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Effect of Information and Communication Technology Adoption on Financial Performance of Takaful Operators in Kano Metropolis

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Department of Business
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This study examines the effect of information and telecommunications technology (ICT) adoption on the financial performance of Takaful companies in Kano metropolis, Nigeria. The population of the study consists of 61 staff working in the ICT and finance departments of the four takaful operators in Kano metropolis, Nigeria. The study employed a descriptive survey research design; a questionnaire was used as the instrument for data collection. Out of the 61 copies of questionnaire that were distributed, only 58 copies were completed and retrieved. The statistical analysis in this study was conducted using Smart Partial Least Squares (PLS) version 3. The results of this study showed that both ICT innovation and ICT awareness had significant effect on the financial performance of Takaful operators. ICT Innovation was found to have a moderate effect size of 0.208 (>0.15) and moderate R² value of 0.418. On the other hand, the results also revealed that the amount of ICT infrastructure and ICT policies were found to be insignificant in predicting the financial performance of the Takaful operators. Therefore, it was concluded that ICT innovation and the level of awareness about ICT had more impact on the financial performance of Takaful operators than ICT related infrastructure and policy. It was recommended that Takaful operators seeking to improve their financial performance may put more emphasis investing in ICT innovation and creating more substantial awareness.

Introduction

Every business needs to adopt ways and strategies that will lead to the overall success of the organization's performance including its financial performance. Performance is term used to measure firm's overall financial health over a given period of time and can also be used to compare similar firms across the same industry or to compare industries or sectors in aggregation, which can be achieved through items such as piloting, evaluation, efficiency,

effectiveness, and quality (Bartoli & Blatrix, 2015). Whereas Financial Performance can be seen as the degree to which financial objectives being or has been accomplished through measuring the results of a firm's policies and operations in monetary terms (Verma, 2021). The overall essence of Takaful is to fulfill the responsibility of individuals mutually cooperating to protect one another against unforeseen circumstances, loss or damage by sharing risk based on shariah provisions on the principles of Tabarru (contribution) and Taawun (cooperation), (Ardo & Saiti, 2017). Information and communications technology is an umbrella term that refers to all devices, infrastructures, networking components, applications and systems that combined that enable modern computing and allow people and organizations to interact. It includes any communication device or application, encompassing: radio, television, cellular phones, computer and network hardware and software, satellite systems and so on, as well as the various services and applications associated with them (Pratt, 2019).

FINANCIAL PERFORMANCE

Financial performance is a subjective measure of how well a firm can use assets from its primary mode of business and generate revenues. The term is also used as a general measure of a firm's overall financial health over a given period (Kenton, 2021). Financial performance is the process of measuring the results of an organization policies and operations in terms of monetary value. It also has to do with the level of performance of a firm over a specific period of time and expressed in terms of the overall profits or losses incurred over the specific period under evaluation (Ntuite, 2015).

TAKAFUL

The term Takaful is derived from an Arabic word "Kafal" which means to *guarantee* or to be *responsible*. Takaful is a type of Islamic insurance wherein members contribute money into a pool system to guarantee each other against financial risk, loss or damage. In Takaful, individuals are responsible to cooperate and protect one another, covering health, life, and general insurance needs (Kagan, 2021). The concept of Takaful according to the jurists is acceptable in Islam due to the fact that the participants agree on shared responsibility, shared guarantee, collective assurance, and mutual undertaking (Billah et al 2019).

INFORMATION & COMMUNICATION TECHNOLOGY (ICT)

Information and Communication Technology (ICT) is a powerful tool that helps organizations to prosper through promoting accountability, improving the service delivery and enhancing opportunity's development. Information and communication technology Information and communications technology can be seen as a fundamental driver for the increased productivity and innovations that have provided a platform for businesses to successfully operate, compete and achieve through the use of communication technologies, such as the internet, wireless networks, handheld devices, computers, software, video-conferencing, social networking, and other media applications and services enabling organizations to access, retrieve, store, transmit, and manipulate information that is crucial to organizations (AIMS, 2021).

RESEARCH FRAMEWORK

The research framework for this study was adopted from the work of Wachira et al 2014, this study modified it within the

context of takaful, thus identifying the ICT's that enhance financial performance of Takaful operators in Kano metropolis. The study adopt TAM model (Davis, 1989) because it makes us understand why Takaful operators may choose to adopt the various

ICT components which may influence their ICT usage and financial performance. And it also explains the important role of technology is current life and how human beings go about adopting and using it, with the sole aim of improving performance.

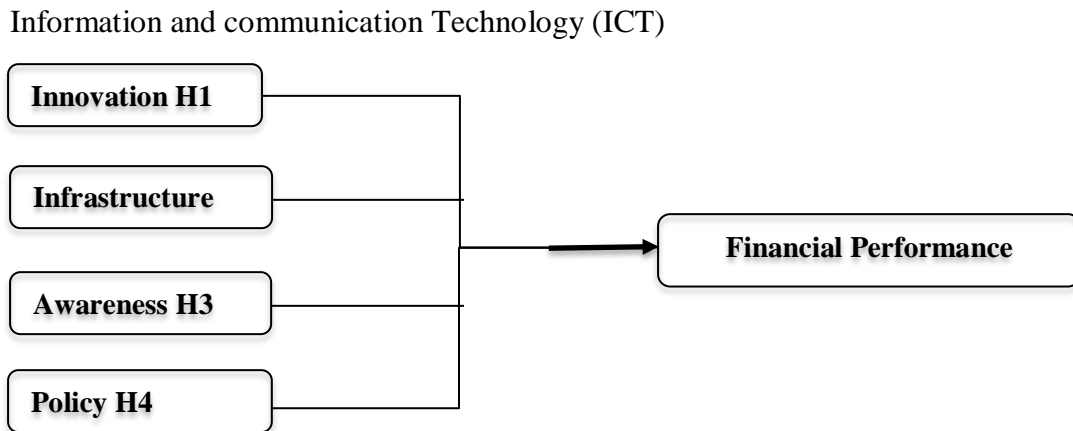


Fig. 1: Conceptual Research Model
Source: Developed by the Researcher, 2021

ICT Innovation

Innovation in its widest sense refers to the process that organizations undertakes to conceptualize brand new products, processes, and ideas, or to approach existing products, processes, and ideas in new ways technologically. It entails introduction of a new commodity, introduction of a new production method, opening up of a new market, change in source of supply and re-organization of industry, which will all leads to increased performance of organizations and make them grow financially (Purcell, 2019). Therefore, the following hypothesis is proposed.

H1: There is no significant relationship between ICT Innovation and financial performance of Takaful operators.

ICT Infrastructure

Infrastructure encompasses all the Computer and Communication hardware used to manage clerical, administrative and

management task in the organization. (Ayoro, 2018). It includes all the devices, networks, protocols and procedures that are employed in the telecoms or information technology fields to foster interaction amongst different stakeholders. Information and communication technology infrastructure now encompasses digital telephone network, mobile phones, internet capability, internet servers and fixed broadband, and other technologies that help boost financial performance of business organizations (Pradhan et al, 2018). Thus, the below hypothesis was proposed.

H2. There is no significant relationship between ICT Infrastructure and financial performance of Takaful operators.

ICT Awareness

ICT Awareness is the gaining knowledge, education, and consciousness of ICT facilities, their usage and applications,

ICTs not only change the way people get information, but also alter the whole idea of what a person knows and the information available to an individual at any given time and place. ICTs play a role in making people to be aware and have access to information, products and services, and make choices where relevant which greatly affect and boost financial performance of any organization (Brown, 2020). As such the following hypothesis is proposed:

H2 There is no significant relationship between ICT Awareness and financial performance of Takaful operators.

ICT Policy

ICT policy has to do with a road map of actions adopted by organizations that guides all the technical equipment and facilities that convert, process, save and transfer information. It also provide a clear legal framework and guidelines which will contribute the development of effective ICT infrastructures and efficient utilization of ICT resources, that encourage good management practices, and that foster innovation geared towards robust financial performance. ICT policy improves ICT quality, efficiency, security, legality and ethics, for that reason, it is regarded as a means of ICT control and standardization ICT Policies that foster change and growth in products and services, adopting ICT applications and development. ICT policy is also a guide for organizations duties, responsibilities and rights and specifies acceptable and efficient ICT utilization (Awagu, 2020). Hence, the following hypothesis is proposed:

H3: There is no significant relationship between ICT Policies and financial performance of Takaful operators.

METHODOLOGY

This study employed a descriptive survey

research design this is because it highlights a characteristic behavior on one variable because of another variable and a quantitative approach. This kind of design was appropriate in examining the effect ICT adoption on financial performance of Takaful operators in Kano metropolis using four dimensions: Innovations, Infrastructures, Awareness and Policies. Primary data was collected from Questionnaire administered to the staff of the four Takaful companies (Noor Takaful Plc., Halal Takaful Nigeria Limited, Jaiz Takaful Insurance Plc. and African Alliance Insurance) in Kano, using a five points Likert scale: Strongly Agree, Agree, Undecided, Disagree, and Strongly Disagree. The total population which is also the sample size, and thus census of all elements of all population is taken due to lack of many staff and Takaful being a new area of business in Kano metropolis and Nigeria for this study is 61 (Field Research, 2021). Statistical analysis was done base on their responses using Smart Partial Least Square version 3, the researcher chose it because it has a friendly user interface and advanced reporting features.

FINDINGS AND DISCUSSION

Reliability: The composite reliabilities of the different measures range from 0.79 to 0.96, which exceed the recommended threshold value of 0.70 (Alarcon & Sanchez 2015) which demonstrated high levels of internal consistency reliability of all variables in the study.

Convergent Validity: According to Fornell and Larcker (1981) the “square root” of AVE of each latent variable should be greater than the correlations among the latent variables. The AVE of the most significant items of Innovation is 0.565, Infrastructure is 0.597, Awareness is 0.544,

policy is 0.652 and Financial performance is 0.877. The AVE values for all variables are above the acceptable threshold of 0.5 which means convergent validity is confirmed, which shows that all variables of the study are well measured and in agreement with their items, thereby explaining ICT adoption variables greatly effect financial performance of Takaful operators. Outer Loadings for indicators of reflective variables show individual indicator's reliability, are more than minimum acceptable value 0.4 or higher which is acceptable (Hulland, 1999). This means that all the variables were reliable enough for the study.

Discriminant validity: reflects the extent to which the measure is unique and not simply a reflection of other variables, results showed Awareness with value of 0.737 is highest correlation, Financial Performance 0.936, Infrastructure 0.772, Innovation 0.752 and policy 0.808 implying that each single variable is different from the other variables in the model.

Effect Size F^2 : assesses the magnitude or strength of relationship between the latent variables and helps us see overall contribution of a research study. For assessing F^2 values: 0.02, 0.15, and 0.35, respectively, represent small, medium, and large effects of the variables (Cohen, 1988). It is observed that the effect size of all variables are small (< 0.15), except the effect of INNOVATION on financial performance which has a moderate effect size of 0.208 (>0.15).

Coefficient of Determination (R^2 Value): depicts the structural model's predictive accuracy and value ranges (0 to 1) and value near to 1 indicates high predictive accuracy.

The R^2 value of Financial performance for this study is 0.418 i.e. the combined effect of all the four variables can cause 41.8% (moderate predictive accuracy) variation in financial performance of Takaful operators in kano metropolis can be explained by the model. R^2 value of 0.400 is acceptable (Chau & Hu, 2001).

Predictive Relevance Q^2 : The Q^2 values larger than zero for a certain reflective endogenous latent variable indicate the path model's predictive relevance for the construct (Hair et al., 2013). the model's predictive relevance which is called 'Stone-Geisser's Q^2 value was greater than zero, Q^2 ($=1-SSE/SSO$) at **0.288**, after running the blindfolding procedure with omission Distance (D) value =9.

HYPOTHESIS TESTING

Hypothesis 1 and 3 are significant while hypothesis 2 and 4 are not significant, which shows that ICT Infrastructure and ICT Policy does not have direct effect on the financial performance of Takaful operators. Rather ICT Innovation have a significant effect on the financial performance of Takaful operators through the use of new products and services into markets and process innovations. Consequently, results showed that ICT Awareness has a significant effect on financial performance of the Takaful operators as there is awareness on new products and services, organizational innovations, also the operators have online presence and there is great improvement on information dissemination.

Table 1

Hypotheses	Beta	Stand. Dev	T Statistics	P Values	Decision
AWRN -> FP	0.543	0.230	2.361	0.009***	Significant
INFRS -> FP	0.232	0.236	0.984	0.163	Not significant
INNV -> FP	0.456	0.167	2.731	0.003***	Significant
POLC -> FP	-0.082	0.339	0.241	0.405	Not significant

***Significant at 0.001 (1-tailed)

Note: INV: Innovation, IFR: Infrastructure AWN: Awareness POL: Policy, FNP: Financial Performance.

Source: From Analysis using Smart PLS by Researcher, 2021.

CONCLUSION AND RECOMMENDATION

In line with the findings, Takaful operators should put more emphasis and re-strategize on ICT innovations and ICT awareness in order to improve and boost their financial performance in the long run. ICT Infrastructure and ICT policy are of little or no importance on predicting the financial performance of the Takaful operators, so less emphasis should be placed on infrastructure. However, this study generally concludes that adequate utilization and adoption of ICT's may provide the management of *Takaful* operators with an effective approach in guiding and directing their companies to long term success, financial and overall performance.

