



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

**4th International Conference on
Management and Indigenous
Entrepreneurship**

29th - 30th April 2026

BOOK
of
ABSTRACTS



Fourth International Conference on Management and Indigenous Entrepreneurship

29th – 30th April, 2026

Theme: *Emerging Innovations in Business and Entrepreneurship: A Catalyst for Sustainable and Inclusive Economic Developments*



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BOOK OF ABSTRACTS

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Preface

The twenty-first-century business environment is characterised by unprecedented technological disruption, rapid digital transformation, shifting socio-economic realities, and an increasing global commitment to sustainable and inclusive development. These developments have fundamentally altered the manner in which businesses are created, managed, and sustained, placing innovation at the centre of entrepreneurial competitiveness and economic advancement. Across both developed and emerging economies, innovation has evolved from being a strategic advantage to becoming a fundamental prerequisite for organisational survival, resilience, and long-term growth. Within this context, indigenous entrepreneurship has emerged as a critical vehicle for stimulating economic diversification, fostering local capacity development, generating employment opportunities, and promoting broad-based socio-economic progress.

Recognising these realities, the Department of Management, Faculty of Business Administration, University of Nigeria, Enugu Campus, is pleased to host the 4th International Conference on Management and Indigenous Entrepreneurship (ICMIE 2026). The conference is convened under the theme, “Emerging Innovations in Business and Entrepreneurship: A Catalyst for Sustainable and Inclusive Economic Development.” This theme reflects the growing consensus among scholars, practitioners, and policymakers that emerging innovations, whether technological, managerial, institutional, financial, social, or environmental, constitute powerful instruments for addressing contemporary developmental challenges and accelerating inclusive economic transformation.

The conference provides an intellectually stimulating platform for interdisciplinary dialogue and scholarly engagement among academics, researchers, industry leaders, entrepreneurs, policymakers, development partners, and other stakeholders. It facilitates critical discussions on contemporary issues shaping the future of business and entrepreneurship, including digital transformation, artificial intelligence, financial technology, green entrepreneurship, sustainable supply chains, entrepreneurial ecosystems, corporate governance, human capital development, public policy, social innovation, and technology-enabled enterprise development. Through these engagements, the conference seeks to advance scholarly knowledge, foster innovative thinking, and promote evidence-based approaches to solving complex management and entrepreneurial challenges.

This Book of Abstracts captures the breadth, depth, and diversity of the scholarly contributions presented at the conference. The abstracts contained herein represent rigorous intellectual inquiry and reflect a rich blend of theoretical advancements, empirical investigations, methodological innovations, and practical insights drawn from diverse disciplinary and geographical contexts. Collectively, they address critical themes such as entrepreneurship for poverty reduction, sustainable enterprise development, digital business transformation, inclusive finance, youth and women entrepreneurship, environmental sustainability, institutional support systems, social entrepreneurship, and the application of emerging technologies in business development.

A defining feature of this volume is its strong emphasis on inclusivity and sustainable development. The contributions acknowledge that meaningful economic progress cannot be achieved without ensuring equitable access to opportunities, resources, and productive participation across all segments of society. Consequently,

many of the studies explore pathways through which entrepreneurial innovation can empower marginalised populations, enhance productivity within informal and creative sectors, strengthen local enterprise ecosystems, and promote shared prosperity. The papers further demonstrate how strategic investments in human capital, digital infrastructure, policy reforms, and institutional capacity can enhance entrepreneurial performance and national competitiveness.

Equally significant is the attention given to environmental sustainability and responsible business practice. As governments, organisations, and communities grapple with challenges arising from climate change, environmental degradation, resource constraints, and widening socio-economic inequalities, the need for sustainable and ethically grounded business models has become increasingly urgent. The scholarly works presented in this volume contribute meaningfully to ongoing global conversations regarding how businesses and entrepreneurs can simultaneously drive economic growth, protect environmental resources, and create positive social impact.

Beyond its scholarly contributions, ICMIE 2026 serves as a strategic forum for fostering collaboration among academia, industry, government, and development institutions. The ideas, findings, and recommendations emerging from the conference are expected to inform policy formulation, enrich management practice, stimulate future research, and inspire entrepreneurial initiatives capable of generating sustainable developmental outcomes. More importantly, they reaffirm the central proposition that emerging innovations, when effectively harnessed and strategically deployed, can serve as powerful catalysts for sustainable and inclusive economic development.

We express our profound appreciation to our Keynote Speaker, Lead Paper Presenter, Distinguished Guest Speaker, Special Guest Speaker, session chairs, reviewers, panellists, and all contributing authors whose intellectual contributions and unwavering commitment have enriched this conference and made the publication of this volume possible. We also acknowledge the dedication and hard work of the Local Organising Committee, and the staff and students of the Department of Management, University of Nigeria, Enugu Campus, whose collective efforts ensured the successful organisation of this international conference.

It is our sincere hope that this Book of Abstracts will serve as a valuable scholarly resource for academics, researchers, practitioners, entrepreneurs, students, policymakers, and development stakeholders. We trust that the ideas presented herein will stimulate further research, inspire meaningful dialogue, encourage innovative practice, and contribute significantly to the advancement of sustainable, inclusive, and innovation-driven entrepreneurship and business development in Nigeria, Africa, and the wider global community.



Prof Emmanuel K. Agbaeze
Chairman, Local Organising Committee
Department of Management
University of Nigeria, Enugu Campus



Dr Ben E. Udoh
Director of Conference/
Head, Department of Management
University of Nigeria, Enugu Campus

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A Scoping Review of Digital Entrepreneurship and Youth Empowerment in Nigeria: Implications for Science and Technology Education

Musa Yakubu Wakili and Adamu Hassan Mayaki

Department of Biology Education

Federal College of Education, Jama'are, Bauchi State, Nigeria

Correspondence: wakilimy@gmail.com

Abstract

The rapid expansion of the digital economy transformed entrepreneurial opportunities for young people globally. In Nigeria, digital entrepreneurship emerged as a pathway for youth empowerment, job creation, and sustainable economic development. Increased access to internet technologies, mobile platforms, and digital marketplaces enabled many young people to develop innovative ventures in e-commerce, digital marketing, fintech, and online services. Despite these opportunities, many young people still faced challenges, including limited digital literacy, inadequate access to technological infrastructure, and insufficient entrepreneurial training. This study examined the relationship between digital entrepreneurship and youth empowerment in Nigeria, with emphasis on implications for science and technology education. A scoping review approach was adopted, drawing on 52 relevant studies published between 2015 and 2025 and extracted from Google Scholar, Scopus, JSTOR, and Web of Science. Findings showed that integrating digital entrepreneurship skills into science and technology education curricula could enhance students' innovative capacity, promote self-employment, and prepare graduates for participation in the digital economy. The study further highlighted the importance of educational reforms, improved digital infrastructure, and policy support in fostering youth-driven innovation. It concluded that strengthening the linkage between digital entrepreneurship and science and technology education could significantly contribute to youth empowerment, inclusive economic growth, and national development.

Keywords: *Digital entrepreneurship, youth empowerment, science and technology education, digital economy, Nigeria, innovation.*

Green Innovation and Circular Economy for Sustainable Enterprises in Nigeria: Evidence from North Central States

Kalu Anna Nkeiru, Onunze Ndubuisi Alfred, Ihekweazu Chukwudi Michael,
Ogbu Innocent and Achike Rita Chinyere

Department of Management
University of Nigeria, Enugu Campus

Correspondence: kaluanna@yahoo.com

Abstract

Indigenous small and medium-sized enterprises (SMEs) are vital for economic growth and employment in Nigeria's North Central Region. Increasing environmental pressures, however, necessitate the adoption of innovative and resource-efficient practices. This study examines how green innovation and circular economic practices enhance the sustainable performance of indigenous SMEs, while assessing the moderating role of environmental governance mechanisms. Grounded in the Resource-Based View and Institutional Theory, the study argues that green innovations such as eco-friendly product design, waste minimisation, and energy efficiency positively impact economic, environmental, and social performance. Circular economy practices, including recycling, reuse, and closed-loop systems, are expected to reinforce these outcomes. Environmental governance mechanisms, particularly ESG compliance, were used to test if such variables strengthen or weaken the referenced relationship. A mixed-method approach was employed, combining survey data from 200 SME owners across North Central Nigeria with five case studies of high-performing enterprises. Quantitative analysis will use statistical techniques, while qualitative insights will explore implementation challenges and success factors. The goal of the study is to provide empirical evidence on the role of green innovation and circular economy practices in SME sustainability. Findings are expected to inform managers and policymakers on strategies to promote environmentally responsible, resilient, and inclusive enterprises in Nigeria.

Keyword: *Green Innovation; Circular; Sustainable Enterprises; SMEs; Environmental Governance; North Central Nigeria*

Financial Inclusion: A Catalyst for Sustainable Insurance Business Operations in Africa, Evidence from Nigeria

Ezema, Clifford Anene

Department of Insurance and Risk Management
Enugu State University of Science and Technology (ESUT), Enugu

Correspondence: clifford.ezema@esut.edu.ng

Abstract

This study investigates financial inclusion as a catalyst for sustainable insurance business operations in Africa, with evidence from Nigeria. Foreign direct investment (FDI) is employed as a proxy for financial inclusion, while total insurance premiums and total insurance investments serve as indicators of insurance business operations. The study utilises annual time series data covering the period 2005–2025 and applies the Autoregressive Distributed Lag (ARDL) model to examine both short-run and long-run relationships among the variables. The empirical results reveal the existence of a stable long-run equilibrium relationship between financial inclusion and insurance sector performance. Specifically, FDI exerts a positive and statistically significant impact on total insurance premiums and total insurance investment in the long run, suggesting that increased capital inflows enhance market expansion, underwriting capacity, and operational sustainability. However, short-run dynamics indicate mild fluctuations due to structural inefficiencies and transitional adjustments within the financial system. The findings further highlight that improved financial inclusion strengthens risk diversification, promotes insurance accessibility, and supports institutional development. The policy implications emphasise the need for government and regulatory authorities to design investment-friendly policies that attract FDI, promote digital financial services, and enhance financial literacy. Additionally, strengthening regulatory frameworks, encouraging public-private partnerships, and providing incentives for insurance expansion into underserved markets are essential for sustaining growth. The study concludes that financial inclusion remains a key driver of resilient and sustainable insurance business operations in Nigeria and across Africa. Finally, this study recommends policies aimed at deepening financial access, improving financial literacy, and fostering investor confidence.

