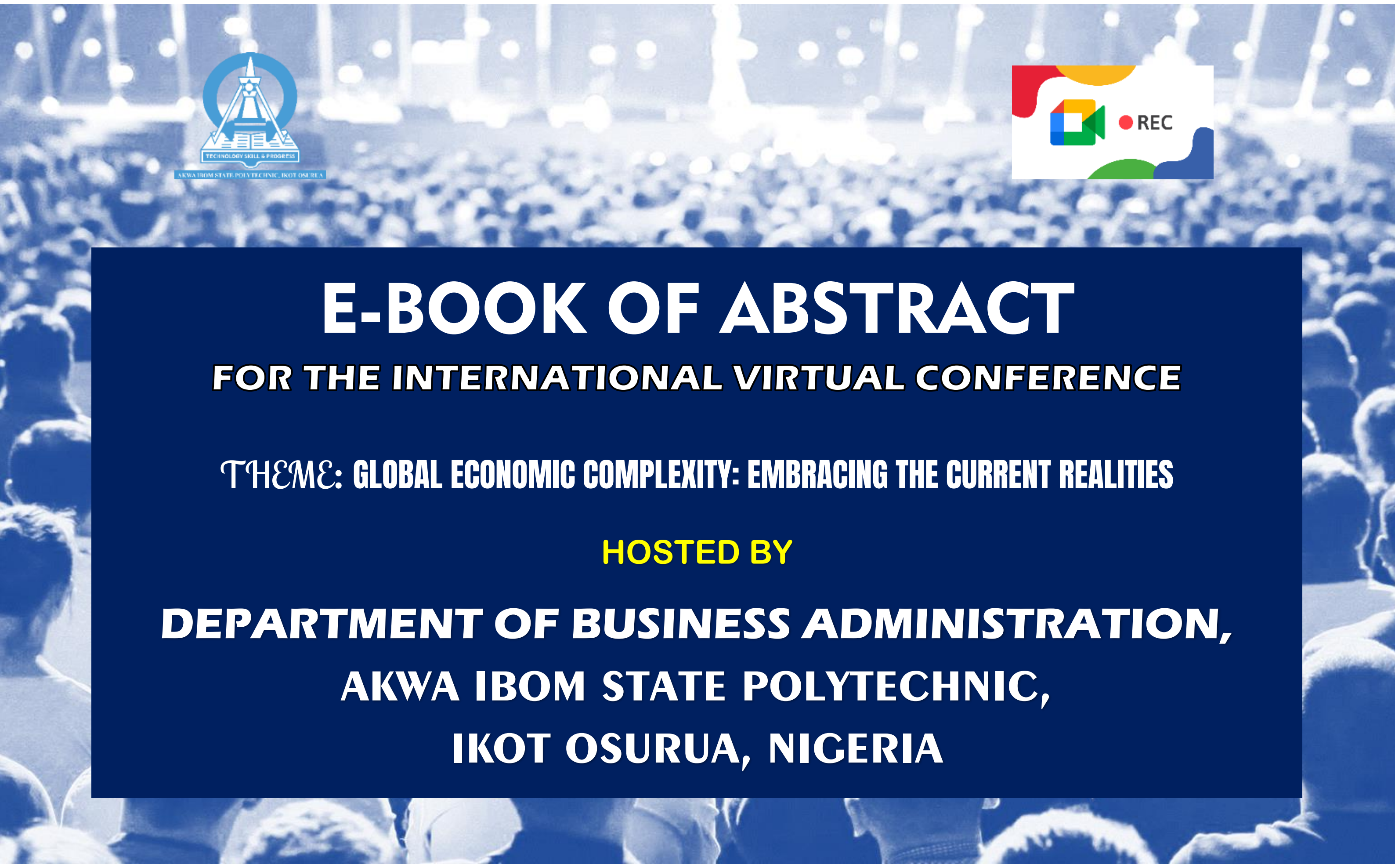

E-BOOK OF ABSTRACT

FOR THE INTERNATIONAL VIRTUAL CONFERENCE

THEME: **GLOBAL ECONOMIC COMPLEXITY: EMBRACING THE CURRENT REALITIES**

HOSTED BY

DEPARTMENT OF BUSINESS ADMINISTRATION,
AKWA IBOM STATE POLYTECHNIC,
IKOT OSURUA, NIGERIA

DATE: 19TH – 20TH AUGUST, 2025 | LOCATION: GOOGLEMEET |

TIME: 10:00 AM DAILY (WAT) |

CONFERENCE INTRODUCTION

Ladies and gentlemen, distinguished guests, and visionary leaders, welcome to this year's conference on Global Economic Complexity: Embracing the Current Realities. Today, we gather not just as observers of a rapidly changing world, but as active participants in shaping the future of global prosperity. The challenges before us are immense shifting supply chains, rising geopolitical tensions, rapid technological disruption, and the undeniable force of climate change. Yet, woven within these complexities are opportunities new markets, smarter partnerships, transformative innovation, and the chance to build systems that are not only resilient but also inclusive and sustainable.