More so, the study has selected Takaful operators who are selling purely takaful products and/or services to the exclusion of those who engage themselves in other forms of financial services besides Takaful business. Hence, the results of this study may not apply to the whole insurance companies and banks that offer window Takaful services in varying degrees. Therefore, there is the need to have more studies that include those type of organizations and researches that will assess ICT more using other measures to test the effect of the ICT adoption on the financial performance of Takaful operators.

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Effect of Primary Mortgage Banks Recapitalization on Nigeria's Mortgage Depth

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Department of Business Administration

This research investigates the effect of Primary Mortgage Banks (PMBs) recapitalization on Nigeria's mortgage depth. Ex-post Factor research design was adopted and data were extracted from the annual financial statements of all the 34 PMBs and annual report and accounts of the Central Bank of Nigeria (CBN) covering a period of 9 years (2011-2019). The data were analyzed using multiple regression analysis and the result showed that Shareholders fund (SHF) has a negative and significant effect on mortgage depth (MD) while Capital Adequacy Ratio (CAR) and Loans-to-Deposit Ratio (LDR) have a positive and statistically significant relationship with mortgage depth (MD). The final proxy of recapitalization, Primary Mortgage Bank size (PBS) has a positive but statistically insignificant effect on mortgage depth (MD). The study recommends that PMBs rearrange their capital structure by employing more debt especially long-term debt as much as possible in order to create more mortgages that will further grow and develop the mortgage market, and PMBs should also put effort to strike a balance between maintaining liquidity and creating more loans in order to avoid being exposed to insolvency situations. The CBN as the major regulator of the banking sector as well as the mortgage sub-sector should also consider the option of access to pension funds by PMBs in order to enhance mortgage lending to further increase the mortgage depth of the country.

1.0 Introduction

In line with Maslow's theory of needs, housing is globally recognized as one of the important necessities of human life and is a critical major economic asset in every nation. Housing is no doubt, one of the basic necessities of man. It used to be ranked second after food in the hierarchy of man's needs (Gabriel et al., 2018). Average price of houses range from four times the annual income in developed countries to eight times in developing countries

This makes mortgage a key element to homeownership (Seko, 2019). Mortgage depth which is defined in terms of the ratio of the ratio of mortgage debt to GDP, captures formal mortgage loans from regulated financial institutions and excludes loans from non-regulated microfinance institutions and informal sources (Rodríguez-Planas, 2018).

The ever-rising importance of housing and its capital intensive nature led to the establishment of the Nigerian Building Society (NBS) in 1956 that was later converted to Federal Mortgage Bank of Nigeria (FMBN) in 1977 and the setting up of Primary Mortgage Banks (PMBs) in 1989 that were hitherto known as Primary Mortgage Institutions (PMIs). Furthermore, the National Housing Fund (NHF) which is to date managed by the FMBN was set up in 1992 to provide effective and affordable housing finance to low-income earners. And in 2013, the Nigeria Mortgage Refinance Company (NMRC) was also established to promote the availability and affordability of housing to Nigerians by providing liquidity in the mortgage market through financial institutions (Luca et al., 2019).

In Nigeria, the effectiveness of most mortgage finance policies rests on the shoulders of PMBs in view of the vital roles they play in providing mortgage lending facilities in the economy (Clementina & Hamilton, 2015). This is so because in the course of their operations, the PMBs just like other financial institutions are affected by credit and operational losses that eventually threatens and negatively affect shareholder funds, capital adequacy, and performance in turn threaten both customer funds and mortgage lending activities of banks due to shortage of funds at their disposal leading to bank failure and crises.

Over the years, a strategy often utilized by the regulatory bodies to strengthen and save banks in Nigeria is capital regulation known as recapitalization by the CBN (Jurbe & Augustine, 2019). Recapitalization of the banking sector has resulted from deliberate policy responses to correct perceived banking sector crises and averting failures and their systemic economic effect. Bank recapitalization is an act of boosting a bank's long-term capital to the level required at least by the monetary authorities (Muhammed & Norfian, 2020).

In view of all these and in addition to refocusing the intermediation role of PMBs to address the finance challenges of mortgage depth in the Nigeria's mortgage market, the CBN in 2011 released a revised guidelines and policy framework that require PMBs to increase their minimum capital requirement from ₦100 Million to ₦5 billion ₦2.5 billion for national and state mortgage banks license respectively.

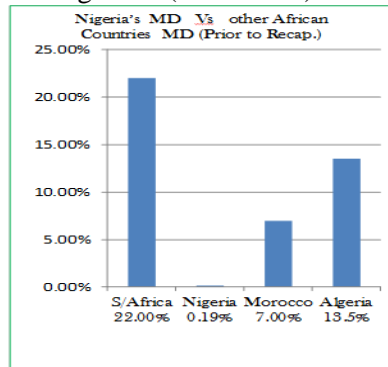
1.1 Statement of the Problem

Prior to the recapitalization exercise of 2011 as shown in as shown in Fig. 1, the average mortgage depth of Nigeria between 2008-2010 was 0.19% (CBN 2009; CBN, 2010) while the average mortgage depth of some African countries like south Africa, Algeria, Morocco were 22.0%, 13.5% and 7.0% respectively as shown in Warnock and Warnock (2008). However, following the recapitalization exercise of year 2011, the Mortgage Depth rose from 0.24% in 2011 to 0.28% in 2019 as shown in Fig. 2. Although the mortgage depth has improved significantly but it's still below the U.S and U.K with an average 50% and 60% mortgage depth respectively for the period 2011-2019. More so, the CBN-2016 statistical bulletin financial statistics shows that between 2002-2010, while the SHF,

CAR, LDR and PBS shows an average of N25.15 billion SHF, 39.02%, 35.39% CAR, and N192.81 billion PBS, however following the recapitalization, these indices

have increase to an average: 43.01% CAR, N95.48 billion SHF, 76.89% LDR and N362.49 PBS as shown in Figures 3 and 4.

Fig. 1: Nigeria's MD Vs U.S & U.K
 Average MD (2011-2019)



Source: Warnock & Warnock (2008)

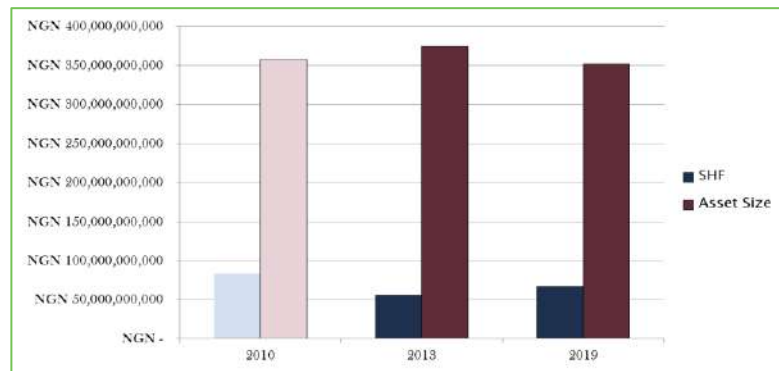
Fig. 2: Nigeria's MD Vs Other African Countries MD (Pre-Recap.)



Source: CBN Statistical Bulletin For different years

Several studies on the effectiveness of bank recapitalization were conducted and carried out both within and outside of Nigeria (Augustine et al., 2020; Bright et al. (2020); Jurbe & Augustine, 2019; Inim et al., 2019; Stephen et al., 2018; Madubuko et al., 2017; Ifionu & Keremah, 2016; Adedeji & Babatunde, 2015; Alalade et al., 2016; Clementina & Hamilton, 2015; Ernovianti et al., 2016; and Madubuko et al., 2017). Having reviewed these studies, the following gaps were identified and as such

Fig. 3: SHF and Asset Size of PMBs (2010-2019)



Source: CBN Statistical Bulletin (2016, 2019)

Fig. 4: SHF and Asset Size of PMBs for the Period 2010-2019

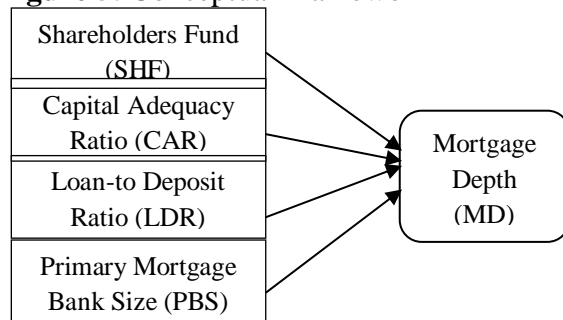


Source: CBN (2019) Statistical Bulletin

necessitated this research. All the above mentioned past empirical studies on bank recapitalization focused on Deposit Money Banks and in relation to their performance. Furthermore, the findings of Akinjare et al. (2016) showed low capitalization of PMBs in Nigeria as one of the major challenges in mortgage financing. More so, the findings of Akinwumi (2010) reveal that mortgage depth in Nigeria is significantly driven by clusters of factors related to capitalization and reserves of financial institutions and as

such and therefore recommends that PMBs be adequately capitalized by way of increasing their capital base. In the same vein, Johnson (2018) recommends that the mortgage industry should pursue recapitalization agenda to improve its capacity to book more mortgage loans in addition to mortgage refinancing options to be leveraged on to increase mortgage assets.

Figure 5: Conceptual Framework



Therefore, in light of the forgoing, the current study adapted the model of Madubuko et al. (2017) by adding LDR to proxies of recapitalization and replacing the performance variable with mortgage depth (MD), to examine the effect of recapitalization on Nigeria's mortgage depth with a specific focus on PMBs following the recapitalization exercise of 2011. This is because the LDR as a measure of liquidity is a critical component of a bank that has a direct effect on its financial stability. It is one of the most important factors in determining a bank's operating success because it reflects the bank's ability to cover short-term debts and deal with unexpected depositor withdrawals. The LDR was also used by Jurbe and Augustine (2019) as a proxy for bank recapitalization.

1.2 Research Hypotheses

- H01: Shareholders' fund has no significant effect on mortgage depth.
- H02: Capital adequacy ratio has no significant effect on mortgage depth.

H03: Loan-to-deposit ratio has no significant effect on mortgage depth.

H04: Primary mortgage banks size on mortgage depth.

2.0 Literature Review

2.1 Conceptual Framework

2.1.1. Mortgage Depth

Mortgage Depth is the outstanding mortgage debt relative to GDP and gauges the depth of mortgage markets by focusing on the total volume. The mortgage depth only captures formal mortgage loans from regulated financial institutions and excludes loans from informal sources outside the controlled financial system (Badev et al., 2014).

2.1.2 Shareholders Fund

Shareholders' fund of banks just like any other corporate organization is made up of the called-up share capital (which gives the company continuity of ownership) and reserves but does not include loan capital. Both reserves and called-up share capital constitute the total of the shareholders' funds, which are invested in the company. It is also regarded as the net assets of a company. Losses resulting from non-performing obligations may be absolved by a bank with a large capital base. The criteria for recapitalization can be fulfilled by consolidating existing banks or through raising additional funds via the stock market (Adegbaju & Olokoyo, 2008).

2.1.3 Capital adequacy ratio (CAR)

The CAR is a capital ratio that demonstrates a bank's ability to provide back-up funds in the event of a financial emergency, as well as the bank's management's ability to identify, measure, supervise, and control risks that may affect the amount of capital. CAR is a capital ratio that demonstrates a bank's ability to provide back-up funds in the event of a financial emergency, as well

as the bank's management's ability to identify, measure, supervise, and control risks that may affect the amount of capital (Kadek & Ketut, 2021).

2.1.4 Loans-to-Deposit Ratio (LDR)

The LDR indicates that a bank's liquid assets are insufficient to cover a sudden loss of funding. As a result, LDR is studied as a liquidity indicator; a bank with little deposits must resort on non-deposit sources to fund loans, whose availability and prices are far more susceptible to changing economic and financial conditions (Onyango, et al., 2021).

2.1.5 Primary Mortgage Bank Size (PBS)

The PBS is a proxy for total assets owned by primary mortgage banks. Size is considered as an important determinant of bank lending because large and complex banks tend to provide lending to firms (Mohamed & Hedfi, 2016). Banks' ability to extend long-term loans depends on its size. The size of a bank which is measured by its assets is one of the determinants of business and long term loans (Chernykh & Theodossiou, 2011).

2.2 Theoretical Review

2.2.1 Title Theory of Mortgage

Title Theory surmises that a mortgage transfers the legal title of the property to the lender known as the mortgagee, who retains it until the borrower has fully repaid the mortgage (Odinet, 2021). Until the debt is repaid, the lender retains ownership of the mortgaged property while the borrower retains possession. Since the lender has legal title to the mortgaged property if the borrower defaults they have the right to immediate possession of the property.

2.2.2 Theory of Financial Intermediation

In mortgage contract, lenders must have ample access to funds in order to lend in addition to the existence of other conditions

for long-term lending (Warnock & Warnock, 2008). Theory of financial intermediation proposes that financial intermediaries exist to channel funds between surplus and deficit agents. The ability of the financial institutions to lend is determined by the strength of their balance sheets (bank size) and the willingness of these institutions to lend as risk managers. The financial intermediation function is very important in the economy, as it improves the rate of economic growth by providing lending facilities and funds for investment purposes (Abbadi et al., 2016).