Keywords: *Financial Inclusion, Insurance Business Operations, FDI, Total Insurance Premium and Total Insurance Investment.*

Green Technology Competencies on the Performance of Manufacturing Firms in Abia State

Kelechi-Nwamuo Uche Deborah¹, Ariyo Igbekele Anthony² and Emereole Ibemelum Daniel¹

¹**Department of Business Administration**
Michael Okpara University of Agriculture, Umudike

²**Department of Business Administration and Management**
Federal Polytechnic, Ukana-Akwa Ibom

Correspondence: umudiuche@gmail.com

Abstract

The study investigated green technology competencies on the performance of manufacturing firms in Abia State. The specific objectives were to assess the effect of green product production and consumption on the organisational market share of selected manufacturing firms in Abia State and to analyse the effect of green technology competencies on the organisational profitability of selected manufacturing firms in Abia State. The study adopted a survey design. The study mainly utilised primary sources of data to gather information from the respondents. The target population was 457 respondents from the selected manufacturing firms in Abia State. The sample size of the study was 213 respondents. A regression model was used to test the hypotheses of the study. A total of 213 questionnaires were distributed to the manufacturing firms in Abia State. 202 copies of the questionnaire were valid for the study. The findings of the study showed that green product production and consumption have a significant effect on the organisational market of Selected Manufacturing firms in Abia State. The study recommended that manufacturing firms should improve significantly in implementing energy-efficient technologies and practices in product production, and implement water-saving technologies and processes to minimise water consumption in production. Reuse and recycle water wherever possible.

Keywords: *Green Technology Competencies, Green Product Consumption, Performance and Market Share.*

Digital Transformation and Inclusive Entrepreneurship for Sustainable Development among Women and Youth in Selected Sub-Saharan African Countries

Kolade Akinpelu Ayobami¹, Olatunji Olanrewaju Patrick², Olalekan Olaleye Olumide³
and Fagbenle Ayoola Olufunke⁴

¹**Department of Port Management**

Nigeria Maritime University, Okerenkoko, Delta State

²**Department of Business Administration,**

Osun State Polytechnic, Iree, Osun State

³**Department of Business Administration**

Osun State College of Technology, Esa-Oke, Osun State

⁴**Department of General Studies**

Osun State College of Technology, Esa-Oke, Osun State

Correspondence: akinpelu.kolade@nmu.edu.ng

Abstract

This study examined the individual and joint effects of digital transformation and inclusive entrepreneurship on sustainable development among women and youth in selected Sub-Saharan African countries. A quantitative panel design was employed using data from ten countries over the period 2005–2022, yielding 180 country-year observations. Composite indices for digital transformation and inclusive entrepreneurship were constructed using principal component analysis. The study applied two-way fixed effects regression models, selected via Hausman tests, with cluster-robust standard errors to address heteroskedasticity, serial correlation, and cross-sectional dependence. The results indicated that digital transformation ($\beta = 0.0020$, $p = 0.558$) and inclusive entrepreneurship ($\beta = 0.0044$, $p = 0.305$) had positive but statistically insignificant effects on sustainable development (HDI). The interaction effect ($\beta = 0.0012$, $p = 0.140$) was also positive but not statistically significant. The within R^2 values of 0.154 and 0.181 suggested modest explanatory power. These findings implied that the observed relationships were largely driven by structural differences across countries rather than short-term within-country changes. The study affirmed that complementary institutional conditions, such as governance quality, digital literacy, and financial inclusion, are important in enhancing the developmental impact of digital transformation and entrepreneurship. The study proposed that integrating gender- and youth-sensitive indicators into cross-country analyses could provide deeper insights into sustainable development in Sub-Saharan Africa.

Keywords: *Strategic corporate social responsibility; business performance; firms' patronage; customer referral*

Safety Management and Performance of Selected Construction Companies in Enugu State, Nigeria

Nnonyelu Chukwuemeka Chukwuebuka¹, Okafor Chikodili Nkiruka², Agu Okoro Agu³
and
Igwemeka Ebele⁴

¹Department of Business Administration

Nnamdi Azikiwe University, Awka, Anambra State

²Department of Management

University of Nigeria, Enugu Campus

³Department of Business Management

Evangel University Akaeze Ebony State, Nigeria

⁴Department of Banking and Finance

University of Nigeria, Enugu Campus

Correspondence: cc.nnonyelu@unizik.edu.ng

Abstract

The study focused on safety management and performance of selected construction companies in Enugu State, Nigeria. The specific objectives were to establish the influence of safety risk assessment on quality performance, determine the effect of safety communication on employee morale, and ascertain the nature of the relationship between personal protective equipment and the physical work environment of selected construction companies in Enugu State, Nigeria. The study employed a survey research design. Five construction companies were selected. The study had a population size of 2,025 employees of selected construction companies in Enugu State, Nigeria, and a sample of 334 was derived using the Taro Yamane sample size determination formula. 334 copies of the questionnaire were distributed, while 308 copies were returned & used. The three hypotheses were tested using Ordinal logistic regression and the Pearson product-moment correlation coefficient. Findings indicate that: safety risk assessment had significant effect on quality performance of selected construction companies in Enugu State, Nigeria (Wald $\chi^2(1) = 41.012$, $p < 0.05$); safety communication had significant effect on employee morale of selected construction companies in Enugu State, Nigeria (Wald $\chi^2(1) = 42.012$, $p < 0.05$); There was a positive relationship between personal protective equipment and physical work environment of selected construction companies in Enugu State, Nigeria ($r = .774$, $p < .05$). The study concluded that safety management has a significant positive impact on employee performance, productivity, and overall organizational performance. It recommends that construction companies implement safety training programs, involve employees in safety decision-making, and invest in improving the physical workplace.

Keywords: *Safety Management; Safety Risk Assessment; Personal Protective Equipment and Performance*

The Role of Self-Efficacy in Shaping Digital Entrepreneurship: How Family Support, Academic Digital Environments, and Access to Digital Resources Moderate Intentions

Iyke-Ofoedu Maureen, Attamah Ikechukwu Joseph, Okoro Ngozi, Uzochukwu Adaora Chinelo,
Okechi Obiora Anthony and Ogba Chimezie Sinclair

Department of Management
University of Nigeria, Enugu Campus

Correspondence: sinclairogba@gmail.com

Abstract

This study examines how entrepreneurial self-efficacy (ESE) shapes digital entrepreneurial intentions (DEI) by analysing the psychological and contextual processes that drive intention formation among university students in a developing economy. Anchored in the Theory of Planned Behaviour, the study tests the moderating effects of expected family support (EFS), university digital entrepreneurial environment (UDEE), and access to digital capital (ATDC). Data were collected from 374 students using a cross-sectional survey and analysed through Hayes' moderated mediation approach within a structural equation modelling framework. The findings indicate an ESE-DEI relationship. Contrary to dominant assumptions, external supports do not significantly moderate these relationships, suggesting that in digitally constrained contexts, DEIs depend more on students' internal control mechanisms than on the mere availability of institutional, familial, or digital resources.

Keywords: *Digital Entrepreneurial Intentions; Entrepreneurial Self-Efficacy; University Students; Access to Digital Capital.*

Blockchain Technology and Supply Chain Management in Nigeria: A Systematic Literature Review

Abiji Emmanuel Abiji¹, Aneozeng Awo Egbe², Otiala Paul Boniface², and Agada Julius Adebola¹

¹**Department of Business Administration**

Thomas McGettrick Institute of Technology, Ogoja-Nigeria

²**Department of Business Administration**

University of Cross River State, Calabar – Nigeria

Correspondence: emmanuelabiji@gmail.com

Abstract

This study reviewed scholarly works on the effect of blockchain technology on supply chain management in Nigeria. Specifically, the study focused on how scholars responded to the growing effect of decentralisation on supply chain transparency, the effect of data security on supply chain performance and the effect of smart contract utilisation on supply chain sustainability. The study adopted a systematic literature review approach guided by the PRISMA framework. Relevant studies published from 2019 to 2025 were sourced from academic databases such as Scopus, Web of Science, Google Scholar, ScienceDirect, Emerald Insight, and SpringerLink, with emphasis on recent literature relating to blockchain technology, supply chain transparency, supply chain performance, and sustainability; hence, a total of 55 articles were included in the study out of the 105 found. The review found that blockchain technology can improve supply chain management by creating shared, secure, and tamper-resistant records that support transparency and accountability. Decentralisation enhances visibility among supply chain actors, while data security improves trust, reduces fraud, and supports better supply chain performance. Smart contracts also promote sustainability by automating agreements, reducing opportunistic behaviour, and improving compliance with economic, social, and environmental standards. However, the review also showed that blockchain adoption in Nigeria is limited by poor infrastructure, low technological readiness, high implementation cost, weak regulation, and resistance to change. The study concluded that blockchain technology has strong potential to improve supply chain management in Nigeria, but its success depends on the alignment of technological capacity, organisational readiness, and institutional support. The study recommends greater investment in digital infrastructure, staff training, regulatory support, and sector-specific blockchain adoption strategies.

Keywords: *Blockchain technology; Supply chain management; Supply chain sustainability; Supply chain transparency; Supply chain performance.*

Examining the Magnitude and Determinants of Turnover Intentions Among Nurses in Public Tertiary Hospitals in Enugu, Nigeria

Ghasi Nwanneka Chidinma

Department of Management
University of Nigeria, Enugu Campus

Correspondence: maureen.iyke-foedu@unn.edu.ng

Abstract

Nurses' turnover intention is critically challenging to hospitals in resource-constrained settings. This study examined the magnitude and determinants of nurses' turnover intentions in public tertiary hospitals in Enugu State, Nigeria. We surveyed 442 nurses in four public tertiary hospitals, using proportional stratified random sampling. The dependent variable was turnover intention. The independent variables were demographic factors, organisational characteristics, workplace violence, and burnout. We tested the association between turnover intention and the independent variables using cross-tabulation and the chi-square statistic. Binary logistic regression was used to identify the predictors of turnover intention. Statistical significance was set at a 95% confidence level. About 16.5% of nurses had turnover intention. Age 21-30 years (AOR = 103.07, $p < 0.001$), 31-40 years AOR = 49.02, $p < 0.001$), 41-50 years (AOR = 34.54, $p < 0.001$), tenured in a hospital for 11-20 years (AOR = 7.54, $p = 0.038$), working in inpatient ward (B = 5.19, $p = 0.006$), caring for newborn (AOR = 15.84, $p = 0.024$) and children (AOR = 17.81, $p = 0.001$), and low emotional exhaustion (AOR = 2.25, $p = 0.013$) increased nurses' turnover intention. Being tenured for 0-10 years (AOR = 0.01, $p < 0.001$), 11-20 years (AOR = 0.03, $p = 0.003$), and working in the theatre (B = 0.09, $p = 0.001$) decreased nurses' turnover intention. Nurses' turnover intention in tertiary hospitals in Enugu needs to improve. Hospital policies intended to improve retention of nurses must incorporate the demographic characteristics and organisational factors identified in this study.