Global economic complexity is no longer a matter for scholars and analysts alone; it is the very landscape on which nations, businesses, and communities must navigate. The interconnections of finance, trade, technology, and policy demand that we think beyond borders and silos. We must embrace agility, foresight, and collaboration, not as optional strategies, but as the lifelines of progress. This conference is our platform to unravel the intricacies of today's realities, to debate boldly, to question deeply, and to co-create solutions that transcend conventional wisdom.

As we embark on this journey together, let us be reminded that complexity does not paralyze it energizes. It calls forth innovation, resilience, and leadership. The world is looking to gatherings like this for clarity, for courage, and for direction. So let us rise to the occasion, inspired not only to understand the complexity of our times, but to transform it into a new architecture of global growth and shared prosperity.

Welcome, once again, to an extraordinary exchange of ideas and visions. The stage is set, the world is listening, and the future begins here.

CONFERENCE OBJECTIVES

To Deepen Understanding of Global Economic Complexity

Provide participants with a comprehensive exploration of the interconnected dynamics shaping today's global economy including trade shifts, technological transformation, geopolitical uncertainties, environmental pressures, and evolving financial systems.

To Embrace Current Realities with Practical Insights

Facilitate candid discussions on the challenges and opportunities presented by the present economic climate, equipping stakeholders with actionable knowledge to adapt, innovate, and thrive.

To Foster Collaboration and Shared Solutions

Create a platform where policymakers, industry leaders, academics, and innovators can exchange perspectives, strengthen partnerships, and design collaborative strategies for inclusive and sustainable growth.

To Inspire Strategic Foresight and Resilience

Encourage forward-looking thinking that goes beyond crisis management cultivating resilience, agility, and long-term strategies that anticipate and harness global complexity.

To Bridge Knowledge and Action

Translate high-level insights into practical frameworks, policy recommendations, and business strategies that can be implemented across diverse sectors and economies.

To Spark Innovation and Leadership for the Future

Motivate participants to lead boldly in their spheres of influence, championing solutions that not only respond to complexity but transform it into pathways for shared prosperity.

CONFERENCE THEMES

The conference will cover a wide array of related themes:

Global Interconnectedness and Economic Shifts

Exploring how global supply chains, trade realignments, and regional blocs are reshaping the patterns of commerce, investment, and cooperation in an era of uncertainty.

Technology, Innovation, and Digital Transformation

Examining the disruptive and enabling power of technology from artificial intelligence and fintech to digital trade and how these innovations can drive resilience, competitiveness, and inclusivity.

Geopolitics, Policy, and Governance in a Complex World

Understanding the impact of shifting political landscapes, regulatory environments, and governance structures on economic stability, investment flows, and global cooperation.

Sustainability, Climate, and the Green Economy

Addressing the urgent realities of climate change, energy transitions, and sustainable practices, while highlighting opportunities for a green economy and responsible growth.

Human Capital, Equity, and Inclusive Development

Recognizing people as the cornerstone of economic strength focusing on skills, education, equity, and social inclusion in navigating global complexity.

Foresight, Resilience, and Future Pathways

Looking ahead to emerging trends, risks, and opportunities, and building strategies that allow governments, businesses, and communities to adapt with agility and lead with vision.

ADDRESSES/SPEECHES

Welcome Address by the Chairman, Planning Committee

Distinguished guests, esteemed colleagues, ladies and gentlemen, it gives me great pleasure, on behalf of the Planning Committee, to warmly welcome you to this landmark conference on "Global Economic Complexity: Embracing the Current Realities."

This gathering is more than a meeting of minds it is a convergence of vision, expertise, and determination at a time when our world demands clarity, courage, and collaboration. The realities we face today geopolitical shifts, economic uncertainties, technological disruptions, and environmental challenges are complex, but they are also filled with opportunities waiting to be unlocked. It is our task here to embrace these complexities, not as obstacles, but as stepping stones toward building stronger economies and a more inclusive future.

Over the coming days, we will exchange ideas, challenge assumptions, and co-create pathways that transcend borders and sectors. This is not just a conference of dialogue, but of action. The insights shared here will shape not only policies and strategies, but also the collective will to drive transformation at local, regional, and global levels.

I invite you all to engage with open minds and bold spirits. Together, let us seize this moment to turn complexity into opportunity, and current realities into future prosperity.

Welcome, once again, to what promises to be an inspiring and impactful journey.