2.2.3 Buffer Theory of Capital Adequacy

The Buffer Theory of Calem and Rob (1996) imply that a bank approaching a regulatory minimum capital ratio will have an opportunity to increase capital and mitigate risk to avoid regulatory costs incurred by a capital breach. Based on the buffer theory of capital adequacy and bank lending spread, banks will tend to keep a buffer of excess capital to reduce the probability of dropping below the capital breach. The proponents of the buffer theory indicated that adequately capitalized banks can engaged in any risky ventures (lending) implying a positive relationship between capital adequacy and lending (Joshua et al., 2021).

3.0 Methodology

The research design adopted for this study is correlational research design. The study used a correlational research design because it sought to make a systematic empirical investigation of the relationship between the variables to this study without the researcher controlling or manipulating any of them (Sekaran, 2003). Correlational research is used in a study that involves observing dependent and independent variables in order to establish a statistically

corresponding relationship between them (Owolabi, 2017).

The population of this study was entire PMBs) in Nigeria. As at the December 2019, the number of PMBs in Nigeria was thirty four (34). The entire population of the study was studies Based on the calculation of mortgage depth; the study requires getting total mortgage loans from all the PMBs in relation to GDP of the country. Therefore, sampling the PMBs will affect the data collection from the total population. Furthermore, the population is small; hence the use of census (surveying all the population).

4.0 Results and Discussion

Table 1: Regression Results

Var.	Coeff.	Std. Err.	t-value	Sig.	Decision
Constant	3.901	0.766	0.486		
SHF	-0.213	-1.036	-1.170	0.037	Rejected
CAR	0.002	1.516	1.651	0.017	Rejected
LDR	0.003	0.289	0.758	0.049	Rejected
PBS	0.138	0.126	0.331	0.758	Accepted
<hr/>					
R ²	0.6037				
F-statistics	1.528				
p-value	0.346				
Mean VIF	1.56				

Source: Regression Results Computed by the author using SPSS

The regression result displayed in table 1 reveal the cumulative R² of 0.603 which is the coefficient of determination which gives the proportion or percentage of the total variation in the dependent variable (Mortgage Depth) explained by the explanatory variables jointly. Hence, it signifies that 60.37 of total variation in Nigeria's mortgage depth is accounted for by the explanatory variables, the F-statistics value shows 1.528 and p-value is 0.346 meaning the model is not statistically significant.

From the regression result in table 1, SHF has a coefficient of -0.213, t-statistics of -1.170, and significance (P-value) of 0.037. It means that SHF has a negative effect on MD and the relationship is statistically significant since the P-value is less than 0.05. The coefficient value of -0.213 implies that 1% increase in SHF has resulted in approximately 21% decrease in MD.

From the regression result in table 1, CAR has a coefficient of 0.002, t-statistics of 1.651, and significance (P-value) of 0.017. It means that CAR has a positive effect on MD and the relationship is statistically significant since the P-value is less than 0.05. The coefficient value of 0.002 implies that 1% increase in CAR has resulted in 0.2% increase in MD.

The regression result in table 1 shows that LDR has a coefficient of 0.003, t-statistics of 0.758, and significance (P-value) of 0.049. It means that LDR has a positive effect on MD and the relationship is statistically significant since the P-value is less than 0.05. The coefficient value of 0.003 implies that 1% increase in LDR has resulted in 0.3% increase in MD.

Finally, as shown in the regression result in table 1, PBS has a coefficient of 0.138, t-statistics of 0.331, and significance (P-value) of 0.758. It means that PBS has a positive effect on MD and the relationship is not statistically significant since the P-value is above than 0.05. The coefficient value of 0.138 implies that 1% increase in PBS has resulted in 0.3% increase in MD.

Hypotheses Testing

Here all the hypotheses formulated in chapter one were tested using multiple regression analyses.

Hypothesis One (H01): Shareholders fund has no significant effect on mortgage depth.

From Table 1, SHF recorded the figures ($\beta = -0.213$, $t = -1.170$, $P < 0.037$). Since the significance value is not more than 0.05, the effect of SHF on MD is significant. The study therefore rejects the hypothesis which says that shareholders fund has no significant effect on Nigeria's mortgage depth.

Hypothesis Two (H02): Capital adequacy ratio has no significant effect on mortgage depth.

From Table 1, CAR recorded the figures ($\beta = 0.002$, $t = 1.651$, $P = 0.017$). Since the significance value is not more than 0.05, the effect of CAR on MD is significant. The study therefore rejects the hypothesis which says that Capital Adequacy Ratio has no significant effect on Nigeria's mortgage depth.

Hypothesis Three (H03): Loan-to-deposit ratio has no significant effect on mortgage depth

From Table 1, LDR recorded the figures ($\beta = 0.003$, $t = 0.758$, $P = 0.049$). Since the significance value is not more than 0.05, the effect of LDR on MD is significant. The study therefore rejects the hypothesis which says that Loans-to-Deposits Ratio has no significant effect on Nigeria's mortgage depth.

Hypothesis Four (H04): PMB size has no significant effect on mortgage depth

From Table 1, PBS recorded the figures ($\beta = 0.138$, $t = 0.331$, $P = 0.758$). Since the significance value is more than 0.05, the effect of PBS on MD is insignificant. The study therefore fails to reject the hypothesis which says that Primary Mortgage Bank Size has no significant effect on Nigeria's mortgage depth. In other words the null hypothesis is accepted.

Discussion of Findings

Shareholders fund has a negative and significant relationship with mortgage depth meaning that an increase in shareholders fund of the PMBs result to a decrease in mortgage depth which might be as result of high cost of raising equity capital through public offers to the level prescribed by the apex banking regulatory body (CBN) in addition to high proportion of equity capital that reduces the tax advantage obtainable in a high levered capital structure. The regression results as shown in Table 1 indicate a significant negative relationship between shareholders fund and mortgage depth. This finding is in line with the findings of Michelangeli and Sette (2016) who uncovered that shareholders fund significantly affects the supply of mortgages (evidence from Italy). More so, the finding is in line with the findings of Uluc and Wieladek (2017) where they found that a rise in capital leads to a decline in mortgage loan supply. The result of this study is however in contrast to the findings of Duchin and Denis (2014) where capital injection was found to lead to an increased mortgage lending. It is also contrary to the findings of Okpala (2013) that a well-capitalized bank enhances lending to productive sector of the economy to which mortgage is a part-of.

Capital Adequacy Ratio has a positive and significant relationship with mortgage depth perhaps due to PMBs ability to maintain the minimum level of equity capital per loan assets they create in order to build confidence in the eyes of its creditors (lenders including FMBN that provides alternative mortgage funds for lending). The regression result in Table 1 shows a positive and statistically significant relationship between capital adequacy ratio (CAR) and mortgage depth. This finding is in line with

Claudia and Gerard (2018) who uncovered a positive and significant relationship between CAR and mortgage depth across number of banking systems in Europe and U.S. The finding is also similar to the findings of Astuti et al. (2016); Yusuf (2017); Michelangeli and Sette (2016); and Pradana and Sampurno (2013) whose result of empirical study showed a significant positive effect of CAR on mortgage loan volumes. The finding is also similar to findings of Kharisma and Sri (2017); and Syukriyah et al. (2020) where CAR was found to have a positive and statistically significant effect on lending. However, this finding contradicts Uluc and Wieladek (2017); and Yasnur and Kurniasih (2017), where CAR was found to have insignificant effect on growth of loans.

Loans-to-Deposit Ratio has a positive and significant relationship between with Mortgage Depth. This may be as a result of the PMBs ability to create many loan assets from the mobilized deposits. This might have earned the PMBs a reasonable return that further encourages them to lend more of its loanable funds as mortgage. The result as shown in Table 1 indicates a positive and significant effect of LDR on mortgage depth. The finding is similar to the findings of Siravati (2018); Kharisma and Sri (2017); and Pradana and Sampurno (2013) where LDR was found to have positive effect on mortgage loans volume. The result of this study however went contrary to the findings of Astuti et al. (2016). The result is also contrary to the findings of Dahir et al. (2019) where liquidity was found to have a negative and statistically significant effect on bank loan growth.

Primary mortgage bank size has a positive and significant relationship with mortgage depth. This positive relationship between PBS and MD relates to the fact that larger

size PMBs that emerged after recapitalization were able to get more mortgage debt from long-term sources and also achieve economies of scale that further boosted the PMBs mortgage lending activities. The regression results as shown in Table 1 also indicates a positive but statistically insignificant effect of PBS on mortgage depth and this is contrary to the findings of Wanja (2011) whose findings indicate that bank size has a positive and statistically significant effect on mortgage in Kenya. The finding is also similar to the result Chernykh and Theodossiou (2011) where bank size was found to have influenced lending in Russia.

5.0 Conclusion

This study examines the effect of Primary Mortgage Banks Recapitalization on Nigeria's Mortgage Depth; based on the findings above the study concludes that: Shareholders fund (SHF) has a negative and statistically significant relationship with mortgage depth (MD) in Nigeria. Capital adequacy ratio (CAR) has a positive and statistically significant relationship with mortgage depth (MD) in Nigeria and the relationship. Loan-to-deposit ratio (LDR) has a positive and statistically significant relationship with mortgage depth (MD) in Nigeria. Primary Mortgage Bank size (PBS) has a positive but statistically insignificant relationship with mortgage depth (MD) in Nigeria.

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Investigating The Impact of Training and Development on Employee's Productivity in University of Abuja Teaching Hospital, Gwagwalada Abuja, Nigeria

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The objective of this study is to examine the impact of Training and Development on the Employee's Productivity at University of Abuja Teaching Hospital (UATH), Gwagwalada, FCT, Abuja. The study examined how training and development (On-the-job training and development, Off-the-job training and development, and Just-in-time training and development) enhances Employee's Efficiency (Employee's Effectiveness, Employee's Output and Employee's Efficiency) in UATH, Abuja. Data were collected from primary source with the use of questionnaire. The population of this study was 1837 staff and the sample size of 317 was derived using Krejcie and Morgan's (1960). The research design was survey and sampling technique used was stratified sampling technique. Ordinary Least Square was adopted and finding revealed that, there is a significant relationship between training and development and employee's productivity of UATH, Abuja. Based on the result of the analysis, it is concluded that, training and development has contributed to the employee's productivity of the teaching hospital because, trained employee's adopted new techniques and approaches relevant to the job. The study recommended that, the management of UATH Abuja should ensure that these methods of training and development namely: On-the-job training and development, Off-the-job training and development, and Just-in-time training and development are adopted annually to enhance employee's productivity in UATH, Abuja

1.0 Introduction

Training and Development are means of increasing employees' performance which can be measured in terms of productivity. Productivity therefore is considered to be the most important factor in improving organizational performance and company competitiveness

as well as a critical long-term resource for national economic and social development. Today every organization's top priority is to manage the human resources. The level of the productivity and the efficiency of employees should be increased to take maximum output (Gamage & Imbulana, 2013). The survival of any organization in the competitive society lies in its ability to train its human resource to be creative, innovative, inventive who will invariably enhance performance and increase competitive advantage (Edralin, 2004; Lynton & Pareek, 2000; Vemic, 2007). Training and development is an aspect of human resource practices that help in enhancing employees' skills, knowledge, and competence capable of improving employees' ability to perform more efficiently (Palo & Padhi, 2003). Training and development play a vital role in the effectiveness of an organization (Goldein & Ford, 2002). To tackle the problem of training and manpower development in independent Nigeria, more universities and colleges for higher learning were established in the country (Onwudiwe, 2017).

Government's further interest in training and manpower development in independent Nigeria began in 1963 when it established the National Manpower Board (Taire, 2012). The Board was to ensure adequate supply of skilled and semi-skilled manpower needed to produce the basic goods and services the people needed in the post-independence years and also launch the country into a new industrial era.

This is to keep in touch with the stipulations of the National Policy on Education by the Federal Republic of Nigeria (FGN, 3013) concerning training and skills acquisitions which recommended that training should help individuals comprehend their environments; acquire useful skills, abilities

and competencies for mental and physical self-development so as to live and effect development in their society. However, the techniques for carrying out such training and development programs might vary from department to department and in line with job specifications. This situation raises questions about the techniques adopted in training and manpower development as well as those considered more effective than others in achieving result in organizations like Nigerian breweries (Onyemenam, 2016).

Employee training represents a significant expenditure for most organizations. Training too often is viewed tactically rather than strategically. Organizational leaders are often not clear about what they want from training and therefore fail to connect training with the overall organizational goals and strategy. Productivity, therefore, should be a starting point for any organization decision and a measure of the effectiveness and efficiency of managers and employees (ILO, 2007). It is in this light that, this study wishes to investigate the impact of training and development on employee's productivity at University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja.

The enormous role which training and development play in the life of an organization cannot be overemphasized. These activities are sometimes referred to as Man power development at the aggregate level. Nations and organizations invest lots of funds in order to train and develop the most veritable resource of production. Unfortunately, the majority of government, private organization and international organizations are not recognizing the importance of training in order to increase their employee's productivity and when the economy slows or when profits decline,

many organizations first seek cuts in their training budgets. This will lead to high job turnover then increase the cost to hire new employees which low down the organizational profitability. Past researches proved a positive link between training and employee performance, as training brings benefits for the employee along with for the firm by positively impacting employee performance through the enhancement of employee's competencies and behaviour. Firms that focus on shareholders and customer satisfaction realized the importance of investing in training, and thus recognizes the worth of employee development (Evans and Lindsay, 1999). Also, there have been arguments regarding whether or not the human resources procured by the organization are adequately trained and motivated to stimulate desired organizational development or that the human resource has been underdeveloped, inadequately trained and ill-motivated thus accounting for poor productivity among workers as well as slow or lack of growth on the part of the organization (Aluko and Edicha, 2007). Sequel to the above, this study wishes to examine the impact of training and development on employee's productivity at University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja.