Keywords: Nurses, turnover intention, tertiary hospitals, Enugu

Entrepreneurial Opportunities in Indigenous Confectionery Production and Marketing in Lagos State, Nigeria

Lawal, Kamaldeen A.A.

Faculty of Management Sciences
National Open University of

Correspondence: klawal@noun.edu.ng

Abstract

Indigenous confectionery production and marketing in Lagos State represents a vibrant entrepreneurial domain with significant socio-economic and cultural relevance. Rooted in traditional recipes and artisanal skills, these enterprises provide livelihoods for thousands of micro-entrepreneurs, predominantly women, while preserving Nigeria's intangible cultural heritage. This study investigated entrepreneurial opportunities in indigenous confectionery through five dimensions: production levels, income contribution, marketing practices, product innovation, and structural challenges. Anchored on the Resource-Based View (RBV) theory, the research employed a descriptive survey design covering 520 registered entrepreneurs across Ikeja, Mushin, and Lagos Island, yielding 497 valid questionnaire responses. Data were analysed using regression analysis. Findings revealed that consistent production levels were responsive to market demand, significant contributions to household income and reinvestment, and marketing practices dominated by personal selling and word-of-mouth, with growing digital adoption. Opportunities for product innovation were identified in packaging, healthier ingredients, and flavour diversification. However, financial constraints, infrastructure deficits, and limited technical knowledge emerged as critical barriers. The study concludes that indigenous confectionery enterprises hold untapped potential for poverty alleviation, women's empowerment, and cultural preservation. Recommendations include cooperative formation, adoption of digital marketing, targeted government support through soft loans, training, and infrastructure investment.

Keywords: *entrepreneurial opportunities, Indigenous confectionery, marketing practices, Lagos State, product innovation.*

Digital Platforms and Financial Performance of Small and Medium Enterprises (SMEs) in Enugu State, Nigeria

Philip Ezekiel Chibueze¹, Kolawole Olasoji Abraham¹, Omeje Ikechukwu Emmanuel²
and Okoye Chsiom¹

¹**Department of Management**
University of Nigeria, Enugu Campus

²**Department of Banking and Finance**
University of Nigeria, Enugu Campus

Correspondence: ezekielcphilip@gmail.com

Abstract

The study investigated the effect of digital platforms on SMEs' performance. Specifically, the study assessed the effect of social networking platforms on SMEs' sales growth and investigated the effect of digital payment platforms on SMEs' revenue growth in Enugu state, Nigeria. A descriptive survey research design and questionnaire survey of 396 SMEs were adopted for the study. The linear regression was used to test the study's hypotheses. The result of the study showed that social networking platforms had a significant positive effect on SMEs sales in Enugu state, Nigeria ($\beta = .863$; $p\text{-value} < 0.05$), and digital payment platforms had a significant positive effect on SMEs revenue growth in Enugu state, Nigeria ($\beta = .907$; $p\text{-value} < 0.05$). From this result, the study concludes that the adoption of digital platforms is a crucial sustainability strategy for SME owners/managers to ensure business growth and competitive advantage. Therefore, SME owners should adopt digital technologies in connecting with customers and use various digital payment platforms in operation to enhance operational efficiency and maximise financial performance

Keywords: *digital-platforms; social-networking; digital-payment; performance; sales, technology*

Ownership Structure and Sustainability Reporting of Listed Non-financial Firms in Nigeria: The Mediating Role of Corporate Risk Disclosure

Romoke Rafiat Busari and Okunlola Folake Titilola

Department of Accounting

Faculty of Economics and Management Sciences,
University of Ibadan, Oyo State, Nigeria

Correspondence: rr.busari@ui.edu.ng

Abstract

Sustainability reporting in emerging markets has expanded rapidly in form but remains uneven in substance, raising persistent concerns about whether corporate disclosures are genuinely driven by governance incentives or merely symbolic responses to stakeholder pressure. Against this backdrop, this study examined how ownership structures influence sustainability reporting among listed non-financial firms in Nigeria, with particular emphasis on the mediating role of corporate risk disclosure. The study adopted an ex post facto research design and utilised balanced panel data drawn from 76 listed non-financial firms over the period 2015–2024. Sustainability reporting was measured using an ESG disclosure index. Ownership structure was proxied by institutional ownership, managerial ownership and foreign ownership, and corporate risk disclosure was specified as a mediating variable. The analysis proceeded through descriptive statistics, correlation analysis, normality tests, panel econometric estimation, Sobel and bootstrap mediation techniques. The findings revealed that institutional ownership had a significant negative effect on sustainability reporting, managerial ownership exerted a significant positive effect, while foreign ownership was insignificant. Corporate risk disclosure was found to significantly enhance sustainability reporting. Also, corporate risk disclosure was found to mediate the relationship between managerial ownership and sustainability reporting but did not mediate the effect of institutional or foreign ownership. The study concludes that internal governance alignment is the primary driver of credible sustainability reporting in Nigeria, and risk transparency serves as a critical transmission channel linking managerial ownership to broader sustainability disclosures. The study recommends enhanced disclosure regulation and governance reforms that promote ownership alignment and reporting transparency.

Keywords: *Ownership structure, sustainability reporting, corporate risk disclosure, institutional ownership, foreign ownership, managerial ownership.*

Social Media Marketing and Performance of Small and Medium Enterprises in Enugu Metropolis

Onuorah Kenneth I., Isienyi Raluchukwu A., Iyah Kingsley C., and Ilo Angela Ugo

Department of Management
University of Nigeria, Enugu Campus

Department of Public Administration
Caritas University, Amorji-Nike

Correspondence: kenneth.onuorah@unn.edu.ng

Abstract

This study examined social media marketing and performance of Small and Medium Enterprises (SMEs) in Enugu Metropolis. The specific objectives were to determine the degree of influence of Facebook pages on customer loyalty and to ascertain the influence of Instagram accounts on brand awareness of SMEs in Enugu metropolis. The study adopted a correlational survey research design. The population of the study consisted of 2,407 staff of the selected SMEs, while a sample size of 240 was determined using Slovin's formula. A multi-stage sampling technique was utilised to ensure comprehensive representation. The study employed face and construct validity. The study adopted the test-retest method of reliability. The study employed both descriptive and inferential statistics for data analysis. The study utilised mean scores, correlation, and regression analyses to test the formulated hypotheses. Findings revealed that social media marketing had a positive and significant relationship with SME performance. Specifically, Facebook pages significantly influenced customer loyalty ($\beta = 0.582, p < 0.05$), and Instagram accounts significantly influenced brand awareness ($\beta = 0.642, p < 0.05$). The study concluded that social media marketing serves as a vital driver of SME growth, enhancing engagement, visibility, and competitiveness. It was recommended that SME operators in Enugu metropolis should strategically utilise social media platforms to promote their brands, build stronger customer relationships, and sustain patronage. Additionally, SMEs should invest in digital skills training and responsive web design to maximise the benefits of social media marketing for improved business performance.

Keywords: *CSR; Sustainability; biodiversity; Efficiency; Corporate*

Digital Marketing strategies on Consumer Purchase Frequency in Enugu State: A study of Jumia Nigeria Ltd

Kelvin-Iloafu Lovlyn Ekeowa¹, Arukwe Maureen Chiegeonu¹, Ilo Sylvester Okwchukwu¹,
Ugbam Charles Ogechukwu¹ and Nwaekwo Mabel Ngozi²

¹**Department of Management**
University of Nigeria, Enugu Campus

²**Department of Accountancy**
University of Nigeria, Enugu Campus

Correspondence: lovlyn.kelvin-iloafu@unn.edu.ng

Abstract

Digital marketing has become a crucial aspect of modern business strategies, offering organisations a more efficient, innovative and targeted way to reach their audience in an increasingly digital world. As the marketplace evolves, businesses must adapt their marketing practices to engage with consumers through digital platforms. This study examined the digital marketing strategies on consumer purchasing frequency in Enugu State, Nigeria: A study of Jumia Nigeria Ltd. The survey research design was adopted for this study. A sample size of 286 respondents was purposely selected from Jumia customers using the Taro Yamani formula. Data collected through a structured questionnaire were described using tables and percentages, while simple regression analysis was used to test the study hypotheses. The findings revealed that digital marketing strategies significantly increase consumer purchase frequency, explaining 55.2% of the variation in behaviour ($R = 0.743$). The study concluded that digital marketing strategies significantly impact consumer purchasing frequency. It is recommended that businesses should enhance their social media, websites and e-mail marketing strategies, as it will help expand their customer base and increase the patronage of their products and services, customer relationship management, and profitability. Businesses should also leverage personalised recommendations, social media influencers, and engaging digital content to effectively influence purchasing frequency and increase consumer loyalty.