WELCOME ADDRESS BY THE HOST

Distinguished participants, honored guests, and dear friends, it is with great joy and privilege that I welcome you to this important conference on “Global Economic Complexity: Embracing the Current Realities.” We are deeply honored to host such a remarkable gathering of leaders, thinkers, innovators, and changemakers from across the world.

This conference comes at a defining moment. The global economy is evolving in ways that challenge old assumptions while opening new frontiers. Complexity is now the fabric of our shared reality but within it lies the power of innovation, collaboration, and resilience. As host, I am truly excited that together we will not only confront these realities, but also embrace them as opportunities to create a more sustainable, inclusive, and prosperous future.

Over the course of this event, I encourage you to engage fully, to connect deeply, and to let your insights spark new possibilities. The conversations we begin here have the potential to extend far beyond this hall to influence policies, inspire businesses, and empower communities.

On behalf of the entire organizing team, I welcome you warmly. May this conference energize your spirit, enrich your perspectives, and strengthen our collective resolve to turn today’s complexities into tomorrow’s breakthroughs.

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ETHICAL VALUES AND COOPERATIVE SOCIETY SUSTAINABLE DEVELOPMENT

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ABSTRACT

This study examined the influence of ethical values on the sustainable development of cooperative societies in Nigeria, with particular focus on transparency, accountability, and fairness in benefit distribution. The study adopted a survey research design and was carried out across six states representing the major geo-political and linguistic regions of Nigeria. A total sample size of 600 respondents was purposively and proportionately selected, with 572 valid questionnaires retrieved for analysis. The instrument for data collection was a structured questionnaire titled Ethical Values and Cooperative Sustainability Questionnaire (EVCSQ), which was validated by experts and tested for reliability using Cronbach's Alpha. Data were analysed using descriptive statistics and Pearson Product Moment Correlation at a 0.05 level of significance. Findings revealed that transparency significantly fosters trust, reduces conflict, and enhances cooperative sustainability. Accountability was strongly associated with improved operational efficiency, minimisation of mismanagement, and long-term stability. Similarly, fairness and equity in benefit distribution were found to be critical in retaining members, promoting loyalty, and ensuring cooperative cohesion. Hypothesis testing showed significant positive correlations for all three ethical values with cooperative sustainability, leading to the rejection of all null hypotheses. The study concluded that ethical values are indispensable for the growth, efficiency, and stability of cooperative societies in Nigeria. It recommends that cooperative leaders embrace transparency, accountability, and fairness; government and regulators enforce compliance through monitoring frameworks; and members actively participate to safeguard ethical practices.

KEYWORDS: Ethical values, transparency, accountability, fairness, cooperative societies, sustainable development, Nigeria.

FOREIGN EXCHANGE AND FOREIGN DIRECT INVESTMENT IN NIGERIA

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ABSTRACT

This study examined the impact of foreign exchange on foreign direct investment, with a focus on trade balance and political stability. Using historical data from the World Bank, and Federal bureau of statistics (1996-2023), this research employs Pearson correlation via SPSS to examine the relationships between these variables. The findings indicated that trade balance significantly impact foreign direct investment, meaning increase in net trade balance will lead to increase in foreign direct investment. Conversely, political stability has significant impact on foreign direct investment. The study recommends that the government of Nigeria must work towards strengthening institutions, ensuring transparency, and improving security and that the government has to embark on economic diversification from oil export, unleash a non-oil export through incentives and infrastructure development, encourage domestic production and value addition, and install policy reforms for attracting foreign investment to key sectors like agriculture, manufacturing, and infrastructure.

KEYWORDS: Foreign Exchange, Trade Balance, Political Stability & Foreign Direct Investment.

HOUSING DELIVERY STRATEGIES IN NIGERIA: THE COMPLEXITIES OF INCOME AND GENDER DRIVERS IN UYO METROPOLIS, AKWA IBOM STATE

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ABSTRACT

This study investigated the effects of income on gender in housing delivery in Uyo. Socioeconomic and demographic samples (SDS) consisted of 390 household heads from 28 urban settlements in Uyo using survey design. Housing delivery data (HDD) were obtained from Uyo Capital City Development Authority 2012-2022. SDS was analyzed using descriptive technique and HDD was analyzed using 2-way analysis of variance (ANOVA). Findings revealed that 58.5% of respondents earned the minimum wage and below and constituted as low-income earners. Findings revealed that 54.4%-62.2% male earned minimum wage and above, while 64%-65.6% female earned minimum wage and below. ANOVA revealed that the low-income has significantly produced more housing units than the medium- and high-income groups. On the whole male gender has significantly produced more housing units than the female. Based on these findings, the study recommended a significant income empowerment policy with controlled microeconomics in income-specific housing programmes.