The broad objective of this study is to explore the impact of training and development on employee's productivity at University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja. The specific objectives include:

- i. To examine whether On-the-Job training and development has influenced employee effectiveness in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja.

- ii. To ascertain if Off-the-Job training and development has improved employee's output in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja.
- iii. To investigate the effect of Just-in-Time training and development on employee efficiency in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja.

This study covers both the dependent (Employee's Productivity) and independent (Training and Development) variables. The dependent variable is proxied by Employee effectiveness, Employee output and Employee efficiency while the independent variable is measured by on-the-job training and development, Off-the-job Training and Development and Just-in- Time Training and Development respectively. University of Abuja Teaching Hospital (UATH), Gwagwalada, Abuja.

2. Literature Review / Theoretical Framework

Conceptual Review

Concept of Training and Development

Training involves a combination of activities in which instructional materials or media are used. Chand, (2016) says that training enables an organization to increase the knowledge and skill an employee needs to perform a specific job. This explains why, on hiring employees who lack adequate training for the job assigned to them, the organization provides training for them. The reason is that new employees must be introduced to their new employer's work environment and made to know how particular tasks are performed. This definition implies that both organizations and employees mutually benefit from human resource training and development since it helps to develop a given talent to a desired

standard in individuals through instruction and practice (Chand, 2016).

Manpower is simply men that are available for industrial needs or services. That is the workforce. It could also imply the human strength or energy utilizable for work or performing tasks any time. Manpower is the entire persons assigned a job or task to carry out. From economic angle, it consists of entire workforce of a nation. It includes men and women. Organizations use effective training and manpower development programs to moderate their manpower needs to avoid excessive or insufficient manpower in their production or services operations (Business Dictionary.com, (2016).

Oyesola, (2008) defined development relative to its sustainability as encompassing three factors namely environmental, economic and social developments whether it concerns the individual or society. It has to do with continuity in providing adequate economic, social and good environmental needs of the individual. Human development as defined in UNDP Human Development Report (n.d, 2019) deals more with the richness of the individual citizens than the richness of the economy of the society in which they live. This definition emphasizes individuals' well-being and economic growth.

Lending support to this, Oyesola, (2008) says development does not imply growth but a system of improving something for better. This definition does not see growth as essential to or portraying development since certainly human beings grow and growth is associated with age. But development changes the old situation of something to better and more acceptable one. Training and manpower development in organizations involve activities designed to improve individuals' and groups' performances at

work in an organization. The aim is to ensure staff effectiveness, boost productivity and viability of the organization concerned (Webster, 2016).

Types of Training and Development

The following types of training and development were considered for this study as follows:

1. On-the-Job Training

According to Business Jargons (2021), the On-the-Job Training is a technique wherein the workers, i.e., operative staff, is given the direct instructions to perform their jobs on the actual work floor. The workers can learn the skills that are required to be performed in the actual work conditions and also gets accustomed to the working environment. **On-the-Job Training Methods include: Coaching, Monitoring, Job Rotation, Job Instructional Training, Understudy, and Apprenticeship.** Also, the organizations need not to bear any additional cost of setting up a classroom or a simulated setup for imparting training to the workers, away from the actual work floor, as in the case of Off-the -Job training (*Brandenburg, & Ellinger, (2003).*

2. Off-the-Job Training

According to Business Jargons (2021), the Off-the-Job Training is the training method wherein the workers/employees learn their job roles away from the actual work floor. Simply, off-the-job training comprises of a place specifically allotted for the training purpose that may be near to the actual workplace, where the workers are required to learn the skills and get well equipped with the tools and techniques that are to be used at the actual work floor. **Off-the-Job Training Methods include: Special lectures,**

Simulation, Vestibule Training, Case Study, Role Playing, and Management Games (Brandenburg, & Ellinger, (2003).

3. Just-in-time Training

Just-in-time Training is an approach to individual or [organizational learning](#) and development that promotes need-related training be readily available exactly when and how it is needed by the learner. Just-in-time learning is different from structured [training](#) or scheduled [professional development](#), both of which are generally available at set dates and times (Riel, 1998). What makes just-in-time learning unique is a strategy focused on meeting the learner's need when it arises, rather than pre-scheduled education sessions that occur regardless of the immediacy or scope of need (Brandenburg, & Ellinger, (2003).

Concept of Employee's Productivity

Productivity implies output per man hour. It is an extremely important concept for a number of reasons. Together with the cost of living and human resource, productivity increases provide the basis for higher wage demand by workers. The concept of productivity features prominently in industrial relations. Besides, given a firm's human and material resources, significant improvement in output and income can mainly come about through advancement in productivity. The determinant of productivity varies across different sectors of a country. Sultana *et al.* (2012) employees are a crucial, but expensive resource. In order to sustain economic growth and effective performance, it is important to optimize the contribution of employees to the aims and goals of the organizations. Employees are the most important and the most difficult of all the resources in the organization. It is not enough to employ and utilize them, but it is

equally important to ensure that they do their job efficiently. This can only be possible through training and development. Globally, managers believe that training and development contributes to the improvement of employees' performance and productivity in organization. That is to say, training and development helps to ensure that organizational members have the knowledge and skills they need to perform their jobs effectively (Bature, Friday & Mustapha, 2013). According to Ulrich in Sheriff *et al.* (2012) performance implies the level or degree of output achieved from a defined input. The "input" in most organizations is measure as material/equipment costs. Labour hours, or production costs. Output may consist of sales, earnings, and market share. Some organizational have proved that employee's knowledge, skills, abilities, attitude, motivation and behaviours affect performance. Singh and Mohanty (2012) state that "performance" is defined as the relationship between output and input; between results or proceeds and sacrifices. If it involves the ratio between output and a specific part of the input, this is referred to as "partial productivity": for example, labour performance expressed as the amount of production for each labour unit, or the number of labour hours for each product unit. Besides, performance can be seen as how an organization can use the available resources to maximize their performance and improve overall efficiency (Samson & Timorthy, 2014).

Empirical Review

Abdullahi, Gwadabe, & Ibrahim (2018) studied the effect of training and development on employee's productivity among academic staff of Kano State polytechnic, Nigeria. Training and development play a crucial role in

organizations in this era of competition due to the fact that organizations need to survive, excel, develop and diversify.

Fomsi, & Ogoke, (2019) investigated, training and manpower development techniques adopted in Nigerian Breweries Plc impact on national development: Aims: The study primarily aimed at assessing the techniques the Nigerian breweries adopts in its staff training and development for efficient performance and enhanced productivity; and its impact on national development.

In United States of America data, Lemieux, McCleod and Parent (2009) find that for the wider definition of performance pay (if the worker was eligible for any performance related pay) the incidence rises from 38% in the 1970s to 45% in the 1990s.

Bature *et al.* (2013) studies the relationship between manpower training and productivity in Zenith Bank Plc. The data was collected using of questionnaire and was analyzed using chi-square method. Secondary data obtained from the annual report and account of Zenith Bank was analysed using simple regression analysis.

Another empirical study by Dang Kum, Cowden and Karodia (2014) investigate the impact of training and development on employee performance at ESCON. A random sampling method was used to select participants for this study, which adopted a quantitative approach.

Another study by Ameen and Hanif (2013) was conducted on Training, Employee's Development and Performance in Hotel Industry of Lahore, Pakistan. The interview was conducted from the Managers of the Savoey hotel and the questionnaire was also administered to different supervisors of the hotel.

Singh (2015) examine the efficacy of training and development programs on employee's productivity at Bharat Heavy Electricals Limited. The study showed the impact of training and development programme on employees' efficiency, which appended to be good in BHEL.

Another study by Elnaga and Imran, (2013) on the effect of training on employee performance. The study revealed that training plays vital role in the building of competencies of new as well as current employees to perform their job in an effective way.

Another similar study conducted by Sabir *et al.* (2014) shows a positive impact of training on employee productivity of Electricity Supply Company in Pakistan. Another finding of the study shows that in order for organization to achieve optimum returns from her investment, there is the need to develop training programs and effectively managed training of employees", which is the most vital asset of organizations and the dynamic of their productivity (Abomeh & Peace, 2015).

Verma and Goyal (2011) study training in insurance and their impact on employee's productivity. Correlation and regression analysis techniques were employed for the data collected in the study. The result shows that the Training in Life Insurance Corporation is average and the perception of employees regarding the Training and Development does not differ significantly.

Gambo (2015) study relationship between training and workers' productivity via the Tertiary Education Trust Fund (TETFund) Academic Staff Training & Development 2010 Sponsorship of some selected Nigerian higher institutions. The results revealed that training and development programmes improve employees' skills and performance

at work place, enhance their technical know-how to withstand the challenges of contemporary times.

From the empirical done of this study cutting across continents and regions of the globe, it is gathered that training and development has improved the skills and performance of employee's at work place.

Theoretical Framework

Underpinning Theory of the Study

The Human Capital Theory

The theory that guides this study is the human capital theory. The Human Capital Theory was developed by Smith (1776) and re-invigorated by Schultz (1961) postulates that education and training are a form of investment in human beings. The underlying belief then is that education creates assets in the form of knowledge and skills, which in turn increases the productivity of the worker. Schultz argued that skilled human resource has been able to acquire these skills as a result of staff development programs or investment in the existing human resource through appropriate on-the job training both within and outside the organization for example seminars, workshops, conferences, and by creating conducive environment through appropriate welfare care like promotion. According to Flamholtz and Lacey (1981), human capital theory proposes that people's skills, experience, and knowledge are a form of capital and that returns are earned from investments made by the employer or employee to develop these attributes. The Human capital theory holds that employees should invest in specific training and further initiation of more promotion opportunities to enhance employees' career path prospects. This theory is relevant to this study because it is dwelling on Human Capital

Development which is covers creation of skills and knowledge which is capable of improving employee's productivity and organizational performance.

3. Methodology

The study adopted a survey design method to enable the researcher collect responses of staff of UATH, Gwagwalada, Abuja. The population of the study is 1837 (One thousand eight hundred and thirty-seven) staff. The population statistics were obtained from the four (4) staff categories ie. Top management committee, management staff, senior staff and junior as follows:

Table: 3.1. Population Distribution

S.N	UATH Staff Category	No. of Staff
1.	Top management committee	11
2.	Management staff	594
3.	Senior staff and	1106
4.	Junior staff	126
5.	Total	1837

Source: Field Survey, 2021

The study also used a stratified sampling technique to divide the population into strata, dividing the population into management, senior and junior cadres in the organization under study. Krejcie and Morgan's (1960) formula was used to reduce the population to a controllable sample size of 317 UATH staff. Structured questionnaire was used as an instrument for data collection and analysis. The questionnaire is designed using 5 points likert scale consist of 16 items structured in the following order of Strongly Agree (SA), Agree (A), Undecided (UD) Disagree (D),and Strongly Disagree (SD). The Cronbachs Alpha Coefficient was used to test the reliability of the instruments at a

Cronbachs Coefficient Alpha of more than 0.7 was taken as the cut off acceptance value of the used variables which the Cronbachs Alpha value for the construct was 0.86 and was considered valid. The study also used both descriptive and inferential statistics for data collection, presentation and analysis. Correlation analysis was used to ascertain the relationship existing between the independent and the dependent variables with an acceptance conventional significant level of P= 0.05. Also, simple linear regression analysis was used to test the hypotheses in the study.

Model Specification and Estimation Technique

This research adopts Probit Model a special case of Multiple Linear Regression Model (MLRM) to analyze the relationship between workers' productivity and human resource management practices through output and input method. Ordinary Least Squares (OLS) technique is used for the estimation of the parameters of the Probit Model. Factors measuring human resource management include; year of service, level of qualification and skill acquisition; while the factor capturing worker's productivity

Table 3.2 Respondents Distribution

S\No.	Respondents	Questionnaire Distributed	Questionnaire Returned	Questionnaire Not Returned
1.	Top Management committee	11	11	00
2.	Management staff	80	78	02
3.	Senior staff and	200	189	11
4.	Junior staff	26	26	00
5.	Total	317	304	13

Source: Field Survey, 2021.

Table 3.2 shows a total of 317 copies of questionnaires distributed to the respondents and from the entire questionnaire distributed, 304 copies representing 95.9% were completed returned and used for the study while 13 copies representing 4.1% were not returned respectively.

relates to their average wage/salary. In a linear form, the associated model for the study is specified as follows:

$$W = \beta_0 + \beta_1 OJT + \beta_2 OFJT + \beta_3 JTT + U \dots (3.1)$$

Where: W = Employee's Effectiveness, Employee's Efficiency and Employee's Output.

OJT = On-the-Job Training

OFJT = Off-the-Job Training

JTT = Just-in-time Training

$\beta_1, \beta_2,$ and β_3 = the parameters that explain the influence of HRM practices (Training and Development) on employee's productivity.

U = the error term of the model which takes care of other HRM practices not captured in the equation above.

These stated were conducted using the SPSS Statistical Package of Social Sciences.

The researcher also adopted purposive sampling method for the selection of the sample size from UATH Staff. The researcher adopted 317 respondents as the sample size as follows:

4.1 Data presentation and Analysis

Results and Discussion

The researcher adopted simple linear regression statistical tool using SPSS result output as thus:

Hypothesis testing

Table 4.1. H₀₁: There is no significant relationship between On-the-Job training and development and employee effectiveness in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja.