Keywords: *Digital Marketing Strategies, Consumer purchasing frequency, Jumia Nigeria Ltd*

Digital Health Systems and Hospital Performance: Unlocking Efficiency in Enugu State's Tertiary Hospitals

Obianuju Grace Tojue¹, Bernards Chidiebele Grace², Chinedu Afamefuna Obiora-okafo¹, and Chinda Chimkanma Collins¹

¹Department of Management
University of Nigeria

²Department of Business Administration
Alex Ekwueme Federal University Ndufu-Alik

Correspondence: obianuju.tojue@unn.edu.ng

Abstract

This study examined the role of digital health systems, particularly Electronic Health Records (EHRs), in enhancing the performance of tertiary hospitals in Enugu State, Nigeria. Recognising that hospital efficiency, clinical effectiveness, patient satisfaction, and administrative outcomes are closely linked to digital health adoption, the research investigated how the availability and functionality of EHRs, the robustness of ICT infrastructure, the quality of data, and the competency and training of hospital staff collectively influence performance. Employing a cross-sectional design, data were collected from 385 healthcare professionals, administrators, and IT staff across four major tertiary hospitals, complemented by secondary hospital performance records. Data were described using mean, standard deviation, and frequency distribution, while multiple regression with the aid of Eview version 12 software was used to test relationships between independent variables (EHR, ICT infrastructure, data quality, staff competency) and the dependent variable (hospital performance). Findings revealed that well-implemented digital health systems, supported by reliable ICT infrastructure and high-quality data, significantly improve clinical decision making, operational efficiency, and patient satisfaction. Conversely, when infrastructure, data integrity, or staff proficiency are lacking, hospitals are unable to fully achieve better clinical decisions, smoother operations, and higher patient satisfaction, even if digital health systems like EHRs are present. The study underscores the importance of integrated investments in technology, staff training, and data management to optimise hospital performance. By providing context-specific evidence, these insights inform policy, administrative strategies, and capacity-building efforts to strengthen digital health adoption, ultimately contributing to more efficient and effective healthcare delivery in low-resource settings.

Keywords: Health Information Systems; Electronic Health Records (EHRs); Hospital Performance; ICT Infrastructure; Data Quality

Digital Skills Acquisition and Youth Self-Employment in South-South Nigeria: Evidence from Federal and State Tech Initiatives

Ugbechie Kingsley Chibuike, Owabor Rosemary Njideka and Iloba James Ogadinma

Department of Marketing

Delta State Polytechnic, Ogwashi Uku

Department of Banking and Finance

Delta State Polytechnic, Ogwashi Uku

Department of Business Administration

Delta State Polytechnic, Ogwashi Uku

Correspondence: hillary.odor@unidel.edu.ng

Abstract

This study examined the effect of digital skills acquisition on youth self-employment in South-South Nigeria, with evidence drawn from federal and state technology initiatives. Specifically, the study investigated the influence of technical digital skills, digital marketing and e-commerce skills, and soft digital literacy on youth self-employment. The study was anchored on the Human Capital Theory and adopted a quantitative research design using a cross-sectional survey method. Data were collected through a structured questionnaire administered to 420 youths across the South-South region of Nigeria. The data obtained were described using frequencies, percentages, mean, and standard deviation, and analysed using multiple regression analysis. The findings revealed that technical digital skills significantly enhance youth self-employment opportunities. The study also found that digital marketing and e-commerce skills exert the strongest positive influence on youth self-employment, while soft digital literacy positively contributes to entrepreneurial adaptability and business sustainability. The study concluded that digital skills acquisition is a critical driver of youth entrepreneurship and self-employment in South-South Nigeria. Based on the findings, the study recommended increased government investment in digital capacity-building programmes that integrate technical, marketing, and digital literacy competencies to effectively reduce youth unemployment and promote sustainable economic empowerment among youths in Nigeria.

Keywords: *Digital skills acquisition, youth self-employment, digital entrepreneurship, digital marketing skills, South-South Nigeria*

The Role of Fintech and Digital Finance in Promoting Financial Inclusion in the South-East States of Nigeria

Ugorji Matha Chidinma, Obi Ugonma Amarachi, Ibe-Lamberts Blessing Ifeyinwa,
Eghort Patience Uwen, Ekweli-Nwezeakor Chinyere Esther, Aguka, Princewill Onwudiwe, and
Ikpechukwu Blessing Chinonyerem

Department of Management
University of Nigeria, Enugu Campus

This study examines the relationship between FinTech adoption, digital finance usage, digital financial platforms, and financial inclusion in the South-East states of Nigeria. The study is motivated by the persistent challenge of financial exclusion in emerging economies despite rapid advancements in financial technologies. Specifically, it evaluates the effect of FinTech adoption on access to financial services, examines the influence of digital finance usage on engagement with formal financial systems, and assesses the impact of digital financial platforms on the quality, affordability, and efficiency of financial service delivery. A quantitative research design was adopted, with primary data collected from 372 individuals and small business owners across the South-East region of Nigeria. The study employed descriptive statistics, Pearson correlation, multiple regression analysis, and Partial Least Squares Structural Equation Modelling (PLS-SEM) to test both direct and indirect relationships among the variables. In the model, digital finance usage is conceptualised as a mediating variable between FinTech adoption and financial inclusion, while digital financial platforms serve as a moderating variable in the relationship between digital finance usage and financial inclusion. The findings reveal that FinTech adoption, digital finance usage, and digital financial platforms all have positive and statistically significant effects on financial inclusion. Furthermore, digital finance usage partially mediates the relationship between FinTech adoption and financial inclusion, while digital financial platforms significantly strengthen the relationship between digital finance usage and financial inclusion. The study concludes that financial inclusion depends not only on access to financial technologies but also on their effective usage and the quality of supporting digital platforms, and recommends targeted investments in infrastructure, literacy, and regulation.

Keywords: *FinTech Adoption, Digital Finance, Financial Inclusion, Digital Platforms, Emerging Economies, Nigeria*

Workplace Intelligence as a Driver of Innovation and Growth: Evidence from the Telecommunication Industry in the South-East

Ben Udoh Etim¹, Igwegbe Paul Sunday¹, Enemuoy Joy Ifeoma¹, Onyejiaku Chinyere Catherine¹, and Murtala Mohammed Abdallah²

¹**Department of Management**
University of Nigeria, Enugu Campus

²**Department of Entrepreneurship and Innovation**
Federal University of Kashere, Gombe state

Correspondence: paul.igwegbe@unn.edu.ng

Abstract

This work is on workplace intelligence as a driver of innovation and growth in the telecommunication industry in the South-East, Nigeria. The objectives were to examine the effect of emotional intelligence on employee collaboration, assess the effect of decision-making intelligence on employee problem-solving efficiency, determine the impact of social intelligence on customer relationship management, and ascertain the effect of digital intelligence on technology-enabled innovation in selected telecommunication firms in South-East, Nigeria. With the use of descriptive survey research design and a structured questionnaire administered to a carefully selected sample of employees and management personnel drawn from the region, responses were collated and used to test the formulated hypotheses at the 0.05 level of significance. The results revealed a statistically significant and positive effect between each dimension of workplace intelligence and its corresponding outcome variable, with findings recorded as follows: emotional intelligence and employee collaboration ($\beta = 0.512$; $t = 6.34$; $p < 0.05$; $n = 214$); decision-making intelligence and problem-solving efficiency ($\beta = 0.478$; $t = 5.91$; $p < 0.05$; $n = 214$); social intelligence and customer relationship management ($\beta = 0.543$; $t = 6.87$; $p < 0.05$; $n = 214$); and digital intelligence and technology-enabled innovation ($\beta = 0.601$; $t = 7.42$; $p < 0.05$; $n = 214$), respectively. The study contributes to the growing body of knowledge on organisational intelligence and offers strategic implications for practitioners, human resource managers, and policymakers operating within the telecom sector of emerging economies.

Keywords: *Workplace Intelligence; Emotional Intelligence; Decision-Making Intelligence; Social Intelligence; Digital Intelligence.*

Corporate Governance, Risk Management and Ethical Leadership in Innovative Firms: An Integrative Analysis of Emerging Dynamics in Fast-Paced Environments

Onaga Henry Igweilo, Emi Stan Nduka, Okoye Okechukwu Billy, Ntomchukwu Emmanuel Oby, Oshiopekekai Sylva Afe, and Ndukwe Stephen Akachuku

Department of Management
University of Nigeria, Enugu Campus

Correspondence: honaga@gmail.com

Abstract

Rapid technological changes have heightened uncertainties in the operating environments of innovative firms and have engendered fluid stakeholder expectations. These uncertainties necessitate the careful alignment of ethical leadership practices, corporate governance and risk management. This study examines how ethical leadership and governance structures shape risk management effectiveness in innovation-driven organisations. Drawing from a multi-industry dataset of 224 innovative firms across developing and advanced economies (2014–2024), supported by qualitative interviews with senior executives, the study uncovers the dynamic interplay between ethical leadership practices, governance quality and organisational risk culture, employing regression analysis and Structural Equation Modelling (SEM). Findings reveal that transparent decision-making practices, board-level innovation committees and strong ethical leadership cultures demonstrate significantly higher risk management maturity scores and 14–22% lower incidence of strategic and operational risk failures. Ethical leadership strengthens the relationship between governance mechanisms and proactive risk management practices by enabling values-driven decision-making, psychological safety and accountability. The study also identifies emerging tensions between decision-making and governance lag in fast-scaling innovative firms, including ethical blind spots inherent in algorithmic decision-making. To address these gaps, the article proposes an integrative framework—the Ethical Governance Risk Alignment (EGRA) model—which conceptualises how ethical leadership, governance architecture and corporate risk management can co-evolve to support responsible and results-driven innovation. The study concludes with policy and managerial implications for building ethically grounded, resilient and innovation-ready firms capable of traversing complex risk landscapes.

Keywords: *Corporate-governance; Ethical-leadership; Risk-management; Innovative-firms; Responsible-innovation; Organizational-risk-culture*

Enhancing Insurance Uptake: The Effect of Insurance Education on Small and Medium Enterprises in Enugu State, Nigeria

Divine-Adeola Adanna and Achoru Fred Emeka

Department of Management
University of Nigeria, Enugu Campus

Correspondence: adanna.adeola@gmail.com

Abstract

Insurance plays a critical role in mitigating financial risks and enhancing economic stability; however, its adoption remains significantly low in developing economies such as Nigeria. This study examined the effect of insurance education on the adoption rate of insurance services among small and medium-sized enterprises (SMEs) in Enugu State, Nigeria. Specifically, the study investigated the influence of sensitisation programmes, information, education and communication (IEC) materials, formal education and perceived affordability of insurance premiums on insurance uptake. A cross-sectional survey research design was employed, with data collected from 155 SME respondents. Regression analysis was utilised to analyse the data and test the hypotheses. The findings reveal that all dimensions of insurance education significantly and positively influence insurance adoption among SMEs. Sensitisation programmes were found to significantly increase insurance patronage ($R^2 = 0.13$, $p < 0.001$). The distribution of IEC materials exhibited a stronger explanatory power ($R^2 = 0.465$, $p < 0.001$), significantly increasing the number of insurance products purchased. Similarly, formal education significantly influenced the frequency of insurance usage ($R^2 = 0.318$, $p < 0.001$), while perceived affordability and premium costs also had a significant positive effect on insurance adoption ($R^2 = 0.301$, $p < 0.001$). The study concluded that insurance education is a key determinant of insurance adoption among SMEs in Enugu State. It recommends that insurance providers intensify sensitisation campaigns, expand the distribution of IEC materials, promote financial literacy through education and introduce flexible and affordable premium payment options to enhance insurance penetration.