KEYWORDS: Housing Delivery, Strategies, Complexities, Income, and Uyo Metropolis

INTERNAL AUDIT AND PERFORMANCE OF PUBLIC SECTOR INSTITUTIONS IN NASARAWA STATE

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ABSTRACT

This study investigates the influence of internal audit practices- specifically audit coverage, audit frequency, and audit recommendations- on the performance of public sector institutions in Nasarawa State, Nigeria. A descriptive survey design was adopted, with data collected from 380 management staff across selected ministries, departments, and agencies (MDAs) using structured questionnaires on a five-point Likert scale. The sample size was determined using Cochran's formula and selected via convenience sampling. Data analysis was conducted using multiple regression via Stata 13.0. Findings reveal that all three internal audit dimensions significantly and positively influence institutional performance: audit coverage, audit frequency, and audit recommendations. Based on these findings, it is recommended that public institutions in Nasarawa State expand audit coverage, institutionalize regular audit schedules, and enforce the implementation of audit recommendations to strengthen governance outcomes. The study underscores the critical role of internal audit as a performance-enhancing mechanism in the public sector and highlights the need for stronger institutional commitment to audit implementation in sub-national governance contexts.

KEYWORDS: Internal Audit, Audit Coverage, Audit Frequency, Audit Recommendations, Public Sector, Performance

APPLICATION OF AI TOOLS IN FORENSIC ACCOUNTING FOR FRAUD DETECTION IN NIGERIA'S PUBLIC SECTOR

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ABSTRACT

Purpose: *This study examined the application of Artificial Intelligence (AI) tools in forensic accounting for fraud detection in Delta State's public sector, focusing on machine learning (ML) algorithms, natural language processing (NLP) techniques, and anomaly detection systems (ADS). The aim was to assess their extent of use, effectiveness, and impact on detection speed and accuracy.* ***Methodology:*** *A descriptive survey research design was adopted, targeting accounting officers, internal auditors, and forensic investigators across eight key public sector institutions in Delta State. The population comprised 482 staff, from which a sample of 217 was determined using the Taro Yamane formula at a 5% margin of error. Proportionate stratified random sampling ensured balanced representation. Data were collected through a structured questionnaire titled AI Tools in Forensic Accounting for Fraud Detection Questionnaire (AITFAFDQ), validated by three experts, and pilot-tested with a Cronbach's Alpha reliability coefficient of 0.87. Out of 217 administered copies, 200 were retrieved (92.2% response rate). Data were analysed using descriptive statistics (frequency, percentage, mean, and standard deviation) and inferential statistics (simple regression) at a 0.05 significance level, employing SPSS version 26.* ***Findings:*** *Results revealed that ML, NLP, and ADS significantly enhance fraud detection accuracy, speed, and pattern identification in the public sector. Regression analyses confirmed statistically significant relationships between each AI tool and fraud detection performance.* ***Conclusion:*** *AI tools have strong potential to transform fraud detection in Nigeria's public sector, but successful adoption requires investment in infrastructure, skills development, and regulatory support.*

KEYWORDS: Artificial Intelligence, Forensic Accounting, Machine Learning, Natural Language Processing, Anomaly Detection, Fraud Detection, Public Sector, Delta State, Nigeria

IMPACT OF THE NIGERIAN STOCK MARKET ON THE NATION'S ECONOMIC GROWTH

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ABSTRACT

This study examined the impact of the Nigerian Stock market on the nation's economic growth from 1990 to 2023. The economic growth was proxied by the GDP while the stock market variables considered included; market capitalization ratio, number of listed companies, total traded value and market turnover ratio as proxy for stock market development in terms of size and liquidity. The study utilizes the Johansson's co integration test in establishing if a long run relationship does exist between stock market development and economic growth in Nigeria. The empirical results suggested that there exist a long run relationship and that the stock market was insignificant in determining economic growth in Nigeria. It was recommended that policy makers should ensure improvement in the market capitalization, by encouraging foreign direct investment participation in the market. Small and medium entrepreneurs should be encouraged to access the market for investible funds given their close affinity with the grass root funds mobilization ability.

KEYWORDS: Nigerian stock exchange, stock market performance, economic growth

IMPACT OF BUSINESS DIVERSIFICATION ON FINANCIAL PERFORMANCE OF FIRMS LIST ON THE NIGERIAN STOCK EXCHANGE

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ABSTRACT

This study examined the impact of business diversification on the financial performance of firms listed on the Nigerian Stock Exchange (NSE) over a ten-year period (2013–2022). An ex-post facto research design was adopted, and secondary data were obtained from the NSE Fact Books covering 82 firms across various sectors. Data were analysed using descriptive statistics, Pearson correlation, and multiple regression analysis with the aid of E-Views 9.0. The study focused on three dimensions of diversification: product diversification (PD), market/geographical diversification (MD), and revenue diversification (RD), while financial performance (FP) served as the dependent variable. The results revealed that revenue diversification had a positive and marginally significant effect on financial performance, implying that expanding income sources can enhance profitability and stability among Nigerian firms. In contrast, product diversification and market diversification showed negative but statistically insignificant relationships with financial performance, indicating that indiscriminate expansion into new products or geographic markets may erode efficiency when not strategically aligned with firms' core competencies and operational capacities. The study concluded that revenue diversification strategies are more effective for sustaining financial performance than overextending into unrelated products or markets. It recommends that corporate managers adopt focused and well-planned diversification strategies, while the NSE, regulators, and policymakers should provide supportive frameworks, training, and incentives to improve managerial capacity and encourage sustainable diversification practices.