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	.625	.172		8.422	.000
On-the-job Training and Dev.	.542	.023	.740	28.432	.000

a. Independent Variable: Employee's Efficiency

The regression results of OTJT= 0.625+0.542EEC indicates that Employee's Efficiency in UATH, Gwagwalada, Abuja, has increase by 0.534% for every 1% increase in Training and Development. The significant value or P-value of 0.000 is less than the t-value of 0.05. The study rejects Null Hypothesis and accepts the alternative that states that, there is a significant relationship between On-the-Job training and development and employee

effectiveness in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja. This is corroborating by the correlation coefficient (r) of 0.740 that shows a strong relationship and the coefficient of determination (r²) of 0.625. Therefore, there is a significant relationship between the training and development and Employee's Efficiency in UATH, Gwagwalada, FCT, Abuja

Table 4.2. Pearson Correlation Analysis

		Employee's Efficiency	On-the-Job Training & Dev.
Employee's Efficiency	Pearson Correlation	1	.546**
	Sig (2-tailed)		0
	N	304	304
On-the-Job Training & Dev.	Pearson Correlation	.546**	1
	Sig (2-tailed)	0	
	N	304	304

***Correlation is Significant at the 0.05 level (SPSS, Version 21)**

Table 4.2 above shows that, the calculated correlation coefficient figures of r= 0.546 at 0.05 significant level. Since the calculated value is greater than the tabulated r value, then the null hypothesis that stated that,

there is no significant relationship between On-the-Job training and development and employee effectiveness in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja. is hereby rejected and

the alternative hypothesis that, there is a significant relationship between On-the-Job training and development and employee effectiveness in University of Abuja Teaching Hospital (UATH), Gwagwalada

Abuja is accepted. The interpretation from this table reveals that, there is a significant relationship between the training and development and Employee's Efficiency in UATH, Gwagwalada, FCT, Abuja.

Table 4.3, H₀₂: There is no significant relationship between Off-the-Job training and development and Employee's Output in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja.

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.726	.222		6.562	.000
	Off-the-Job Training and Dev.	.642	.023	.621	26.252	.000

a. Dependent Variable: Employee's Output

The regression results on OFTJT= 0.726+0.682EO indicates that Training and Development in UATH, Gwagwalada, FCT, Abuja, has increased by 0.632% for every 1% increase in Employee's Output. The significant value or P-value of 0.000 is less than the t-value of 0.05. The study rejects Null Hypothesis that there is no significant relationship between Off-the-Job training and development and Employee's Output in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja and accepts the alternative that states that, there is a significant relationship between Off-the-Job training and development and Employee's

Output in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja. This is corroborated by the correlation coefficient (r) of 0.621 that shows a strong relationship and the coefficient of determination (r²) of 0.726. This implies that, there is a positive relationship between training and development and Employee Output in UATH, Gwagwalada, FCT, Abuja. Therefore, the management of UATH, Gwagwalada, Abuja needs to encourage and support the Human Resource Unit to achieve the needed periodic training and development that will enhance employee output in UATH, Gwagwalada Abuja.

Table 4.4 Pearson Correlation Analysis

		Employee's Output	Off-the-Job Training & Dev.
Employee's Output	Pearson Correlation	1	.523**
	Sig (2-tailed)		0
	N	304	304
Off-the-Job Training & Dev.	Pearson Correlation	0.523**	1
	Sig (2-tailed)	0	
	N	304	304

*Correlation is Significant at the 0.05 level (SPSS, Version 21)

Table 4.4 above shows that, the calculated correlation coefficient figures of $r = 0.523$ at 0.05 is positive and significant. Since the calculated value is greater than the tabulated r value, then the null hypothesis that stated that, there is no significant relationship between Off-the-Job training and development and Employee's Output in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja is hereby

rejected and the alternative hypothesis that, there is a significant relationship between Off-the-Job training and development and Employee's Output in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja is accepted. The interpretation from this table shows that, there is a positive relationship between Off-the-Job training and development and Employee's Output in UATH, Gwagwalada, FCT, Abuja.

Table 4.5. Ho₃: There is no significant relationship between Just-in-Time training and development and Employee Efficiency in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja.

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.746	.122		8.324	.000
	Employee Efficiency	.536	.023	.710	25.474	.000

a. Independent Variable: Employee Efficiency

The regression results of $JITT = 0.746 + 0.536EFI$ indicates that Employee's Efficiency in UATH, Gwagwalada, Abuja, has increase by 0.522% for every 1% increase in employee's productivity. The significant value or P-value of 0.000 is less than the t-value of 0.05. The study rejects Null Hypothesis that states that, there is no significant relationship between Just-in-Time Training and Development and Employee Efficiency in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja, and

accepts the alternative that states that, there is a significant relationship between Just-in-Time training and development and Employee Efficiency in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja. This is corroborating by the correlation coefficient (r) of 0.710 that shows a strong relationship and the coefficient of determination (r^2) of 0.624. Therefore, Just-in-Time training and development and Employee Efficiency in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja.

Table 4.6 Pearson Correlation Analysis

		Employee Efficiency	Just-in-Time Training & Dev.
Just-in-Time Training & Dev.	Pearson Correlation	1	.545**
	Sig (2-tailed)		0
	N	304	304
Employee Efficiency	Pearson Correlation	.545**	1
	Sig (2-tailed)	0	
	N	304	304

*Correlation is Significant at the 0.05 level (SPSS, Version 21)

Table 4.5 above shows that, the calculated correlation coefficient figures of $r = 0.545$ at 0.05 significant level. Since the calculated value is greater than the tabulated r value, then the null hypothesis that stated that, there is no significant relationship between Just-in-Time Training and Development and Employee Efficiency in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja, is hereby rejected and the alternative hypothesis that, there is a significant relationship between Just-in-Time Training and Development and Employee Efficiency in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja, is accepted. The interpretation from this table reveals that, Just-in-Time Training and Development and Employee Efficiency in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja.

Discussion of Major Findings

The analysis in hypothesis 1, The regression results of $OTJT = 0.625 + 0.542EEC$ indicates that Employee's Efficiency in UATH, Gwagwalada, Abuja, has increase by 0.534% for every 1% increase in Training and Development. The significant value or P-value of 0.000 is less than the t-value of 0.05. The study rejects Null Hypothesis and accepts the alternative that states that, there is a significant relationship between On-the-Job training and development and employee effectiveness in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja. This is corroborating by the correlation coefficient (r) of 0.740 that shows a strong relationship and the coefficient of determination (r^2) of 0.625. Therefore, there is a significant relationship between the training and development and Employee's Efficiency in UATH, Gwagwalada, FCT, Abuja. This is in agreement with the studies conducted by

Abdullahi, Gwadabe, & Ibrahim, (2018), McCleod and Parent (2009), and Dang Kum, Cowden and Karodia (2014).

The analysis in hypothesis 2, The regression results on $OFTJT = 0.726 + 0.682EO$ indicates that Training and Development in UATH, Gwagwalada, FCT, Abuja, has increased by 0.632% for every 1% increase in Employee's Output. The significant value or P-value of 0.000 is less than the t-value of 0.05. The study rejects Null Hypothesis that there is no significant relationship between Off-the-Job training and development and Employee's Output in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja and accepts the alternative that states that, there is a significant relationship between Off-the-Job training and development and Employee's Output in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja. This is corroborated by the correlation coefficient (r) of 0.621 that shows a strong relationship and the coefficient of determination (r^2) of 0.726. This implies that, there is a positive relationship between training and development and Employee Output in UATH, Gwagwalada, FCT, Abuja. Therefore, the management of UATH, Gwagwalada, Abuja needs to encourage and support the Human Resource Unit to achieve the needed periodic training and development that will enhance employee output in UATH, Gwagwalada Abuja. This is in agreement with the studies conducted by Abdullahi, Gwadabe, & Ibrahim, (2018), Fomsi, & Ogoke, (2019), Bature, et al. (2013), Dang Kum, Cowden and Karodia (2014) and Singh (2015).

The analysis in hypothesis 3, The regression results of $JITT = 0.746 + 0.536EFI$ indicates that Employee's Efficiency in UATH, Gwagwalada, Abuja, has increase by 0.522% for every 1% increase in

employee's productivity. The significant value or P-value of 0.000 is less than the t-value of 0.05. The study rejects Null Hypothesis that states that, there is no significant relationship between Just-in-Time Training and Development and Employee Efficiency in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja, and accepts the alternative that states that, there is a significant relationship between Just-in-Time training and development and Employee Efficiency in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja. This is corroborating by the correlation coefficient (r) of 0.710 that shows a strong relationship and the coefficient of determination (r^2) of 0.624. Therefore, Just-in-Time training and development and Employee Efficiency in University of Abuja Teaching Hospital (UATH), Gwagwalada Abuja. This is in agreement with the studies conducted by Abdullahi, Gwadabe, & Ibrahim, (2018), Elnaga and Imran, (2013), Sabir, et al. (2014), Verma and Goyal (2011), and Gambo (2015).

5.1 Conclusion and Recommendations

Conclusion

The study concluded that training and development is an investment that both private and public organizations involve in. Such investment is done with the hope of enhancing productivity in form increase output which will in turn increase profit and efficiency of production. Much has been adduced as regards failure of organization's output to increase in response to increased level of investment in training and development.

Recommendations

- i. The management of University of Abuja Teaching Hospital (UATH),

Gwagwalada should continue to make budget provision for the encouragement and adopt On-the-Job Training and Development for all cadres at work place since it is capable of improving Employee's Efficiency.

- ii. The management of University of Abuja Teaching Hospital (UATH), Gwagwalada should ensure that the Human Resource Unit of the hospital to consider in their yearly plan the inclusion of Off-the -Job Training and Development where staff will be released for training where they can acquire the needed skills that are capable of improving the output on the job.
- iii. Finally, the management of University of Abuja Teaching Hospital (UATH), Gwagwalada should ensure that the Just-in-time Training and Development method is often considered by the Human Resource Unit for staff at all levels. This can enhance Employee's Efficiency.

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Competitive Marketing Strategies and Sustainable Revenue Generation in the Nigerian Television Authority, Abuja

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Department of Business Administration

This study is an attempt to investigate the effect of Competitive Marketing Strategies and Sustainability of Revenue Generation in Nigerian Television Authority which is geared towards complementing the annual budgetary allocation which is considered to be grossly inadequate. The objectives of the study include determining the extent innovative television programs as a competitive marketing strategy influence revenue generation of the Nigerian Television Authority and the effect of creative advert placements as competitive marketing strategy on revenue generation of the Nigerian Television Authority. The research design adopted for this study is the descriptive survey research design; primary data was collected with the use of structured questionnaire to determine the effect of competitive marketing strategies on sustainable revenue generation of the Nigeria Television Authority, Abuja. The population of this study covers the entire one hundred and fifty-nine (159) staff of the Directorate of Marketing Management, of the Nigeria Television Authority, Abuja. Findings, the study established that, innovative television programs as a competitive marketing strategy have a significant influence on sustainable revenue generation; it also establishes that there is significant effect of advert placements as a competitive marketing strategy on revenue generation of the Nigerian Television Authority. The study therefore recommends that the management of NTA should develop more innovative contents and embark on programme differentiation to attract more viewership, which is the basis for advert placements by various business organizations. The Management of NTA should strive to attract adverts at competitive rates below industry rate considering that it is a state-owned enterprise, this will stimulate interest of the various stakeholders to reach out to their target audience through the wide infrastructure of the television station.

Keywords: *Competitive Marketing Strategies, Sustainable Revenue Generation, Nigeria Television Authority*

Introduction

The business world is encountering an unprecedented pace of change, Radical technologies and massive entries of new competitors. The key concern of organizations has been and still is their continued existence and survival over time. For organizations to achieve their goals and objectives, they have to constantly adjust to the environment. In such a rapidly changing environment, the only competitive advantage is the ability to continuously create new sources of competitive advantage. It is imperative for organizations to continuously adapt their activities in order to ensure survival (Porter 1980; Aosa, 1997; Pearce & Robinson, 1997).

Competitive strategies are underpinned by a number of prominent theories including game theory, Porters generic strategies and resource-based theory. Game theory proposes that strategic interactions in which the outcome of one's choices depends upon the choices of others (howe 1986). This view has also been advanced by other scholars including (Drucker, 1986; Nash, 1950). The Resource Based Theory (RBT) advanced by among others (Mahoney and Pandian 1992; Barney 1991; and Grant, 1991) views firms as a unique bundle of assets and resources which can create competitive advantage if exploited to the maximum. Porter's Generic strategy advanced by among others (Porter, 1985; Lynch, 2003; Thompson & Strickland, 1998 and Pearce and Robinson) identifies three generic strategies for achieving performance in an industry and these are cost leadership, differentiation and focus approach.

Organizations exists as open systems and hence they are in continuous interaction with the environment in which they operate. The environment in which the organizations operate is never static. All organizations

lend themselves to this environment which is highly dynamic, chaotic and turbulent and it is not possible to predict what will happen and /or when it will happen. Consequently, the ever-changing environment continually presents opportunities and challenges. To ensure survival and success, firms need to develop capacity to manage threats and exploit emerging opportunities promptly. This requires formulation of strategies that constantly match capabilities to environmental requirements. Success therefore calls for a proactive approach to business (Pearce & Robinson, 1997). Television media houses just like other organizations have the key concern of being in continued existence overtime. Since this is not guaranteed, the firms have to justify their continued existence by their activities. The organizations external environment consists of all conditions and forces that affect its strategy options and defines its competitive situations. The environment for the television broadcasting media companies is constantly changing and the players have responded with strategic planning as key to combating their competitors.