Keywords: *Insurance Education, Insurance Adoption, Small and Medium Enterprises (SMEs), Financial Insurance services*

Entrepreneurial Self-Efficacy and Resilience: Women Entrepreneurial Paths in Socially Disadvantaged Communities in Nigeria

Onwe Chukwuemeka Christian¹, Oleh Onyemaechi Cyril² and Anaba Merith I.³

¹**Department of Business Administration**
Veritas University, Abuja

²**Department of Mass Communication**
Veritas University, Abuja

³**Department of Marketing**
Veritas University, Abuja

Correspondence: onwec@veritas.edu.ng

Abstract

This research examined the relationship between entrepreneurial self-efficacy, defined as confidence in one's ability to accomplish tasks, and the resilience of Muslim women entrepreneurs in Northern Nigeria. The study also examined the moderating role of sociocultural factors, such as educational qualification and religion, on the relationship. We designed and adopted a cross-sectional survey, where 250 Muslim women entrepreneurs were selected for the study from the 'Gina Mata, Gina Al-Umma program' held between October 2025 and December 2025 in Abuja, Nigeria. A simultaneous moderation entry involving entrepreneurial self-efficacy, educational qualification, religion (social support), and entrepreneurial resilience was conducted, and we found that entrepreneurial self-efficacy is negatively related to resilience of Muslim women entrepreneurs, but that the combined effect of sociocultural factors, particularly higher educational qualification with lower religion influence, will increase their self-efficacy-resilience relationship. The importance of entrepreneurial self-efficacy as a precursor for the resilience of Muslim women entrepreneurs in Northern Nigeria was highlighted by the findings of this study. The study also highlights the importance of sociocultural factors in moderating the self-efficacy-resilience relationship

Keywords: *Entrepreneurial self-efficacy; Entrepreneurial Resilience; educational qualification; Religion*

Digital HRM Practices and Inclusive Talent Development in Nigerian Fintech Firms

Yusuf Muhammad Ahmad¹ and Odoma Idris Isah²

¹**Department of Management**
University of Nigeria, Enugu Campus

²**Department of Accounting**
Prince Abubakar Audu University, Anyigba

Correspondence: ekom.akpan@uniport.edu.ng

Abstract

This study evaluated the influence of digital human resource management approaches, which include e-recruitment and selection, digital training and development, and human resource (HR) analytics and performance management on inclusive talent development in fintech firms in Nigeria. The research draws its theoretical foundation from human capital theory and the resource-based view (RBV), which explains that investment in skills development and proper use of human resources make an organisation capable of developing an inclusive workforce. The research employs a quantitative approach, and a structured survey method was used to collect quantitative data from 120 respondents in selected fintech firms in Nigeria. Partial Least Squares Structural Equation Modelling (PLS-SEM) was adopted, and the measurement model results demonstrate adequate psychometric properties: all construct indicators loaded above the acceptable threshold, composite reliability and Cronbach's alpha values exceeded 0.70, average variance extracted (AVE) values were above 0.50, and discriminant validity was established using the Fornell–Larcker criterion and HTMT ratios. Following confirmation of measurement model adequacy, the structural model results indicate that e-recruitment and selection, digital training and development, and HR analytics-driven performance management each have a positive and statistically significant effect on inclusive talent development. The study concludes that robust digital HRM systems enhance workforce inclusivity and recommends that fintech firms deepen investments in digital recruitment platforms, technology-enabled learning initiatives, and data-driven performance management to promote equitable talent development and sustain competitiveness in Nigeria's digital economy.

Keywords: *Digital HRM; Inclusive Talent Development; E-recruitment; Digital Training; HR Analytics; Fintech Firms*

Digital Surveillance or Performance Support? Technological Supervision and Staff Punctuality in Nigerian Universities

Nwankwo Ernest Chukwuebuka

Department of Management
University of Nigeria, Enugu Campus

Correspondence: ernest.nwankwo@unn.edu.ng

Abstract

In many Nigerian universities, the way staff behaviour is managed is gradually changing, largely due to the growing use of digital monitoring tools such as biometric attendance systems and electronic tracking platforms. While these technologies are now part of everyday administrative routines, it is still not entirely clear whether they function mainly as instruments of surveillance or as practical tools that actually help staff improve their work habits. This study explores that concern by examining how technological supervision affects staff punctuality, with a comparison between public and private universities in South-East Nigeria. Data were gathered from 372 academic and non-academic staff and analysed using independent samples t-tests to capture both general patterns and institutional differences. The results show a clear positive relationship between technological supervision and punctuality ($t = 6.84$, $p < .001$), suggesting that when attendance is more visible and monitored, staff are more likely to arrive on time. However, the strength of this effect is not uniform. A significant difference emerged between public and private universities ($t = -3.214$, $p = .002$), with private institutions showing stronger impacts, possibly due to more consistent enforcement and more responsive administrative processes. Overall, the findings indicate that technology alone does not drive change; how it is applied within an institution matters just as much. In this sense, technological supervision reflects a blend of control and support in shaping employee behaviour.

Keywords: *Technological supervision; Staff punctuality; Digital monitoring; University governance; Employee performance; Public-private differences*

The Effect of Organisational Structure on Employee Performance in the Manufacturing Firms in Anambra State

Nkwonta Nkechi Caroline, Ejike Ifeyinwa Justina and Abugu Nneka Jacinta

Department of Management
University of Nigeria, Enugu Campus

Correspondence: ifeyinwa.ejike@unn.edu.ng

Abstract

This study examined the effect of organisational structure on employee performance in selected manufacturing firms in Anambra state. Specifically, the study investigated the impact of organisational hierarchy on employee productivity, job specialisation on task completion, and communication channels on employee performance. The study adopted a survey design using structured questionnaires administered to 288 respondents across selected manufacturing firms. Data was analysed using descriptive statistics, Pearson correlation and regression analysis. Findings revealed that organisational hierarchy, job specialisation, and decision-making processes had a significant positive effect on employee performance, while communication channels did not show an independent significant effect in the multiple regression model. The study concluded that effective structuring of hierarchy, specialisation, and decision-making enhances employee performance in manufacturing firms. It finally recommended strong role clarity, leveraging specialisation, encouraging participatory decision making and balancing structural rigidity with flexibility within the manufacturing firms.

Keywords: *Organisational structure; employee performance; organisational hierarchy*

Financial System Development and Non-Oil Export Growth for Sustainable Development in the West African Monetary Zone

Nnenna G. Nwonye

Department of Banking and Finance

University of Nigeria, Enugu Campus

Correspondence: nnenna.nwonye@unn.edu.ng

Abstract

Despite abundant natural resources and significant economic potential of WAMZ countries, most of them remain heavily dependent on oil exports, which account for the majority of their foreign exchange earnings. The over-reliance on oil has exposed them to the vagaries of global oil markets, leading to economic instability, reduced government revenues and limited progress in diversifying their economic base from oil to non-oil export, which is crucial for economic diversification and long-term sustainable growth of WAMZ countries. However, the financial sector in WAMZ focused overly on financing oil-related ventures and activities, resulting in neglect of the non-oil sector. This study investigated the effect of financial development on the growth of non-oil exports in WAMZ from 2000 to 2025. Financial development was measured by credit to private sector to GDP (CPS), lending-deposit spread (LDS), prime lending rate (PLR), market capitalisation to GDP (MCAP), while growth rate of non-oil export contribution to GDP proxied non-oil export growth. The Dynamic System Generalised Method of Moment estimation technique was adopted for the study, and the result revealed that CPS, LDS, and MCAP depicted a non-significant positive effect on non-oil export, while PLR showed a significant negative effect on non-oil export growth. The study recommended that governments should initiate policies that will promote the channelling of bank credit to the non-oil export sector, reduce the cost of credit to the sector, strengthen capital markets to finance the non-oil export sector, and revamp the infrastructural facilities, as these would promote and improve productivity in this sector within the zone.

Keywords: *Non-oil export; financial development; WAMZ Countries; sustainable growth*

Effect of green supply chain management on business performance in Coca-Cola Company Limited, Calabar, Cross River State, Nigeria

Ewah Sunday Felix¹, Okafor Christopher Chukwunenye², Njeze Rachael Adaku²
and Ochinanwate Kelvin Jidefor²

¹**Department of Business Management**
University of Calabar

²**Department of Management**
University of Nigeria, Enugu Campus

Correspondence: ewahsunday@unical.edu.ng

Abstract

This study investigated the effect of green supply chain management on business performance in Coca-Cola Company Limited, Calabar, Cross River State, Nigeria. The study specifically examined the effect of reduced waste, recycling programs and energy-efficient transportation and logistics on cost savings and competitive advantage. The study adopted a survey research design, and the questionnaire was structured on a five-point Likert scale and administered to 308 staff members, who constituted the data points for the study. This was analysed using descriptive statistics, and hypotheses were tested using simple linear regression with the aid of SPSS version 22 software. The findings showed that there is a significant effect of reduced waste and recycling programs on cost savings. Also, the study demonstrated that there is a significant effect of energy-efficient transportation and logistics on competitive advantage. The study concludes that green supply chain management plays a crucial role in promoting environmental sustainability and corporate social responsibility by embracing green practices throughout its supply chain. The study therefore recommended that Coca-Cola Company Limited, Calabar, Cross River State, should prioritise green supply chain management in the area of reduced waste and recycling programs and energy-efficient transportation and logistics in a bid to save cost and achieve competitive advantage in the dynamic business environment

Keywords: *Green supply chain, business performance*

Workplace Diversity Management and Employee Productivity in Digitally Transforming Service Firms in South-East Nigeria

Mgbemere Kizito C.