KEYWORDS: Business Diversification, Financial Performance, Product Diversification, Market Diversification, Revenue Diversification, and Nigeria

RELATIONSHIP BETWEEN LIQUIDITY STRATEGIES AND PROFIT PERFORMANCE IN NIGERIAN DEPOSIT MONEY BANKS

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ABSTRACT

This study investigates the effect of liquidity management on the profitability of deposit money banks in Nigeria, with a focus on four key liquidity ratios: Current Ratio (CR), Loan-to-Deposit Ratio (LDR), Cash Reserve Ratio (CRR), and Liquidity Coverage Ratio (LCR). Using a descriptive research design, financial data were collected from the financial statements of 10 banks listed on the Nigerian Exchange Group (NGX) from 2015 to 2023. Multiple regression analysis was employed to examine the relationships between the liquidity ratios and profitability, as measured by Return on Assets (ROA). The findings revealed that CR, LDR, and LCR positively affect profitability, with CR and LCR having a significant influence, while CRR negatively impacts profitability. Based on these results, the study recommends that Nigerian deposit money banks; should maintain an optimal Current Ratio to meet short-term obligations without excessive idle assets, strategically manage their Loan-to-Deposit Ratio to boost profitability while minimizing liquidity risk, sustain a healthy Liquidity Coverage Ratio to guard against liquidity shocks and build investor confidence, and advocate for a balanced Cash Reserve Ratio that meets regulatory demands without limiting lending capacity or profit margins.

KEYWORDS: Cash Ratio, Cash Reserve Ratio, Liquidity Strategies, Liquidity Coverage Ratio, Loan-to-Deposit Ratio

FISCAL DISCIPLINE AND PUBLIC SECTOR ACCOUNTABILITY IN NIGERIA

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ABSTRACT

Fiscal discipline and public sector accountability are pivotal to sustainable economic growth and development, particularly in developing economies such as Nigeria. This paper examines the interrelationship between fiscal discipline and public sector accountability in Nigeria, highlighting key challenges, policy gaps, and the prospects for reform. Using exploratory approach, it explores the theoretical underpinnings of fiscal discipline and accountability, evaluates Nigeria's current fiscal framework using some fiscal parameters to assess their efficacy in promoting transparency, reduce corruption, and ensuring efficient resource allocation. It has been suggested that, to enhance fiscal discipline and foster public accountability, there should be institutional reforms, capacity building, and adoption of digital governance systems.

KEYWORDS: Fiscal Discipline, Public Sector, Accountability, and Nigeria

INTERNAL FINANCIAL CONTROLS AND THE PERFORMANCE OF THRIFT AND CREDIT OF COOPERATIVE SOCIETIES IN NIGERIA

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ABSTRACT

This study examined the influence of internal financial controls on the performance of thrift and credit cooperative societies in Nigeria. A descriptive survey design was employed to gather quantitative data from a sample of 500 respondents across five states, representing Nigeria's major geopolitical and linguistic zones. A multistage sampling technique ensured representation of both management officers and ordinary members, and data were collected through a validated questionnaire titled Internal Financial Control and Cooperative Performance Questionnaire (IFCCPQ). Out of the 500 questionnaires distributed, 476 were returned, achieving a 95.2% response rate. Reliability was confirmed with a Cronbach's alpha of 0.87. Descriptive statistics summarized respondents' profiles, while multiple regression analysis tested hypotheses at a 0.05 significance level using SPSS version 26. Findings revealed that internal control activities significantly influence financial performance ($R = 0.812$, $R^2 = 0.659$, $p < 0.05$), while internal audits and monitoring strongly enhance accountability ($R = 0.784$, $R^2 = 0.615$, $p < 0.05$). Similarly, compliance with internal control policies significantly improves operational efficiency ($R = 0.801$, $R^2 = 0.642$, $p < 0.05$). These results indicate that effective internal controls are indispensable for transparency, fraud prevention, and organisational sustainability. The study concludes that robust internal control frameworks are essential for the growth and viability of cooperative societies. It recommends that management committees strengthen control mechanisms, regulatory agencies enforce compliance, and members actively monitor governance to safeguard resources and promote trust within the cooperative sector.