Mintzberg & Quinn (1991) perceive strategy as a pattern or a plan that integrates organization's major goals, policies and actions into a cohesive whole. Porter (1998) has defined strategy as a creation of a unique and vulnerable position of tradeoffs in competing, involving a set of activities that neatly fit together, that are simply consistent, reinforce each other and ensure optimization of efforts. Johnson, Scholes & Whittington (2005) defines competitive strategy as the bases on which a business unit might achieve competitive advantage in the market. Organizations achieve competitive advantage by providing their customers with what they want or need,

better or even more effectively than competitors and in ways which competitors find difficult to imitate. Porter (1998) defines competitive strategy as being different. It means deliberately choosing to perform activities differently or to perform different activities better than rival to deliver unique mix of value. He attributes this to a number of possible approaches, i.e., positioning the firm so that its capacities provide the best defense against the existing array of competitor forces; influencing the balance of forces through strategic moves, thereby improving the firm's relative position; or anticipating shifts in the factors underlying the forces and responding to them, thereby exploiting change by choosing a strategy appropriate to the new competitive balance before rival recognizes it.

Firms develop competitive strategies to enable them seize strategic initiatives and maintain a competitive edge in the market (Porter, 1998). The competitive aim is to do a significant better job of providing what buyers are looking for, thereby enabling the company to earn a competitive advantage and outsmart rivals in the market place. The core of a company's competitive strategy consists of its internal initiatives to deliver superior value to customers. But it also include offensive and defensive moves to counter the maneuvering of rivals; actions to shift resources around to improve the firm's long term competitive capabilities and market position, and tactical efforts to respond to prevailing market conditions. Assuming that there are a number of providers, customers will choose which offering to accept on their perception of value of money.

In the television broadcasting Media industry, competitive strategies may involve taking into account four factors that may determine the limits of what a company can

achieve given enough resources. This includes the firm's weaknesses and strength and industry's opportunities and threats caused by other forces, personal values of the key implementers of proposed strategies and broader societal expectations. It is sequel to the above that this study wishes to investigate the effect of Competitive Marketing Strategies and Sustainability of Revenue Generation in Nigerian Television Authority.

In spite of the dynamic nature of business environment and the need for NTA to be abreast with frequent technological changes to enhance the quality images and services to its clients and the challenges faced by the rise in competitiveness, depending only on the annual budgetary allocation from the government to finance its activities is considered grossly inadequate and constitute a problem and a threat preventing them from delivery quality services and hampering the growth of the station.

Over the last two decades, Nigeria has witnessed a growth in demand for information and media companies are seeking to concentrate in areas of core strength. Access to information through the media is critical in transforming political, economic and social systems. With rising competition within the media industry reaching fever pitch, a successful competitive strategy is needed as it helps focus on assessing an organization's unique strengths, identifying growth opportunities, collecting competitive intelligence and responding to competitive threats. It effectively supports the organization's top-line growth objective by helping generate revenue for sustainability and develop a differentiated and sustainable position.

The above therefore calls for a critical look at the marketing competitive strategies in use by the Nigerian Television Authority to

generating supplementary income to the organization, achieve competitive position in the industry and be less reliant on government for funding. This study therefore examines the effect of competitive marketing strategies on sustainable revenue generation of the Nigeria Television Authority, Abuja.

In view of the above problem, this study focused on the effect of competitive marketing strategies on sustainable revenue generation of the Nigeria Television Authority, Abuja. The specific objectives are;

- i. To determine the extent innovative television programs as a competitive marketing strategy influence revenue generation of the Nigerian Television Authority.
- ii. To determine the effect of creative advert placements as competitive marketing strategy on sustainable revenue generation of the Nigerian Television Authority.

The hypotheses considered for the purposes of this study are in two components:

H₀₁: Innovative television programs as a competitive marketing strategy have no significant influence on sustainable revenue generation of the Nigerian Television Authority.

H₀₂: There is no significant effect of advert placements as a competitive marketing strategy on sustainable revenue generation of the Nigerian Television Authority

2.0 Literature Review

Conceptual Framework

Competitive Strategies

According to Porter (1998), competition is very critical for the success or failure of a firm. Competitive strategies are thus the

search for a favourable competitive position, in an industry, the fundamental arena in which competition occurs. Competitive strategy aims at establishing a profitable and sustainable position against the forces that determine industry competition. The success of the strategy depends on the ability to deliver enhanced benefits to customers together with low prices whilst achieving sufficient margins for reinvestment to maintain and develop the bases of differentiation (Johnson, Scholes and Whittington 2005). Focused differentiation is a strategy that seeks to provide high perceived product/ service benefits justifying a substantial price premium, usually to a selected market segment or niche market. The backbone of a company's competitive strategy consists of its internal initiatives to deliver superior value to customers. It also includes offensive and defensive moves to counter the maneuvering of rivals, actions to shift resources around to improve the firm's long term competitive capabilities and market position and tactical efforts to respond to whatever market conditions prevail at the moment (Thompson and Strickland, 2003).

Revenue Generation

The concept of public revenue has been described as the funds generated by the government to finance its activities. In other words, revenue is the total fund internally or externally generated by government (Federal, state, local government) to meet their expenditure for a fiscal year. This refers also to the grand total of money of income received from the source of which expenses are incurred (Edogbanya & Sule, 2013). Internally generated revenue in normal day to day parlance refers to those revenue sources that are generated by public enterprises and various revenue generating

agencies or tiers of government (Agbe, Terzungwe & Igbabee, 2017).

Theoretical Framework: Porter's Generic Strategies

The primary determinant of a firm's profitability is the attractiveness of the industry in which it operates and another determinant is its position within the industry. The aim of any firm should be to develop a distinctive competence that is greater than its competitors. Porter (1985) identifies three generic strategies for the achieving performance in an industry and these are cost leadership, differentiation and focus approach. Each of the strategy is a different approach to creating and sustaining competitive advantage. These strategies are applied at the business unit level. They are called the generic strategies because they are not firm or industry dependent.

Cost leadership strategy focuses on gaining competitive advantage by having the lowest cost in the industry. Low-cost leadership requires aggressive construction of efficient scale facilities, vigorous pursuit of cost reduction from experience, tight cost curve control, and cost minimization, Porter (1980). The cost leadership strategy requires the sale of a "standard or no-frills" product (Porter, 1985) combined with "aggressive pricing" (Porter, 1980). Thus, the strategy involves making a "fairly standardized product and under-pricing everybody else." Firms that succeed in cost leadership often have the following internal strengths: access to capital required to make a significant investment in production assets; skills in designing products for efficient manufacturing; high level of expertise in manufacturing process engineering and efficient distribution channels (Lynch, 2003).

In certain instances, the company can for instance charge an average price while following the low-cost leadership strategy and reinvest the extra profits into the business (Lynch, 2003). In pursuing low-cost leadership, managers must take care to include features and services that the buyers consider essential. The value of cost advantage depends on its sustainability, whether rivals find it easy or inexpensive to imitate the low-cost methods will determine the duration of the advantage (Thompson and Strickland, 1998).

Pearce and Robinson (1997) define differentiation as where the business creates differential advantage through features or services that sets it apart from others in the market. The essence of differentiation is to be unique in ways that are valuable to customers and that are sustained. The firm hopes that the higher price will more than cover the extra costs incurred in offering the unique product. Because of the product's unique attributes, if the suppliers increase their prices, the firm may be able to pass along the costs to its customers who cannot find substitute product easily (Lynch, 2003)

Differentiation strategies are not about pursuing uniqueness for the sake of being different but are about understanding the product or service and the customer (Grant, 2000). The differentiation strategy has many advantages for the firm which makes use of the strategy. Some problematic areas include the difficulty on part of the firm to estimate if the extra costs entailed in differentiation can actually be recovered from the customer through premium pricing. Moreover, a successful differentiation strategy may attract competitors to enter the company's market segment and copy the differentiated product (Lynch, 2003).

Empirical Review

Oke (2012) examines the effect of marketing strategies on banks performance in the Nigeria consolidated industry using fifteen of the twenty consolidated banks in Nigeria. Qualitative data were sourced through the administration of structure questionnaire while the quantitative data were sourced from the Central Bank of Nigeria publications and the Nigerian Stock Exchange fact book.. The findings in this study shows an overall significance of the marketing variables adopted, although not much effect is seen when a marketing variable is compared with bank performance in isolation of other variables.

Kyckling (2010) explores the marketing-sales relationship and the impact it has on business performance. Empirical part of this study investigates the state of marketing-sales relationship in Finnish companies and the effects it has on business performance of the company or business unit. The empirical part of this study was conducted as internet-based questionnaire, which was targeted at the upper management in Finnish companies.

Adewale, Adesola and Oyewale (2013) investigates the impact of marketing strategy on business performance with special reference to the selected SMEs in Oluyole local government area Ibadan, Nigeria. Primary data were used for the study and the researcher use chi-square to test the research hypothesis. The results show that the independent variables (i.e Product, Promotion, Place, Price, Packaging and After sales service) were significant joint predictors of business performance in term of profitability, market share, return on investment, and expansion.

Uduma, Nwoga and Chukwu (2020) investigated the effect rich content

production has on revenue generation and sustainability of State government TV stations in South East Nigeria. The study was anchored on the Uses and Gratifications theory. The survey method was adopted. A sample size of 400 was drawn from a population of 1,028,200 using the Taro Yamane formula. Multi-stage sampling technique was used for the survey while the snowballing sample technique was used for the interview.

Aja, et al., (2019) investigated advertising as a vital service upon which media entrepreneurs and managers can rely for revenue. The study employed the survey research design, adopting a sample size of 426 staff of NTA Abuja, FRCN Enugu, Plateau Radio/Television and Channels Television Lagos, who were all selected using the multi-stage sampling technique. The study established that, advertising revenue is what funds most media organizations.

Njeri, (2013) examined the dimensions of competition faced by television media stations in Kenya and also establish the competitive strategies that television media stations have adopted to cope with the challenges of increased competition in the television broadcast media industry in Kenya. The researcher used cross-sectional survey in the study. The target population of interest in the study was the 16 fully operational television channels in Kenya. The study applied proportionate stratified sampling during data collection to select the managers from the study population.

3.0 Methodology

The research design adopted in this study is the descriptive survey research design, which involves sampling of elements selected from the population of interest measured at a single point in time. Primary

data was collected with the use of structured questionnaire to determine the effect of competitive marketing strategies on sustainable revenue generation of the Nigeria Television Authority, Abuja. The population of this study covers the entire one hundred and fifty-nine (159) staff of the Directorate of Marketing Management, of the Nigeria Television Authority, Abuja, saddled with the responsibility of sustaining the enterprises through alternative revenue sources, drawing up programmes and strategies to attract customers' and meet their taste. Considering that the population is less than 200, the entire population was adopted as the sample size. However, after administration of the research instruments, only one hundred and thirty-three (133) copies of the questionnaire were properly completed and returned, which represents 84% return rate; hence, 133 forms the actual sample size for this study.

Method of Data Analysis and Model Specification

Data collected for the study were analysed using descriptive analytical techniques, which includes simple percentage frequency distribution tables to analyse data from the questionnaire, while the formulated hypotheses were tested using *Ordinary Least Square* technique. The first step involves defining the variables of interest.

Independent Variable

X = Competitive Marketing Strategies (CMS)

$$CMS = f(ITP, ADP)$$

Dependent Variable

Y = Sustainable Revenue Generation Capacity (SRG)

Where:

ITP = Innovative Television Programmes

ADP = Advert placement

The coefficient of the variables measures the effect of the proxies of the independent variable (ITP, ADP) on the dependent variable (SRG). Therefore, the general form for the model in this research is given as:

The functional form of the econometric model is therefore given as:

$$Y = F(X_1)$$

Where, Y is Sustainable Revenue Generation (Dependent variable)

X₁ is the independent variable and explanatory variable.

F = represents the functional notation.

The econometric equation for the model is specified as

$$SRG = \beta_0 + \beta_1 ITP_1 + \beta_2 ADP_2 + u_1 \dots\dots\dots (2)$$

Where:

β_0 = Unknown constant to be estimated

β_1 = Unknown coefficients to be estimated

U_i = Error Term

$\beta_1 > 0$

4.0 Results and Discussions

Analysis in Table 4.1 shows opinion of respondents on innovative television programs as a competitive marketing strategy influencing revenue generation of NTA.

Table 4.1: Analysis of respondents’ opinion on innovative television programs as a competitive marketing strategy influencing revenue generation of NTA

Innovative television programs influence on revenue generation of NTA	SA 5	AG 4	ME 3	DA 2	SD 1
Technology supports the presentation of our news and other programmes.	29 22%	63 47%	17 13%	19 14%	5 4%
Presentation of programmes is more creative than the presentation style of our competitors.	7 5%	31 23%	23 17%	55 41%	17 13%
Acquiring international programmes determines increase in viewership of the channel	35 26%	68 51%	19 14%	8 6%	3 2%
Technology employed supports increased patronage for content and media production.	45 34%	77 58%	11 8%	0	0

Source: Field Survey, (2021)

From Table 4.1, the analysis reveals that, 22% of the sample size representing 29 respondents strongly agree, 47% representing 63 respondents agreed that, the technology in use as an innovative strategy supports the presentation of news and other programmes. 14% and 4% of the sample size disagreed and strongly disagreed respectively, while 13% representing 17 respondents agreed to a moderate extent. This indicates that, 69% of the sample size agreed that, technology supports the presentation of news and other programmes. On whether presentation of programmes more creative than presentation style of our competitors; the analysis reveals that 55 and 17 respondents representing 41% and 13% of the sample size disagreed and strongly disagreed respectively with the statement. This implies that the presentation of programmes of NTA is not more creative than presentation style of our competitors.