Department of Management
University of Nigeria, Enugu Campus

Correspondence: mgbemerek@gmail.com

Abstract

This study explored how workplace diversity management influences employee productivity in service firms undergoing digital transformation in South-East Nigeria. The specific objectives were to examine how inclusive workplace policies affect employee task efficiency and to determine the effect of diversity training programmes on service delivery speed. The study population consisted of 2,933 staff from selected service companies, from which a sample of 340 respondents was drawn using the Cochran formula. A descriptive survey research design was adopted, and data were collected through a structured questionnaire. The data were analysed using regression analysis at a 5% level of significance. The results showed that inclusive workplace policies have a significant and positive effect on employee task efficiency. In addition, diversity training programmes were found to significantly and positively affect employee service delivery speed. The study concludes that workplace diversity management is not just a social responsibility but a practical strategy for improving productivity in modern service firms. It recommends that managers should prioritise the development of inclusive policies and invest in regular diversity training initiatives. Doing so will enhance employee efficiency, improve service delivery, and position organisations to thrive in an increasingly digital and competitive environment.

Keywords: *Workplace Diversity Management, Employee Productivity, Inclusive Workplace Policies, Employee Task Efficiency*

Work Stressors and Employee Task Performance: Evidence from Plastic Manufacturing Firms in Enugu State, Nigeria

Okereke Lawrence Okoronkwo, Obi-Anike Happiness Ozioma and Onodugo Ifeoma Joanes

Department of Management
University of Nigeria, Enugu Campus

Correspondence: lawrence.okereke@unn.edu.ng

Abstract

This study examined the relationship between work stressors and employees' task performance in plastics manufacturing firms in Enugu State. A cross-sectional survey research design and quantitative methodology were applied in the analysis of the relationship between the variables under investigation. The study utilised data generated from 180 respondents out of the 205 copies of the questionnaire distributed to the management cadre of the selected plastic firms, which became the basis for this analysis. Cronbach's Alpha value of 0.7 was used as a minimum benchmark for the reliability test, while the direction of the relationship was measured with Spearman's Rank Order Correlation Coefficient via Statistical Package for Social Sciences version 26.0, where all the correlation significances ranged between 0.8 and 0.9, thus employee performance manifested as a function of the work stressors. Summarily, the study concludes that Work Stressors have a significant impact on Employee Task Performance. Based on the conclusion, it is recommended that plastic manufacturing firms in Enugu State should streamline the strategies discussed to improve their employees' task performance. Further study may try these proxies on the service or other sectors.

Keywords: *Work Stressors; Employee Task Performance*

Social Media Advertising and Brand Positioning in Alcoholic Beverage Companies in Enugu Metropolis

Okeke Nicholas Onyekachi¹, Ifediora Chuka Uzoma¹, and Okeke Nathaniel Okwudilichukwu²

¹**Department of Marketing**

University of Nigeria Enugu Campus

²**Department of Medical Radiography**

University of Nigeria Enugu Campus

Correspondence: nicholasonyeka2020@gmail.com

Abstract

This study examined the influence of social media advertising on the brand positioning of alcoholic beverage companies in Enugu Metropolis. The growing relevance of digital communication platforms has made social media advertising a strategic tool for enhancing brand visibility, shaping consumer perception, and strengthening competitive positioning. The study specifically investigated the effects of social media advertising on brand awareness, brand image, and consumer perception, and how these variables influence brand positioning. A quantitative research design was adopted, and data were collected through a structured questionnaire administered to consumers of alcoholic beverage brands. The sample size was determined using the Cochran formula, and 340 valid responses were analysed. Data analysis was conducted using Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS. The results revealed that social media advertising has a significant positive effect on brand awareness ($\beta = 0.62$), brand image ($\beta = 0.58$), and consumer perception ($\beta = 0.54$). Furthermore, brand awareness ($\beta = 0.40$), brand image ($\beta = 0.36$), and consumer perception ($\beta = 0.33$) were found to significantly influence brand positioning. The model explained 61% of the variance in brand positioning. The study concludes that social media advertising plays a critical role in shaping consumer-based brand outcomes. It recommends that firms adopt innovative digital strategies, enhance engagement, and leverage social media platforms to strengthen brand positioning and market performance.

Keywords: *Social Media Advertising, Brand Awareness, Brand Image, Consumer Perception, Brand Positioning, Alcoholic Beverage Industry.*

Digital Technology Integration and Competitive Advantage Among Pharmaceutical Firms in South-East Nigeria: A Strategic Management Perspective

Henrietta Chinasa Uzozie

Department of Business Administration
University of Delta, Agbor

Correspondence: henrietta.uzozie@unidel.edu.ng

Abstract

This study explored the relationship between the integration of digital technology and competitive advantage among pharmaceutical enterprises in South-East Nigeria. Specifically, it examined how cloud-based pharmacy management systems, digital supply chain automation, and digital customer engagement platforms influence firms' ability to gain and sustain competitive advantage. A descriptive survey research design was employed for the study. The population comprised 142 registered pharmaceutical firms in the South-East region, from which a sample of 142 respondents was selected using the Census method. Data were collected through a structured questionnaire and analysed using the regression technique at the 5% significance level. The results showed that cloud-based pharmacy management systems have a significant positive effect on competitive advantage. The findings also revealed that digital supply chain automation significantly improves competitive advantage by helping firms reduce operational costs, avoid stock shortages, and respond more quickly to market demands. In addition, digital customer engagement platforms were found to have a significant positive effect on competitive advantage. The study concludes that the integration of digital technology plays a vital role in enhancing the competitive advantage of pharmaceutical enterprises in South-East Nigeria. Based on these findings, it is recommended that firms should prioritise the adoption of cloud-based systems, invest in digital supply chain automation, and strengthen their use of digital customer engagement platforms.

Keywords: *Digitalisation, Innovation, Automation, Engagement, Competitiveness, Pharmaceuticals, Performance*

Human Resource Flexibility and Operational Sustainability of Federal Government-Owned Parastatals at Emene Industrial Layout, Enugu State, South-East, Nigeria

Ude Anthony Obiora, Eze Obinna Joshua Miguel, Ude Love Ogochukwu,
and
Ndu Vitalis Chinedu

Department of Management
University of Nigeria, Enugu Campus

Centre for Distance and E-Learning Programme (CDEL)
University of Nigeria Nsukka

Department of Accountancy
University of Nigeria Enugu Campus

Correspondence: obiora.ude@unn.edu.ng

Abstract

The study investigated human resource flexibility and operational sustainability of Federal Government of Nigeria-owned parastatals at Emene Industrial Layout, Enugu State. The objectives of the study were to ascertain the effect of employee versatility on productivity and assess the effect of workforce adjustment on stakeholders' satisfaction with Federal Government Owned Parastatals at Emene Industrial Layout, Enugu State. The study adopted the descriptive survey design method, and a sample size of 254 was selected from a population of 694 using the Cochran's formula. The study made use of primary and secondary data sources, while primary data were collected through copies of a structured questionnaire on a 5-point Likert Scale format, and analyses were represented in tables and percentages. The hypotheses were tested using regression analysis through the Statistical Package for the Social Sciences software. The findings revealed that Workforce adjustment significantly affected stakeholders' satisfaction with Federal Government of Nigeria-owned parastatals at Emene Industrial, Enugu State Layout, among others. The study recommends, among others, that employee versatility should be encouraged through training and skill development because it significantly affects the productivity of selected federal government-owned parastatals in Enugu State.

Keywords: *Employee Versatility; Productivity; Workforce Adjustment; Stakeholders Satisfaction*

Do Risk Assessment Procedures Consolidate Internal Control System Effectiveness in the Credit Management Operations? Evidence from Micro Finance Banks Operating in South-East Nigeria

Odoh Longinus Chukwudi, Chukwunwike David Onyekachi, Ilo Sylvester Okechukwu
and
Ozodu Mary Eberechukwu

Department of Accountancy
University of Nigeria, Enugu Campus

Department of Management
University of Nigeria, Enugu Campus

Correspondence: longinus.odoh@unn.edu.ng

Abstract

The engagement of risk assessment procedures in the banking operations in today's world is paramount, given the volatility of customer credit in the banking sector. This study, therefore, examined the influence of risk assessment compliance on the effectiveness of the internal control system over the credit management operations of microfinance banks in Nigeria. A sample size of 246 microfinance bank management teams made up of managers, accountants, internal auditors and credit officers was purposively drawn from a population of 680 management teams working in selected 170 microfinance banks in South-East Nigeria. A descriptive research design was adopted for the study to present the data collected from responses to Likert-scale structured questionnaires. The Friedman Test was used to analyse the data collected. The study found out that integrated risk assessment procedures are performed prior to credit approval, the identified risks are mitigated as a condition for granting loans, the Central Bank of Nigeria Prudential Guidelines were applied to check possible fraudulent activities, the management staff were adequately trained on credit risk assessment procedures, the risk control measures were adequately applied to protect the bank from credit risk exposure and the audit personnel made up of credit committee and other internal control experts were involved in the risk assessment processes. The study concluded that risk assessment procedures were adequately complied with in the Nigerian microfinance banks' operations. The study, therefore, recommended strict compliance with risk assessment procedures given its imperativeness in internal control system effectiveness over credit management operations of microfinance banks in Nigeria.

Keywords: *Risk Assessment, Internal Control System, Credit Management, Microfinance Bank*

Human Capital Disclosure Quality and Market Performance of FIRS Publishing Integrated Reports in Nigeria

Otori Aishat Oyiza and Salami Suleiman

Department of Accounting
Ahmadu Bello University, Zaria

Correspondence: aishat438@gmail.com

Abstract

This study examines the effect of human capital disclosure quality on the market value of Nigerian non-financial listed firms, with particular focus on the mediating role of integrated reporting quality. Using a balanced panel of 24 firms over seven years (2018–2024) and employing fixed-effects regression models informed by the Hausman specification test, the study finds that higher-quality human capital disclosures are positively associated with firm value. Integrated reporting quality also exhibits a direct positive effect and significantly strengthens the relationship between human capital disclosure and firm value, confirming its moderating role. Control variables, including firm size and leverage, behave as expected, while board independence is not significant in the presence of firm-specific effects. The findings are consistent with signalling theory and the information complementarity perspective, suggesting that the content and quality of disclosures jointly influence market perceptions. The study contributes to the literature by demonstrating that integrated reporting enhances the market impact of human capital disclosure and offers implications for managers, regulators, and investors seeking to understand the valuation effects of non-financial reporting in emerging markets.