KEYWORDS: Internal financial controls, cooperative societies, accountability, compliance, financial performance, operational efficiency, Nigeria

DYNAMIC KNOWLEDGE CAPABILITIES AND SUSTAINABLE EMPLOYEE PERFORMANCE IN NIGERIAN PUBLIC SECTOR ORGANISATIONS

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ABSTRACT

The relationship between employees' sustainable performance and dynamic knowledge capabilities (DKC) in Nigerian public sector organisations is a hot topic in management and public administration literature. Examining the impact of dynamic knowledge capabilities on employees' sustainable performance in a Nigerian public sector organisation was the primary goal of this study. The study's findings, which were derived from a systematic literature review, showed that leadership styles in public sector organisations significantly hinder the growth of dynamic knowledge capabilities among Nigerian public sector workers. The Nigerian public sector is still a long way from achieving this level of development. It was also discovered that dynamic knowledge capabilities have a major impact on the development of resilience and innovative work behaviour, which will greatly improve innovation, quality, and operational performance of employees and organisations in the public sector. We came to the conclusion that employees' sustainable performance will be greatly enhanced by dynamic knowledge capabilities. Therefore, transformational leadership and the pursuit of methods to establish dynamic knowledge capabilities processes within their organisations are necessary for Nigerian public sector organisations to reap the benefits of innovation and dynamic knowledge capabilities.

KEYWORDS: Dynamic Capabilities, knowledge, employees, sustainability, performance

ASSESSING CONTRIBUTIONS OF COOPERATIVE SOCIETIES TO SUSTAINABLE INDUSTRIAL GROWTH IN RURAL COMMUNITIES OF ENUGU STATE, NIGERIA

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ABSTRACT

This paper assessed the contributions of cooperative societies to sustainable industrial growth in Aninri Local Government Area of Enugu State, Nigeria; the specific intent was to ascertain how provision of cassava milling plant and relate how provision of palm kernel processing plant affects sustainable industrial growth in the area. This study is crucial to stem the rural urban drift, with opportunities diminishing in the urban areas. The researchers sought the opinion of 130 members of selected cooperative societies using a structured questionnaire; data collected was analyzed using descriptive analysis and multiple regressions. Reliability tests confirmed good internal consistency among the survey constructs. Findings revealed a strong connection between provision of cassava milling industry and provision of palm kernel processing plant on sustainable industrial growth of the area under study, the study suggest that these and more activities of similar nature be pursued by the societies in the area under study. The recommendations is that cooperative societies concentrate more on such cottage industries, having in mind its contributions to sustainable industrial growth, as it provides reliable income source and steady job for the members.

KEYWORDS: Contributions, Cooperatives, Sustainable, Industrial, Growth

THE ROLE OF INFORMATION AND KNOWLEDGE MANAGEMENT IN SUSTAINING EFFECTIVE SERVICE INDUSTRY IN NIGERIA

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ABSTRACT

This paper assessed the contributions of cooperative societies to sustainable industrial growth in Aninri Local Government Area of Enugu State, Nigeria; the specific intent was to ascertain how provision of cassava milling plant and relate how provision of palm kernel processing plant affects sustainable industrial growth in the area. This study is crucial to stem the rural urban drift, with opportunities diminishing in the urban areas. The researchers sought the opinion of 130 members of selected cooperative societies using a structured questionnaire; data collected was analyzed using descriptive analysis and multiple regressions. Reliability tests confirmed good internal consistency among the survey constructs. Findings revealed a strong connection between provision of cassava milling industry and provision of palm kernel processing plant on sustainable industrial growth of the area under study, the study suggest that these and more activities of similar nature be pursued by the societies in the area under study. The recommendations is that cooperative societies concentrate more on such cottage industries, having in mind its contributions to sustainable industrial growth, as it provides reliable income source and steady job for the members.

KEYWORDS: Contributions, Cooperatives, Sustainable, Industrial, Growth

EFFECT OF MINIMUM WAGE POLICY AND BUSINESS GROWTH IN AKWA IBOM STATE

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ABSTRACT

Erosion is a common phenomenon in Oko areas of Anambra State, constituting an important The main objective of the study was to investigate the effect of minimum wage policy on Business growth in Akwa Ibom state. Two main factors of minimum wage policies implimentation in Nigeria which were the independent variables were tested to determine their effect on Business growth. A survey research design was adopted to draw primary data from a sample of 92 respondents who were staff of St. Paul Academy, Ikot Ekpene, Nigeria. Multiple regression was used in analysing the data through the help of SPSS. The study revealed that; labour cost increase associated with minimum wage policy has negative effect on business growth in Akwa Ibom State and that unemployment of high profiled workers has no negative effect on business growth in Akwa Ibom State. It was recommended that; government should invest in stable and reliable power supply infrastructure to reduce operational costs for businesses, particularly SMEs, which often struggle with erratic power supply. This will enhance productivity and business sustainability thereby cushioning the effect of rising cost of labour; also government should review and reform tax policies to lower tax rates for small businesses, thereby increasing their profitability and capacity to reinvest in growth initiatives which will affect employment effectively.