On whether acquisition of international programmes determine increase in viewership of the channel; the analysis reveals that, 26% strongly agreed and 51% agreed, 14% agreed to a moderate extent, while 6% and 2% disagreed and strongly

disagreed respectively. This indicates that, 77% of the sample size agree that acquisition of international programmes increases viewership of the channel. Finally, on whether technology employed supports increased patronage for content and media production; the analysis reveals that, 34% strongly agreed and 58% agreed, while 8% agreed to some extent. This indicates that, 92% of the sample size agreed that, technology employed supports increased patronage for content and media production.

From Table 4.2, the analysis reveals that, 24% of the sample size representing 32 respondents strongly agree, 43% representing 56 respondents agreed, while 5% agreed to a moderate extent that, the advertising rates at NTA are lower than those of competitors. However, 20% and 8% of the sample size disagreed and strongly disagreed respectively. This indicates that, 67% of the sample size agreed that, the advertising rates at NTA are lower than those of competitors. This is a strategy to attract more advertisements, in order to achieve higher turnover and revenue generation.

Table 4.2: Creative advert placements as competitive marketing strategy on revenue generation of the Nigerian Television Authority

Creative advert placements and revenue generation of the Nigerian Television Authority	SA 5	AG 4	ME 3	DA 2	SD 1
Our advertising rates are lower than those of our competitors	32 24%	56 43%	7 5%	27 20%	11 8%
Our broad contents in terms of regional news, current affairs and industry reports attracts wide viewership	34 26%	69 52%	15 11%	11 8%	4 3%
The wide viewership stimulates advert placements from various sectors of the economy	43 34%	78 59%	12 9%	0	0
The national spread of our broadcasting infrastructure supports our revenue generation drive	25 19%	72 54%	17 13%	15 11%	4 3%

Source: Field Survey, (2021)

On whether broad contents of NTA in terms of regional news, current affairs and industry reports attracts wide viewership; the analysis reveals that 26% of the sample size representing 34 respondents strongly agree, 52% representing 69 respondents agreed, while 15% agreed to a moderate extent. This implies that broad contents of NTA in terms of regional news, current affairs and industry reports attracts wide viewership.

On whether the wide viewership stimulates advert placements from various sectors of the economy; the analysis reveals that, 34% of the sample size representing 43 respondents strongly agree, 59%

representing 78 respondents agreed, while 12% agreed to a moderate extent. This implies that the wide viewership stimulates advert placements from various sectors of the economy. Finally, on whether national spread of NTA's broadcasting infrastructure supports the organisation's revenue generation drive; the analysis reveals that, 19% of the sample size representing 25 respondents strongly agree, 54% representing 72 respondents agreed, while 17% agreed to a moderate extent. This implies that national spread of NTA's broadcasting infrastructure supports revenue generation drive.

Pre-Data Analysis

Table 4.3: Test of Reliability

S/N	Questionnaire Constructs	Cronbach Alpha Reliability Result	Number of Items	Remark
1	Innovative television programs influence on revenue generation of NTA	0.861	4	Reliable
2	Creative advert placements and revenue generation	0.859	4	Reliable
3.	Overall	0.86	8	Reliable

Source: SPSS 25.0 Output

This study conducted test for reliability of each construct, which showed the Reliability of all the constructs; hence, the research instrument is affirmed suitable for further analysis. The values of all the constructs indicated Cronbach Alpha values exceeding

0.7 (ITP & SRG, 0.861, ADP & SRG 0.859), with and overall Cronbach Alpha value of 0.86. Premised on the assumption that values of Reliability tests fall between 0 and 1; this implies that, 0 indicates low reliability, while 1 indicates high reliability.

Table 4.4: Correlation Matrix

		ITP	ADP	SRG
ITP	Pearson Correlation	.1**	.932**	.950**
	Sig. (2-tailed)	.	.000	.000
	N	133	132	133
ADP	Pearson Correlation	.932**	1	.964**
	Sig. (2-tailed)	.	.	.000
	N	133	132	133
SRG	Pearson Correlation	.950**	.964**	1
	Sig. (2-tailed)	.000	.000	
	N	133	133	133

Analysis in Table 4.4 showing correlation results for constructs of Sustainable Revenue Generation (the dependent variable) and Innovative Television Programmes and Advert Placements (proxies for the independent variable) indicates that, a positive correlation exists between Innovative Television Programmes and Advert Placements, and Sustainable Revenue Generation (constructs of the dependent variable). This implies that, ITP correlates to SRG with a coefficient value of 95% with P-value of 0.000, implying the existence of a positive and significant

relationship. Also, ADP correlates to SRG with a coefficient value of 96.4% with a p-value of 0.000, implying the existence of a positive and significant relationship between Advert Placements, and Sustainable Revenue Generation.

Test of Hypotheses

Test of Hypothesis One

H₀₁:Innovative television programs as a competitive marketing strategy has no significant influence on sustainable revenue generation of the Nigerian Television Authority

Table 4.5: Regression Result: ITP & SRG

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.973	.183		7.513	.000		
	ITP	.769	.067	.950	13.521	.000	1.000	1.000

a. Dependent Variable: SRG
Source: SPSS 23.0

The standardized regression result in Table 4.5 for ITP on SRG is 0.769, which implies that Innovative Television Programmes (ITP) has positive and significant effect on sustainable revenue generation (SRG) of the Nigerian Television Authority. This implies that, an increase in Innovative Television Programmes (ITP), there will be a corresponding increase in the sustainable revenue generated (SRG). Ultimately, a 1% increase in the level of Innovative Television Programmes (ITP) will bring about a 76.9% increase in sustainable revenue generated (SRG). Therefore, given that the p-value of Innovative Television Programmes (ITP), is 0.000 which is less

than the significant level of 0.05 as indicated in Table 4.5, we reject the null hypothesis and accept the alternate hypothesis which states that, innovative television programs as a competitive marketing strategy has a significant influence on sustainable revenue generation of the Nigerian Television Authority.

Test of Hypothesis Two

H₀₂: There is no significant effect of advert placements as a competitive marketing strategy on revenue generation of the Nigerian Television Authority

Table 4.6: Regression result: ADP & SRG

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.772	.115		6.847	.000		
ADP	.783	.031	.964	26.094	.000	1.000	1.000

a. Dependent Variable: SRG
 Source: SPSS 23.0

The standardized regression result in Table 4.6 for ADP on SRG is 0.783, which implies that advert placements (ADP) have positive and significant effect on revenue generation of the Nigerian Television Authority. This implies that, an increase in advert placements (ADP), there will be a corresponding increase in on revenue generation of the Nigerian Television Authority. Ultimately, a 1% increase in the level of advert placements (ADP) will bring about a 78.3% increase in revenue generation of the Nigerian Television Authority. Therefore, given that the p-value of advert placements (ADP) is 0.000 which is less than the significant level of 0.05 as indicated in Table 4.6, we reject the null

hypothesis and accept the alternate hypothesis which states that, there is a significant effect of advert placements as a competitive marketing strategy on revenue generation of the Nigerian Television Authority.

Discussion of Findings

Results from hypothesis One: Since the result of hypothesis one indicates that, ITP on SRG is 0.769, which implies that Innovative Television Programmes (ITP) has positive and significant effect on sustainable revenue generation (SRG) of the Nigerian Television Authority; and owing that the p-value of Innovative Television Programmes (ITP), is 0.000 which is less

than the significant level of 0.05 as indicated in Table 4.5, the null hypothesis was rejected; hence the study established that, innovative television programs as a competitive marketing strategy have a significant influence on sustainable revenue generation. This study supports the studies conducted by Uduma, Nwoga and Chukwu (2020), Adewale, Adesola and Oyewale (2013), Oke (2012), and Kyckling (2010)

Results from hypothesis Two: Since the result of hypothesis two indicates that, ADP on SRG is 0.783, which implies that advert placements (ADP) have positive and significant effect on revenue generation of the Nigerian Television Authority; and considering that, the p-value of advert placements (ADP) is 0.000 which is less than the significant level of 0.05 as indicated in Table 4.6, the null hypothesis is rejected; hence the study established that, there is a significant effect of advert placements as a competitive marketing strategy on revenue generation of the Nigerian Television Authority. This study agrees with the studies conducted by Aja, et al., (2019), Njeri, (2013), Oke (2012), and Kyckling (2010).

5.0 Conclusion and Recommendations

Premised on the results of the tested hypotheses, this study concludes that, innovative television programs and advert placements as competitive marketing strategies have significant effects on sustainable revenue generation the Nigerian Television Authority. This study further opined that, in today's technologically, dynamic and competitive business environment where customers are continually bombarded with competitive marketing strategies that are capable to take the organization to its desired destination. Therefore, it behoves organizations of all sizes to continually evaluate and monitor

their competitive marketing strategies and procedures. As such the research concludes that effective implementation of marketing strategies could lead to high level of sale turnover which will result in high profit margin.

The study there recommends that

- i. The management of NTA should develop more innovative contents and embark on programme differentiation to attract more viewership, which is the basis for advert placements by various business organisations.
- ii. The Management of NTA should strive to attract adverts at competitive rates below industry rate considering that it is a state-owned enterprise, this will stimulate interest of the various stakeholders to reach out to their target audience through the wide infrastructure of the television station.

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Covid-19 Measures and Consumer Patronage of Food Restaurants in Gombe

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This study examined the effect of Covid-19 measures on consumer patronage of food restaurants in Gombe. The study used a quantitative approach to gather the data for the study and the data collected was the primary type through survey questionnaire method as a data gathering instrument. Customers of fifteen (15) selected restaurants in Gombe metropolis were considered took part as respondents in the study. The population for the study was 2,250 customers and the sample size for the study was 327 customers. Restaurants were selected by using simple random sampling technique and the respondents were chosen by convenience sampling method. The test was carried out using Z-taste as a technique to test the hypotheses and association to measure the strength of relationship between the variables with the aid of SPSS version 23. The findings revealed that, social distancing, movement restrictions, market shutdowns, and stay-at-home orders are significant factors that affected consumer patronage of food restaurants in Gombe during Covid-19 disease pandemic and also the strength of association among the factors was moderate and relatively strong. The study therefore concluded that, social distancing, movement restrictions, market shutdowns and stay-at-home orders have affected the patronage of restaurants during the period of the disease pandemic. The study suggests that, the management of food restaurants should develop contingency plans to improve its resilience to pandemics, food restaurants should devote more attention to nurturing the off-premise market, including the takeout and delivery services, various technologies should be used to minimize human contact, such as contactless or digital payments, service robots, and digital menus that can be viewed in mobile devices

Keywords: Covid-19, Covid-19 Measures, Consumer Patronage, Food Restaurants, Gombe Metropolis

Introduction

Consumer patronage is the approval or support provided by customers with respect to a particular brand. Patronage delivers the foundation for an established and growing market share (Buba, Muhammad, & Mustapha, 2021). Patronage is burn out of a desire to be committed and loyal to a business either based on its quality

of service or perceived service qualities. Generally, consumers have unpredictable degree of patronage to particular products, services, stores and other entities. Patronage is a situation where an individual displays a conscious effort in choosing products and services that will satisfy his or her need (s) through the process of analyzing situations that he thinks would be rewarding and relatively satisfying amidst some challenges faced in the course of fulfilling his own desires. This explains why individuals can exhibit unconditional attachment and affection towards objects or persons (Adiele & Grend, 2016). Patronage could be considered as a consumer's selection of a restaurant from a set of alternatives. More so, Patronage can be viewed from the perspectives of being inductive in nature. This suggests that the level of patronage is induced by some external conditions that prevail at a given time (Adiele & Etuk, 2018). Consumers are more aligned to patronising a business that goes the extra mile in marketing itself and special treatments to leave and have a positive effect on consumers and keeps them returning to the organisation. There is the need to understand that the sole purpose of the business being alive is the customer. The rationale behind business existence is to serve customers and serve them satisfactorily. The customer is the life wire of every business (Azigwe, Maryir and Manamzor, 2016).

Consumer patronage in the restaurant industry entails the deliberate act of a consumer to consistently visit a particular restaurant instead of going to other restaurant service operators. Customers of food restaurants are diverse in their cultural, economic, and social backgrounds and as such, differences in their desires and expectations. It also means that they have

different criteria and factors guiding their choices and decisions for patronage (Oluwatoyosi, Oluyemisi, & Olubunmi, 2020). Food restaurants need to understand and promote consumer patronage. Studies have identified that patronage is influenced by different factors, and identification of those factors will determine customers' choices (Nyakweba, Wesonga & Bosire, 2015).

The food restaurants has become seriously and highly competitive as the number of food restaurant outlets has keep on increasing to meet the demand of the global population. For example, United States (US) has over eight (8) million outlets, where several competing restaurants are located in every shopping area or gathering place. These restaurants are composed of small family owned businesses, and large global restaurant chains operating thousands of outlets worldwide (Ha & Jang, 2010; Naderi, Paswan & Guzman, 2018). According to a report by Oxford Business Group (2014), this industry in Nigeria has experienced fast growth and has contributed to the economic development of the country. As the demand for food outside from home increases, there is opportunity for growth in the eatery and restaurant industry (Olise, Okoli & Ekeke, 2015). As the number of restaurants increase, people have many options for choosing a restaurant. Arguably, if customers are satisfied with food and service quality they receive in a restaurant, they will likely communicate positively about the restaurants, revisit the restaurant and subsequently contribute to the profitability of the restaurant (Nwokah, & Nne, 2018). Some reasons that made many consumers eat food at a restaurant are the safety of the food, suitable taste, quality, price and prompt services.