Keywords: *Human capital disclosure; Integrated reporting quality; Firm value*

Organisational Culture and Transformational Leadership in Nigerian Public Sector: The Moderating Role of Organisational Size

Okafor Nkoli Scholastica and Akintola Abdulwaheed

Department of Business Administration
University of Abuja

Correspondence: nkoliuche@yahoo.co.uk

Abstract

This study assessed organisational culture and transformational leadership in Nigerian public sector organisations, with organisational size serving as a moderator. A descriptive survey research design was adopted. The population of this study was six thousand, two hundred and twenty-three (6,223) staff of the selected public sector organisations in Abuja. The sample size for this study was three hundred and seventy-six (376) respondents. Data were collected through a questionnaire, which was analysed using both descriptive and inferential statistics, that is, ordinary least squares (OLS) regression techniques. The findings showed that organisational traditions, organisational values, organisational beliefs, and organisational policies have a positive and significant effect on transformational leadership; Organizational attitudes have a negative and significant effect on transformational leadership, and lastly, it was discovered that organisational size has a significant moderating effect on the relationship between dimensions of organisational culture variables and transformational leadership in the Nigerian public sector organisations. This study recommended that the federal government should as a matter of urgency promote adequate organizational culture to improve transformational leadership; Government should encourage organizational values through adoption of transformational leadership; Organizational believes should be sustained to promote transformational leadership; Government should make organizational policies that are capable of promoting transformational leadership; negative attitudes should be change through transformational leadership style in the public sector organizations in Nigeria and lastly, organizational size should be prioritized because it is capable of moderating the relationship between organizational culture and transformational leadership and promote public service delivery in the Nigerian public sector organizations.

Keywords: *Leadership style, Nigerian Federal Ministries, Organisational Culture, Public Sector, Transformational Leadership*

Audit Quality and Value Relevance of Listed Conglomerate Companies in Nigeria

Okeke Stella Ehis

Department of Accountancy
University of Nigeria, Enugu Campus

Correspondence: stella.okeke@unn.edu.ng

Abstract

This study examines the effect of audit quality on the value relevance of accounting and market performance indicators of listed conglomerate companies in Nigeria. Employing an ex post facto panel approach, data from the audited annual reports of selected listed conglomerate companies over the period 2010 to 2024 were examined. Audit quality proxied by auditor type was measured using the Big Four and non-Big Four audit firm classification, while value relevance was measured with earnings per share (EPS), book value per share (BVPS) and market value per share (MVPS). Panel data regression analysis was employed, and the random effects model was selected as the most appropriate estimator based on the Hausman test. The results revealed that audit quality had a negative and statistically non-significant effect on earnings per share, indicating that earnings performance was largely influenced by firm-specific operational and macroeconomic factors rather than audit quality alone. Similarly, audit quality was found to have a negative and statistically significant effect on book value per share, suggesting that higher audit quality promotes conservative financial reporting practices and discourages inflated equity valuations. Furthermore, audit quality exerted a positive and statistically significant effect on market value per share, reflecting enhanced investor confidence and improved credibility of financial statements associated with high-quality audits. While high-quality audits significantly enhance market-based valuation measures, they impose conservative constraints on accounting-based measures. This study recommends that policymakers should integrate high-quality auditing with robust corporate governance and performance-driven strategies to improve overall firm value.

Keywords: *Audit Quality, Value Relevance, Conglomerate Companies.*

**Digital Transformation Capability and Sustainable Growth of Deposit Money Banks in Nigeria:
The Mediating Role of Smart Business Model Innovation**

Achi David Achi¹ and Ebo Maureen Ogechukwu A.²

¹**Department of Management**
University of Nigeria, Enugu Campus

²**Department of Management**
University of Nigeria, Enugu Campus

Correspondence: achidavidachi@gmail.com

Abstract

Digital transformation has become a strategic imperative for deposit money banks seeking competitiveness, operational resilience, and sustainable growth in an increasingly technology-driven financial landscape. This study examined the effect of digital transformation capability on the sustainable growth of selected deposit money banks in Enugu State, Nigeria, with emphasis on the mediating role of smart business model innovation. Specifically, the study assessed how digital infrastructure, digital leadership, digital culture, data analytics capability, and process automation influence sustainable growth outcomes, including financial performance, operational resilience, market expansion, innovation output, and environmental sustainability. A quantitative research design was adopted, and data were collected from 398 management and operational staff across selected deposit money banks in Enugu State using structured questionnaires. Data were analysed using regression analysis to test the hypothesised direct and mediating relationships. Findings revealed that digital transformation capability has a significant positive effect on sustainable growth, while smart business model innovation through enhanced value proposition, digital service channels, customer experience innovation, and revenue model diversification partially mediates this relationship. The study further found that banks with stronger digital leadership and advanced analytics capabilities recorded higher levels of strategic agility, customer retention, and operational efficiency. Based on these findings, the study recommends that deposit money banks should intensify investment in digital capabilities, institutionalise innovation-driven business models, and strengthen digital leadership competencies to sustain growth in a competitive banking environment. The study contributes to the literature on digital strategy and provides practical insights for banking sector transformation in emerging economies.

Keywords: *Digital Transformation Capability, Smart Business Model Innovation, Sustainable Growth, Deposit Money Banks, Nigeria*

Digital Transformation and Smart Business Models for Sustainable Growth in Emerging Economies

Ugwu Sampson Ifeanyi, Okeke Faith Ada, Akonobi Ogochukwu Rita, Samuel Victor Henshaw, Florence Nwakaego Nnawuba, and Uzoma Mary Uchechi

Department of Management
University of Nigeria

Correspondence: okekefaith7@gmail.com

Abstract

This study examined the role of digital transformation in enabling smart business models for sustainable growth in emerging economies, with a focus on Nigeria. Drawing on Dynamic Capability Theory and the Technology-Organisation-Environment (TOE) framework, the study investigated how digital transformation capabilities influence business model innovation and sustainability outcomes. Data were collected from 295 small and medium-sized enterprises (SMEs), drawn from a population of registered SMEs in Enugu State, using a multi-stage sampling technique that combined stratified and convenience sampling to ensure adequate sectoral representation across industries. A structured questionnaire was used, with all constructs measured on a 5-point Likert scale and adapted from validated instruments in prior literature; reliability was confirmed via Cronbach's Alpha and construct validity was assessed through confirmatory factor analysis. Data were analysed using structural equation modelling (SEM) with AMOS software. The findings reveal that digital transformation significantly enhances smart business model development, which in turn improves sustainability performance. The study further identifies organisational agility as a mediating mechanism, grounded in Dynamic Capability Theory, which posits that firms must develop the capacity to sense, seize, and reconfigure resources in response to environmental changes; organisational agility thus represents the critical internal capability through which the benefits of digital transformation are effectively converted into innovative and adaptive business model outcomes. The results suggest that firms that strategically integrate digital technologies into their business models achieve improved efficiency, adaptability, and long-term growth. The study recommends that firms and policymakers prioritise digital capability development to foster sustainable enterprise growth.

Keywords: *Digital Transformation; Business Model Innovation; Sustainability; SMEs; Emerging Economies; Nigeria*

Work Creativity and Research Output of Academic Staff in Federal Universities, Southeast Nigeria

Ukairo Agwu Kalu and Igwesi Chika George

Department of Management
University of Nigeria, Enugu Campus

Correspondence: agwu.kalu@unn.edu.ng

Abstract

Work creativity is the unique process of creating new concepts and principles in line with the subsisting policies that can enhance productivity measures. Academic research output comprises the outcome of creative and systematic work undertaken to enhance the stock of knowledge. Universities globally are expected to be dynamic, innovative and perform optimally, which can be evaluated by external rankings, awards, and internet visibility. This study, therefore, investigated the extent of the relationship between work creativity and research output of academic staff in Federal Universities. The study adopted the survey research method, making use of a structured questionnaire and an oral interview schedule as instruments for data collection. Data were collected from primary and secondary sources. The population of the study was 7,135, which comprised the junior and senior academic staff of the studied federal universities in the South-East, Nigeria. A sample size of 554 was arrived at with the use of the Cochran Statistical formula. Hypotheses were tested using the Pearson Product-Moment Correlation Coefficient and the simple linear regression. The results showed that a positive relationship exists between work creativity and research output of academic staff of Federal Universities ($r = 0.842$; $P 0.05$). It was found that work creativity and academic staff research output enhance the overall performance and rating of the federal universities in Southeast Nigeria. The study thus recommended that special grants and budgetary allocation should be provided for enhanced creative thought and quality research output.

Keywords: *Work Creativity, Research Outputs, Productivity Measures, Subsisting Policies*

Digital Transformation and Performance of Commercial Hubs in Southeast Nigeria

Igwe, Anthony Aniagbaoso

Department of Management
University of Nigeria, Enugu Campus

Correspondence: anthony.igwe@unn.edu.ng

Abstract

This study examined the effect of digitalisation on the performance of commercial hubs in Southeast Nigeria within an increasingly digitalised yet structurally constrained environment. While digitalisation is widely recognised as a key driver of modern commerce, its performance implications in informal and hybrid economic systems remain insufficiently understood, as they are not performing optimally. The study specifically assessed the influence of digitalisation on customer reach, annual revenue, market expansion, and financial performance, alongside the moderating role of firm-specific characteristics and digital capacity. A descriptive cross-sectional survey design was adopted. Data were collected from 1,299 business operators across selected commercial hubs, with 1,263 valid responses used for analysis. The sample size was determined using the Cochran formula and expanded to enhance representativeness. Data analysis involved descriptive and inferential statistics, with hypotheses tested using regression analysis through Andrew Hayes' PROCESS macro in SPSS at a 5% significance level. Findings revealed that digitalisation had a positive and statistically significant effect on customer reach ($\beta = 0.318, p < 0.05$). Digital capability significantly influenced annual revenue ($\beta = 0.271, p < 0.05$), while digital technology utilisation intensity positively affected market expansion ($\beta = 0.356, p < 0.05$). Digital payment adoption also significantly improved financial performance ($\beta = 0.214, p < 0.05$). Additionally, firm-specific characteristics and digital capacity significantly moderated the relationship between digitalisation and performance ($\beta = 0.289, p < 0.05$). The study concluded that digitalisation enhances performance outcomes in commercial hubs, though its effectiveness depends on utilisation depth, digital capability, and firm-level conditions. It recommends investment in digital infrastructure, capacity building, integrated technology use, optimisation of digital payment systems, and context-sensitive interventions. Overall, the study contributes to theoretical understanding and policy development on the digitalization–performance nexus in emerging economies.