KEYWORDS: Minimum Wage, Labour Cost and Business Growth

HUMAN ACTIVITIES AS THE MAJOR CAUSATIVE FACTOR OF EROSION IN OKO AREAS OF ANAMBRA STATE

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ABSTRACT

Erosion is a common phenomenon in Oko areas of Anambra State, constituting an important threat to life and general development. This paper shows that rapid population growth and human developmental activities in the areas of agriculture, infrastructural development, and mineral sand mining. Essential meteorological data were obtained and analyzed to develop acknowledge of climatic condition within and around the project area. The study shows that Soil erosion has grave impacts on water sources and socio-economic activities in the study area. The beneficial uses of water are threatened by soil erosion's degradation of the water sources in area. The rich agricultural top soil has been severely eroded and the resultant siltation of rivers, streams and lakes are now naturally recognized threats within Oko communities. Soil erosion-induced problems on hydro geological system of the water sources in the study area includes, siltation of rivers, streams, abrasion of Rivers, Eutrophications, reduction in sanitation and water quality, mostly attributed to human activites.

KEYWORDS: Erosion, Human activities, geomorphology, population, climatic condition

DESIGN AND DEVELOPMENT OF A COST-EFFECTIVE COMPUTERIZED ACCOUNTING SYSTEM

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ABSTRACT

The traditional method of recording, analyzing and reconciling accounts, makes working operation very tedious and inefficient. This research work is to examine in details, the problems in manual accounting system and to reveal the need for computerize accounting reconciliation system that brings high level of efficiency and fraud free transaction. This is make possible by designing a cost-effective package to be use in the accounting system. The package is developed by using D- base programming language as the choice software. And will entails accounting practice's methodologies ranging from procedure flow chart to program development and implementation.

KEYWORDS: Computerize system, Accounting, Reconciliation and Statement of account

GROUNDWATER CRISES AT UDOKA HOUSING ESTATE AT AWKA AND THE SCIENTIFIC STUDY OF THE PROBLEM

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ABSTRACT

The groundwater potential of Udoka housing estate at Awka and environs within the Anambra basin southeastern Nigeria has been assessed based on data from borehole sunk at various locations within the estate in capital city Awka in Anambra state, with aim to solve the water crises in the estate. The hydro geological formation is composed of loosely consolidated sands and gravels with minor intercalations of clay at the surface but mainly of thick beds of shale.. These shale acts as a confining layer for the aquifer of the estate and environs which cropped out across the Onitsha Enugu express way and tends towards Ngozika housing estate. The sands are poorly sorted, sub-rounded to rounded, medium to coarse grained and often pebbly. The characteristics of the borehole determined include lithologic log, yield, drawdown, hydraulic conductivity and transmissivity. The findings indicate the area to have moderate to high groundwater potentials. The borehole location was chosen based on incessant borehole failure in the area due inability of most drilling rig to penetrate the thick shale unit that serves as a confining layer for the aquifer, which has led to incessant water crises in the estate.

KEYWORDS: Aquifer, Shale, Borehole failure, Anambra basin, Estate

DIVIDEND POLICY AND RETURN ON INVESTMENT OF CONSUMER GOODS LISTED FIRMS IN NIGERIAN EXCHANGE GROUP (NGX)

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ABSTRACT

This study explores the relationship between dividend policy and return on investment (ROI) in Nigeria's listed consumer goods companies, using EPS as proxies. The research analyzes data from the financial statements of selected firms over a ten-year period (2014-2023). Descriptive statistics and panel regression are employed to assess how dividend policy impacts financial performance. The findings reveal a positive relationship between dividend policy and EPS, indicating that higher earnings lead to greater dividend payouts. However, EPS is not significantly affected by dividend policy. The study concludes that dividend policy plays a vital role in signaling firm performance, particularly through EPS, which enhances investor confidence. It recommends that companies align dividend strategies with long-term profitability goals, while considering firm-specific dynamics and market conditions when formulating dividend policies to improve overall performance.

