement in their levels of performance by developing and deploying new technologies and focusing on improving their employee's practical intelligence.

Keywords: *Workplace Intelligence, Employee's Performance, Technological Innovation*

Management Consultancy and Corporate Effectiveness in Small-Scale Entrepreneurial Firms in Okigwe

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Abstract

Many businesses suffer from corporate ineffectiveness because of their perceived poor attitude toward management consultancy services; hence, this study will focus on management consultancy and corporate effectiveness in small-scale entrepreneurial firms in Okigwe. The study's objectives were to examine the relationship between management consultancy and employee commitment and evaluate the correlation between management consultancy and customer loyalty in small-scale entrepreneurial firms in Okigwe. The study was guided by two research questions and two hypotheses. The researchers employed the survey research design. A five-point Likert Scale structured questionnaire was the major instrument for data collection. Cronbach Alpha statistic was used to obtain 0.86 as the reliability ratio of the survey instrument. Data were described using means and standard deviations. Correlation analysis was used to test the hypotheses. It was found that there is a significant relationship between management consultancy and employee commitment, and there is a significant level of correlation between management consultancy and customer loyalty in small scale entrepreneurial firms in Okigwe. It was concluded that management consultancy relates to corporate effectiveness in small-scale entrepreneurial firms in Okigwe. The study recommends that small-scale entrepreneurial firms need to enhance the rate at which they embrace management consultancy so as to always increase employee commitment and customer loyalty. Employees in small-scale entrepreneurial firms need to make more efforts to support management in the efforts it makes to improve the overall effectiveness of the enterprises.

Keywords: *Management consultancy, Employee commitment, Customer loyalty, Small-scale entrepreneurial firms.*

Improving the Effectiveness of Indigenous Entrepreneurs through the Adoption of Appraisal Techniques in Real Asset Investments: Empirical Evidence from South-South Geopolitical Zone

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Abstract

The strategic importance of micro, small and medium-scale enterprises (MSMEs) in any economy cannot be overemphasised. This is why it is critical for governments and transnational institutions to be unrelenting in ensuring MSMSEs' effectiveness and sustainability. Despite efforts by governments and agencies, the actualisation of the strategic roles of MSMEs remains a source of controversial narratives. Sadly, emphasis has been given to finance and infrastructure rather than managerial competence. This study focussed on the decision-making orientations of MSMEs regarding capital appraisal techniques, which fall under the sphere of rational decision-making. The degree of awareness and extent of usage of investment appraisal techniques were investigated. The nature of the relationship between the adoption of investment appraisal techniques and the quality of decision-making was investigated using a descriptive survey of 690 MSMEs from five states in the South-south geopolitical zone, viz, Akwa Ibom, Delta, Edo, Rivers and Bayelsa. Hypotheses tested used multinominal and ordinal logistic regression. The findings indicated a low level of awareness of the techniques. A significant and positive relationship between the adoption of techniques and the quality of decision-making was established. In conclusion, the diffusion of appraisal techniques among small businesses is low despite its manifest benefits. This obviously points to underlying policy defects and, therefore, call for a policy review that will give commensurate attention to the development of managerial competence among MSMEs.

Keywords: *Investment appraisal technique; rational; adoption; awareness*

Ambidextrous Leadership and Performance of Deposit Money Banks in Southeast, Nigeria

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Organisations today centre their focus on leadership structures that can successfully steer the firm out of muddy, uncertain, and intensely competitive business environments. Thus, there is a need for a leader who can continuously ensure organisational steadiness by giving timely and appropriate leadership direction to both the human and material resources. This research was designed to investigate the effect of ambidextrous leadership on deposit money banks' performance in Southeast Nigeria. A descriptive survey design was adopted to study three hundred twenty-eight (328) consenting respondents who were randomly selected. A structured questionnaire was used to elicit data from the respondents. Data collected were used in the analysis. The hypotheses were tested using regression analysis at a 5% level of significance. The result showed that there is a significant effect of ingenious leadership behaviour on innovativeness (coefficient = 0.486, $t = 14.381$, $p\text{-value} < 0.05$). There is a significant effect of closed leadership behaviour on competitive advantage (coefficient = 0.893, $t = 12.249$, $p\text{-value} < 0.05$). The study concluded that ambidextrous leadership behaviour has a significant effect on the performance of deposit money banks in Southeast Nigeria. Among others, it is recommended that deposit money banks encourage their leaders to maintain close relationships with their teams and clients. This is essentially because building strong, trust-based connections can be a powerful asset in maintaining a competitive edge.