Keywords: *digitalisation, performance, customer reach, annual revenue, market expansion*

Cultural Reorientation and Female Inclusivity in Entrepreneurship in Ebonyi State, Nigeria

Nwigboji, Vincent N.

Department of Public Administration
AE-FUNAI, Ebonyi State

Correspondence: *Nwigbojivincent25@gmail.com*

Abstract

The study investigated Cultural reorientation and female inclusivity in entrepreneurship in Ebonyi State, Nigeria. The general objective of the study was to examine how cultural reorientation could enhance female inclusivity in entrepreneurship in Ebonyi State. Specifically, the study examined how cultural reorientation encourages female access to capital for female entrepreneurial growth in Ebonyi State. A descriptive research design was used, and the population of the study is made up of 3214 registered business owners in Ebonyi State. This comprises 2693 Male Registered Entrepreneurs (MRE) and 521 Female Registered Entrepreneurs (FRE). The sample size is 356, which was determined using Taro Yamane's sample formula, while a stratified proportionate sampling procedure was used to select the 298 MRE and 58 FRE, respectively. The instrument for data collection was a self-structured questionnaire, which was distributed to the respondents and was scaled on a 4-point rating. Correlation analysis was used to test the hypotheses at a 0.05 level of significance. The study found that cultural reorientation encourages female access to capital for female entrepreneurial growth in Ebonyi State. The study recommended, among others, that the state government should intensify efforts in entrepreneurship education to refute cultural barriers against female entrepreneurs' access to capital.

Keywords: *Cultural Reorientation, Female Inclusivity, Entrepreneurship, Ebonyi State*

Effect of Training and Development on Employee Performance in Selected Deposit Money Banks Operating in Enugu Metropolis

Ugwuja Chinelo Gertrude

Department of Management
University of Nigeria, Enugu Campus

Correspondence: chinelo.ugwuja@unn.edu.ng

Abstract

The study examined the effect of training and development on employee performance in selected deposit money banks operating in Enugu Metropolis. This study, therefore, sought to ascertain the relationship between mentoring and employee performance in the deposit money bank in Enugu Metropolis and determine the nature of the relationship between employee empowerment and employee performance in the deposit money bank in Enugu Metropolis. A descriptive survey research design was adopted for the study. The study adopted a purposeful sampling technique and distributed structured questionnaires to 208 employees of the selected banks. The study hypotheses were tested using the Pearson product-moment correlation. Findings revealed a positive relationship between mentoring and employee performance ($r = 0.697$; $p < 0.05$). There was a significant positive relationship between employee empowerment and employee performance in the deposit money banks ($r = 0.766$, $P < 0.05$). The study concluded that training and development are critically important in enhancing employee performance. The study recommends that banks should encourage mentoring and employee empowerment in the banking system, especially through operating in Enugu Metropolis, because they boost employee performance and overall productivity.

Keywords: *Training and development; Mentoring; Employee empowerment; employee performance*

Brain-Drain and Knowledge Management of Tertiary Healthcare Sector in Nigeria

Onyemachi Chidinma Adanso and Grateful O. Itiowe

Department of Management
University of Nigeria, Enugu Campus

Correspondence: chidinma.onyemachi@unn.edu.ng

Abstract

The study evaluated the relationship between brain-drain and knowledge management of tertiary teaching hospital in Nigeria. Specifically, the study sought to: determine the relationship between professional staff migration and patient-to-doctor ratio of tertiary teaching hospital in Nigeria and examine the relationship between skilled staff turnover and treatment outcomes of tertiary teaching hospital in Nigeria. Research design was exploratory research method. The study area was South-east Nigeria. The population of the study was 1,064 staff comprises of eight teaching hospitals approved by the Medical and Dental Council of Nigeria for internship training (with number of approved interns) Southeast Nigeria with a sample size of 282 respondents arrived by applying Freund and Williams sampling technique. Data were analyzed using ordinary least square regression at a 5% level of significance using the Statistical Package for Social Sciences (SPSS). Empirical results show that there is significant relationship between professional staff migration and patient-to-doctor ratio of tertiary teaching hospital in Nigeria and skilled staff turnover has significant relationship with treatment outcomes of tertiary teaching hospital in Nigeria. The study concluded that Brain-drain has significant relationship with knowledge management of tertiary teaching hospital in South-east Nigeria. The study recommended that government should increase salaries, provide better working environments, and offer career development opportunities to healthcare professionals.

Keywords: *Brain-drain; Knowledge Management; Professional staff Migration; Skill staff turnover*

Fintech and Innovation-Driven Insurance Industry: A Claims Sustainability Approach in Nigeria

Jinadu Margaret Ngozi

Department of Insurance and Actuarial Science

Lagos University of Science and Technology

Correspondence: jinadu.mn@lasustech.edu.ng

Abstract

This study examined the relationship between financial technology (fintech) and innovation-driven insurance business transactions in Nigeria, using mobile payments (MOBPAY), web payments (WEBPAY), and Automated Teller Machine (ATM) transactions as proxies for fintech, while insurance claims (ICLM) served as a proxy for insurance business activity. Annual time-series data covering the period 2009–2024 were obtained from the Central Bank of Nigeria (CBN) Statistical Bulletin and the Nigerian Insurance Association (NIA) Annual Reports. The study employed the Autoregressive Distributed Lag (ARDL) model to investigate both the short-run and long-run relationships among the variables. The findings revealed that mobile and web-based payment channels have a positive and statistically significant effect on insurance claims processing, suggesting that digital payment innovations enhance efficiency, accessibility, and customer engagement in the insurance sector. ATM transactions also exhibited a positive relationship with insurance claims, although their impact was relatively weaker. The ARDL bounds test confirmed the existence of a long-run equilibrium relationship between fintech adoption and insurance business transactions, while the error correction mechanism indicated a stable adjustment from short-run disequilibrium to long-run equilibrium. The study concludes that fintech innovations play a significant role in improving insurance business transactions, particularly claims management, by reducing operational delays and enhancing service delivery. Consequently, the study recommends sustained investment in digital infrastructure, stronger cybersecurity frameworks, greater interoperability among payment platforms, and continuous regulatory support to deepen fintech adoption and maximize its benefits within the Nigerian insurance industry.

Keywords: *Fintech; Mobile Pay; Web Pay; Automated Teller Machines; Insurance Claims.*

Human Resource Development as a Catalyst for Business Sustainability in Anambra State

Ibecheozor Ejike

Department of Business Administration and Management
Federal Polytechnic Nekede, Owerri

Correspondence: eibecheozor@fpno.edu.ng

Abstract

This study focused on human resource development as a catalyst for business sustainability in Anambra State. One of the key objectives was to assess the influence of skill acquisition on the sustainability of small and medium-scale enterprises in the state. The study was anchored on Human Capital Theory and adopted a survey research design. Data were generated from primary sources using a structured, closed-ended questionnaire administered to staff of selected enterprises in Anambra State. The population of the study comprised 1,810 staff of small and medium-scale enterprises, from which a sample size of 348 respondents was determined using the Borg and Gall (1973) statistical formula. A total of 348 questionnaires were distributed and successfully retrieved for analysis. The hypotheses were tested using regression analysis at a 0.05 level of significance. The findings revealed that skill acquisition, career development practices, and organizational learning have significant effects on business sustainability. Based on these findings, the study concluded that effective human resource development strategies—particularly in the areas of skill acquisition, career development, and organizational learning—are critical drivers of business sustainability. The study therefore recommends, among other things, that organizations should place greater emphasis on continuous skills acquisition and training programmes for their employees.

Keywords: *Human Resource Development; Business Sustainability; skill acquisition; career development; organizational learning*

Digital Information Management and Entrepreneurial Performance of Small and Medium Enterprises in Port Harcourt, Rivers State, Nigeria

Echendu Sharon Ifeoma and Alikornwo Peter Mezenye

Office and Information Management
Rivers State University

Office Technology and Management
Captain Elechi Amadi Polytechnic, Port Harcourt, Rivers State

Correspondence: *peter.alikornwo@portharcourtpoly.edu.ng*

Abstract

This study investigated the relationship between digital information management and entrepreneurial performance of small and medium enterprises (SMEs) in Port Harcourt, Rivers State, Nigeria. The study was anchored on the Resource-Based View Theory and the Information Processing Theory. Three dimensions of digital information management were operationalised: digital data governance, information security management, and digital knowledge utilisation. These were related to entrepreneurial performance indicators of innovation output, market responsiveness, and profitability growth. A cross-sectional survey design was adopted, with a population of 1,247 registered SME operators in the Port Harcourt metropolis. A sample of 302 respondents was determined using the Taro Yamane (1967) formula. The 36-item structured questionnaire, validated by experts and yielding Cronbach's Alpha reliability coefficients above 0.70, served as the principal instrument. Simple linear regression analyses were conducted via SPSS version 26 at the 0.05 significance level. Findings revealed a significant positive relationship between digital data governance and entrepreneurial performance ($r = .621, p < .05$); a significant positive relationship between information security management and entrepreneurial performance ($r = .584, p < .05$); and a significant positive relationship between digital knowledge utilisation and entrepreneurial performance ($r = .649, p < .05$). The study concluded that effective digital information management is a critical driver of entrepreneurial performance among SMEs in Rivers State. Recommendations include institutional investment in data governance frameworks, affordable information security training programmes, and enterprise-grade digital knowledge management platforms.

Keywords: *Digital Information Management; Entrepreneurial Performance; SMEs; Digital Data Governance; Information Security Management*