KEYWORDS: Dividend Policy, Return on Investment, Consumer Goods, Firms, Nigerian Exchange Group

DIGITAL PAYMENT SOLUTIONS AND THE PERFORMANCE FINTECH BANKS IN AKWA IBOM STATE

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ABSTRACT

This study examined the influence of digital payment solutions on the performance of FinTech banks in Akwa Ibom State, focusing on Moniepoint, Opay, and SmartCash as the population of interest. The study adopted a survey research design, and data were collected using a structured questionnaire. A sample size of 109 was determined through the Taro Yamane formula, ensuring adequate representation. The independent variables—mobile payment systems, internet banking, and point of sales (POS) transactions—were analyzed against the dependent variable, the performance of FinTech banks. The study was anchored on the Technology Acceptance Model (TAM) to explain the adoption of digital payment solutions, and the Resource-Based View (RBV) Theory to assess performance outcomes. Data were analyzed using descriptive statistics, and the findings revealed that the three dimensions of digital payment solutions significantly influenced the performance of FinTech banks in Akwa Ibom State, particularly in enhancing transaction efficiency, customer satisfaction, and service delivery. Based on these findings, the study recommends that FinTech banks should continue to improve their mobile payment systems by integrating more user-friendly and secure features; strengthen internet banking platforms through enhanced cybersecurity and wider service coverage; and expand POS transaction networks to underserved communities to reduce access barriers. Furthermore, regulators such as the Central Bank of Nigeria (CBN) should provide supportive policies and infrastructural frameworks that encourage sustainable growth of digital financial services. These recommendations, if implemented, will not only enhance the performance of FinTech banks but also promote financial inclusion and economic development in Akwa Ibom State.

KEYWORDS: Digital Payment, Solutions, Performance, Fintech Banks, and Akwa Ibom State

GLOBAL ECONOMIC COMPLEXITY: EMBRACING THE CURRENT REALITIES

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ABSTRACT

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KEYWORDS: Digital Payment, Solutions, Performance, Fintech Banks, and Akwa Ibom State

INDIGENOUS PEOPLE OF BIAFRA (IPOB) SIT-AT-HOME ORDER AND DECLINING BUSINESS ACTIVITIES IN SOUTH-EAST, NIGERIA

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ABSTRACT

An environment devoid of security threats is not only needed for human existence but also a critical factor that determines the socio-economic development of every country, region or state. Drawing on this perspective, this article aims to examine the correlation between Indigenous People of Biafra Sit-at-home order and socio-economic development in South-east Nigeria. This was a qualitative study driven by secondary data which include newspapers, journal articles and conference papers among others. The findings of the study reveal that Indigenous People of Biafra Sit-at-home order has significantly affected business activities, human security and academic activities in the region. It is also revealed that efforts put in by various governments (federal and state governments) to stop the order have not yielded any concrete result. The practical implication of the above is that economic growth and human security in the South-east will continue to be a mirage until this issue is seen to be addressed. Arising from the above, this article majorly recommends for a dialogue between the federal government and Indigenous People of Biafra so as to return the region to its progressive path.

KEYWORDS: Indigenous People of Biafra (IPOB); Sit-At-home order; Socio-economic development; South-east; Unknown gunmen

DYNAMIC CAPABILITIES AND INNOVATION IN NIGERIAN FOOD AND BEVERAGE FIRMS

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ABSTRACT

Businesses must move away from traditional operational models to maintain competitiveness and promote dynamic innovation in a global business environment that is becoming more complex and volatile. This study examined the influence of dynamic knowledge capabilities on sustainable competitive advantage (SCA) and business model innovation (BMI) in Nigeria's food and beverage sector. We a multifaceted approach to examine how much firms build and use dynamic capabilities, how these capabilities facilitate BMI, and how these capabilities affect long-term competitiveness. The results showed that dynamic capabilities are strategic imperatives that enable businesses to innovate processes, realign business models, and reframe value propositions in response to changing consumer demands and market disruptions. Evidence indicates that many Nigerian food and beverage companies lack strong dynamic capabilities, despite their crucial importance. This results in a lack of innovation and makes them susceptible to pressures from the competition. Hence, we conclude that dynamic knowledge capabilities lead to the development of innovative business model and sustainable competitive advantage. We recommend that understanding dynamic capabilities and incorporating it into organisational routines, can help businesses not only survive but flourish in unpredictable and rapidly evolving environments by bridging theoretical insights with sector-specific realities.

KEYWORDS: Dynamic Capabilities, Innovation, Nigerian Food, and Beverage Firms

CULTURAL FACTORS AND GLOBAL MARKETING: A QUALITATIVE CASE STUDY

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ABSTRACT

Cultural Factors plays an important role in influencing marketing strategies and consumer behaviour in global markets. This paper examined the effect of four cultural factors: Language, custom and Taboos, cultural values, business norms and how they shapes marketing strategies in global markets. The Study conclude that by understanding and adopting marketing strategies to these cultural factors, companies can increase their marketing effectiveness and build a stronger connections with global audience.

KEYWORDS: Cultural Factors, Global Marketing, Cultural norms, Cultural values