Keywords: *Ambidextrous, Ingenious leadership, Closed leadership, Competitive advantage, Innovativeness, Money deposit bank*

4IR: Artificial Intelligence Mechanism and its Influence on the Effectiveness of Academics

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Workplaces rarely operate effectively in an unstable environment since they must deal with a variety of complexities, novelty, and volatility. To remain viable, certain strategies or mechanisms must be put in place that provide dynamism and aptness to navigate these uncertainties. In the era of the 4IR, the adoption of artificial intelligence (AI) mechanisms is becoming pivotal and facilitating productivity in every workplace endeavour. Drawing on the theoretical foundations of the Person-Environment Fit Theory, the study examines the mechanisms of AI and its implementation's influence on the operational effectiveness of academics in the context of the fourth industrial revolution (4IR). The study adopts a qualitative approach using the narrative analysis method in its investigation. The findings indicated that the 4IR has led to increased complexities in the functions of academics, therefore making it pertinent to adopt and inculcate AI into every facet of their operations. Thus, it is concluded that to remain effective, viable, and sustainable, academics and learning institutions must be adept, swift, and intentional about the implementation of AI while ensuring the existence of a fit between the intended AI mechanism and the operational endeavours. This not only improves operational effectiveness but also impacts mental health and balance in the work-life context of academics.

Keywords: *4IR; Academics; AI; Effectiveness; P-E Fit; Qualitative approach*

**Impact of Cashless Policy on Banking Practices and Consumer Preferences in Nigeria:
An analysis of deposit money banks (DMBs) in Abuja Metropolis, Nigeria**

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Abstract

In 2012, Nigeria implemented a cashless policy to encourage digital payments for significant transactions. This study examined the impact of the cashless policy on banking practices and consumer preferences in Nigeria, focusing on Deposit Money Banks (DMBs) in the Abuja metropolis. Specific objectives included assessing the influence of point-of-sale terminals, mobile money services, cash automated teller machines (ATMs), and unstructured supplementary service data (USSD) codes on banking practices and consumer preferences within DMBs. To address these objectives, the study formulated four research questions and hypotheses. Employing a descriptive survey research design, the study utilised descriptive statistics and multiple regression analysis with SPSS. The findings indicated a significant and positive relationship between point-of-sale terminals and banking practices, as well as between mobile money services and consumer preferences. Additionally, a significant and positive relationship existed between cash ATMs and banking practices, as well as between USSD codes and consumer preferences. Based on these findings, several recommendations were proposed. DMBs were advised to invest in expanding the availability and accessibility of point-of-sale terminals, improving the user experience of these terminals, and actively promoting mobile money services while enhancing awareness among customers about their advantages. Furthermore, DMBs were encouraged to continue expanding their ATM network and ensure easy accessibility of USSD codes to all customers. Additionally, investment in customer education and support programs was advised, along with collaboration with stakeholders, to drive the adoption of the cashless policy.

Keywords: *Cashless Policy, Banking Practices, Consumer Preferences, Deposit Money Banks.*

Examining the Impact of Board Composition on the Environmental Perspective of Sustainability of Family-owned Businesses in Rivers State, Nigeria

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&

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Abstract

The study examines the impact of board composition on the environmental perspective of sustainability of family-owned businesses in Rivers State, Nigeria. The study adopted a survey design. The population and sample size of the study were two hundred and seventy-two (272) and two hundred and twenty-seven (227) participants, respectively, from the selected family-owned businesses in Rivers State, Nigeria. The Taro Yamane formula was adopted to determine the sample size for the study. Data was collected through the use of the questionnaire. The questionnaire was structured on a four-point Likert scale. SPSS analytical instruments: Spearman Rank Correlation, Simple Linear Regression, and Pearson Correlation Coefficient were the test statistics used for data analysis. The findings indicate that board composition has a significant and positive effect on the environmental dimension of sustainability. The study concluded that a good board composition would positively influence the environmental perspective of sustainability. The study recommended that family business owners design, adopt and implement a good governance structure where there is a balance in the board composition to ensure the sustainability of their family-owned businesses.

Keywords: *Board Composition, Environmental sustainability, Family-Owned Businesses*