The Population of Nigeria is considered to be

growing at a faster rate, thereby increasing the number of food restaurant businesses. The tremendous rise is necessitated due to the fact that Nigeria is one of the fastest growing countries in the world; expected to be the fourth by 2050; surpassing countries like Japan, Brazil and Pakistan (Shoyemi, 2014). Furthermore, Shoyemi, (2014) maintained that increased urbanization and changing work roles contribute significantly to the growth of restaurants and fast food in Nigeria. Today, the urban centers in Nigeria have been flooded with the presence of different sizes of food restaurants. The industry is known with such firms as Mr. Biggs, Chicken Republic, Kentucky fried Chicken (KFC), Sweet Sensation, Crunchies, Mama Cass, Food Concepts, Sizzlers, De Tastee, Raynies, etc. in both national and international arena. In Gombe State, there is presence of local and national chain food restaurants. For instance, in Gombe the leading outfits are Aroma restaurant, Eaman restaurant, Abba bakery and restaurant, Gombe Jewel suites restaurant, Maidugu Hotel restaurant, Delta Kitchen restaurant, Mr Biggs, etc

Consumer patronage of food restaurants during Covid-19 disease pandemic was affected by certain measures adopted by various governments. The Covid-19 pandemic prompted the adoption of impulsive and artificial measures like lockdown, market shutdown, and border closure. Just within few months of the outbreak of the disease, it has drastically changed the lifestyles of the entire world with many people being forced to 'stay at home, observe self isolations, and work and learn from home. It has limited the freedom of people to move, trade or associate (Michael, Chika, Ayobamidele, Sen, Atonye, Sharma & Omar, 2020). These measures necessitated the restriction of

movement of goods and services, people etc. causing economic shock that affected foods restaurants from playing their role in the economy as well as sustain livelihood of consumers with changing consumption pattern and consumer buying behaviour. As Covid-19 and the associated nationwide lockdown have caused a sharp economic crisis, consumers' spending power has largely declined accordingly (Ozili & Arun, 2020). Food restaurants were forced to either close or operate with many limitations, and in Nigeria, only takeaway and delivery services were allowed. For example, in view of the lockout in most cities across the world and in Nigeria, many restaurants are offering online orders and home deliveries and in some instances refreshing their menus entirely to appeal to customers who have for the most part been home bound (Obi, 2020).

In Nigeria, the Federal government effects certain measures nationwide to contain the spread of the noble virus. The study discovered that some of the measures taken include national lockdown like shut down of markets, businesses and work places, movement restrictions, travel restrictions, social distancing rules on the community such as school closures, shutdowns of non-essential businesses and stay-at-home orders, working from home, border closures, quarantine orders, non-pharmaceutical measures such as wearing of face masks, frequent hand-washing, and physical distancing. Others are avoiding overcrowding, restrictions of public gathering, etc. The main objective of this study is to examine the effect of Covid-19 measures on consumer patronage of food restaurants in Gombe.

2.0 Statement of the Problem

Restaurants are one of the major food industries that have played a significant role

in serving consumers with already prepared food. A restaurant prepares and serves food, drink and dessert to customers. Meals are generally served and eaten on premises, but many restaurants also offer take-away and food delivery services (Donkoh, Quainoo, Cudjoe, & Kaba, 2012). Restaurant sectors are today facing challenges on how to outperform one another. As the topography of the business becomes more and more undulating and turbulent, firms such as food restaurants continue to search for the right strategic path to navigate.

Consequently, in an attempt to gain consumers during global pandemic like the recent covid-19 in order to have sustainable advantage over other competing firms, the pandemic comes in as a veritable tool of optimal abysmal failure to the firm. In most cases consumers reduced their consumption and wastefulness in crisis situations as they became more careful in the decision-making process by seeking more information about product before considering buying them. Consumers also bought necessities rather than luxuries, as well they switched to cheaper brands, bought local instead of foreign brands, and also smaller packages (Pärson & Vancic, 2020).

The challenges post by Covid-19 pandemic during the global health crisis on restaurant consumers in Nigeria include, customer uncertainties, panic buying, evidence of low patronage, slowdown of retail and trade activities, low revenue generation, production halts, logistical constraints, self-isolation, reduced workforce in the restaurant sectors caused many jobs lost, commodities and manufactured products decreased, food sector faced increased in demand due to panic-buying and stockpiling of food products, decline in income, supply and resource shortages, increasing costs, the disruption of normal operations, etc. There

is no or less study conducted to examine the Covid-19 measures and consumer patronage of food restaurants in Gombe. Therefore, this study sought to examine Covid-19 pandemic measures and consumer patronage of food restaurants in Gombe taken the measures of social distancing, movement restrictions, shut down of markets, and stay-at-home orders as factors to determine their effects during the national lockdown. Also, to examine the extent at which these measures affected consumer patronage of food restaurants during the Covid-19 global disease pandemic.

2.1 Objective of the Study

The main objective of this study is to examine the effect of Covid-19 measures on consumer patronage of food restaurants in Gombe. The specific objectives of this study are;

1. To examine the effect of social distancing on consumer patronage of food restaurants.
2. To examine the effect of movement restrictions on consumer patronage of food restaurants.
3. To examine the effect of market shut downs on consumer patronage of food restaurants.
4. To examine the effect of stay-at-home orders on consumer patronage of food restaurants.

3.0 Literature Review

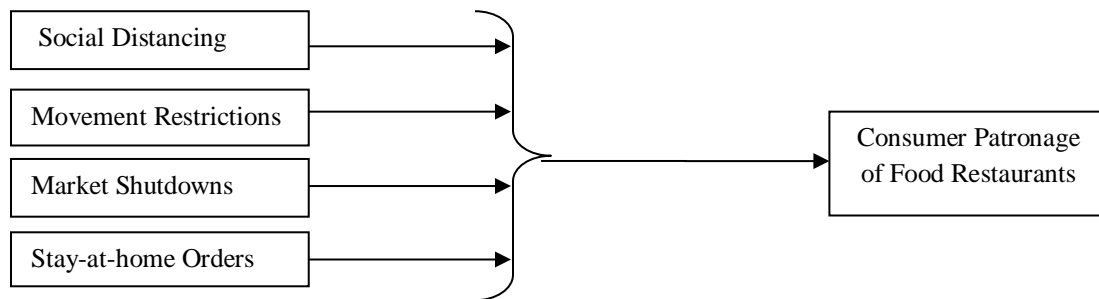
The food restaurants are particularly vulnerable to epidemic crises, such as Covid-19 pandemic as it relies on human interaction and gatherings. Covid-19 has dramatically impacted the restaurant industry nationwide (Yang, Liu, & Chen, 2020). In order to contain the spread of the virus, national lockdowns characterised by restricted movement and social distancing

“*Stay at Home*” have been the order of the day in many countries (Sarwal & Sarwal, 2020). The literature review of this study focused on conceptual framework and theoretical framework to review Covid-19 measures and consumer patronage of food restaurants in Gombe.

The observed variables of the independent construct that were used to measure the latent construct are social distancing, movement restrictions, shut down of markets, and stay-at-home orders as measures to contain the spread of the virus as shown in figure 1 below:-

3.1 Conceptual Framework

Figure 1: Conceptual Framework



Independent Variables
Source: Adapted from Moses, Moses & John, (2015)

Dependent Variable

3.2 Theoretical Framework

The health belief model (HBM) is a theoretical framework that has been widely used to explain and predict health behaviors in public health research (Champion & Skinner, 2008). The HBM asserts that individuals’ disease preventive behaviors can be explained by their risk perceptions and health beliefs (Champion & Skinner, 2008). More specifically, individuals’ preventive behaviors can be positively influenced by one’s perceived susceptibility to a disease, perceived severity of a disease, self-efficacy in and perceived benefits of taking preventive measures, as well as cues to take action; preventive behaviors can be negatively influenced by perceived barriers or costs that prevent individuals from taking such measures (Champion & Skinner, 2008). Cues to actions include government policies, including stay-at-home orders and guidelines regarding social distancing. These policies were publicly promoted and

enforced to remind or force people to take social distancing actions, including avoiding restaurant patronization (Yang, Liu, & Chen, 2020). HBM has been used to study various health behaviors in response to various health risks and diseases, including infectious diseases (Coe, Gatewood, Moczygema, Goode, & Beckner, 2012). This model has been applied as a theoretical foundation in the present study to explain consumers’ patronage behaviors during the period of infectious diseases like the recent covid-19 disease pandemic.

In this study, consumers’ preventive behavior refers to avoiding patronage and dining at restaurants as a way to minimize personal contacts. The perceived benefit of avoiding visiting restaurants, that is, decreased infection risk also motivated consumers to do so. The foodservice industry is particularly vulnerable to epidemic crises, as it relies on human interaction and gatherings (Yang, et al.,

2020). In the context of COVID-19, restaurant patronage and dining is associated with high perceived personal susceptibility due to the highly infectious nature of human interactions in a relatively enclosed, less ventilated space.

4.0 Methodology

The study adopted a survey research method to collect the data required for the study through the administration of questionnaire as instrument for data collection. The type of data obtained for the study was the primary type. The consumers of the food restaurants are the unit of analysis, the independent variable is the Covid-19 measures and the dependent variable is the consumer patronage. The food restaurants that were involved in the study were selected using simple random sampling technique and the respondents were also selected using convenience sampling technique to fill in the questionnaires. However, fifteen (15) food restaurants were selected for the study.

The population of the study is defined as the consumers of the existing food restaurants

located at the different part of Gombe metropolis and based on the survey conducted by the study, it discovered that the customers that patronised these restaurants has an average of 150 customers per day (Preliminary Survey, 2021). Therefore, the population for the study is two thousand, two hundred and fifty (150×15 = 2,250) consumers. The sample size for the study was obtained from the population of the consumers of the fifteen (15) selected restaurants who are the respondents and the sample size is three hundred and twenty seven (327) (Krejcie and Morgan table, 1970) consumers. The 5 point Likert-type scale questionnaire (strongly agree to strongly disagree) (adapted from Mwangi, 2018) was adopted in the questionnaire to give respondents greater scope in their choice of response. The data analysis was carried out using Z-test to test the hypotheses and association to measure the strength of the relationship between the variables. In testing the hypotheses, Z-test formula was used as shown below;

$$Z = \frac{P - P_0}{\sqrt{\frac{P_0(1 - P_0)}{N}}}$$

Where P = Proportion of respondents agreeing with the question (Success)
P₀ = Probability of rejecting the null hypotheses (0.5)
N = Total number of respondents
1 = A constant value.

The computed value of Z would then be compared with its critical value at 95% confidence level which is 1.96.

4.1 Decision Rule

Reject null hypothesis and accept the alternative hypothesis, if the computed value of Z is more than its critical value, and also accept null hypothesis and reject the alternative hypothesis, if the computed value of Z is less than its critical value.

5.0 Results and Analysis

The reliability statistics of the five Likert type scale questions was tested with the

reliability of 35 items with five (5) factors each with seven (7) items that are critical to measure the variables using Cronbach's alpha. The overall reliability test for the items is 0.963 (96.3%). This implies that the items were valid and reliable. For a field work, DeVellis (2003) asserted that, the Cronbach's alpha coefficient of a scale should be above .7 as an acceptable value.

5.1 Test of Hypotheses

H01 Social distancing have a significant relationship with consumer patronage.

Table 1: Social distancing have a significant relationship with consumer patronage.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	175	56.1	56.1	56.1
	Agree	70	22.4	22.4	78.5
	Moderately	33	10.6	10.6	89.1
	Disagree	20	6.4	6.4	95.5
	Strongly Disagree	14	4.5	4.5	100.0
Total		312	100.0	100.0	

Source: Output SPSS, 2022

Where $P = 175 + 70$ (Success) = 56.1% + 22.4% = 78.5% (0.785)

$P_0 = 5\%$ (0.5)

$N = 312$

$$Z = \frac{0.785 - 0.5}{\sqrt{\frac{0.5(1-0.5)}{312}}} = \frac{0.285}{\sqrt{\frac{0.25}{312}}} = \frac{0.285}{\sqrt{0.0008012821}} = \frac{0.285}{0.0283} = 10.07$$

Since $10.07 > 1.96$, based on the decision rule, we accept H_1 and reject H_0 which states that, Social distancing have a significant relationship with consumer patronage.

H_0 Movement restrictions have a significant relationship with consumer patronage

Table 2: Movement restrictions have a significant relationship with consumer patronage.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	160	51.3	51.3	51.3
	Agree	80	25.6	25.6	76.9
	Moderately	45	14.4	14.4	91.3
	Disagree	15	4.8	4.8	96.1
	Strongly Disagree	12	3.9	3.9	100.0
Total		312	100.0	100.0	

Source: Output SPSS, 2022

Where $P = 160 + 80$ (Success) = 51.3% + 25.6% = 76.9% (0.769)

$P_0 = 5\%$ (0.5)

$N = 312$

$$Z = \frac{0.769 - 0.5}{\sqrt{\frac{0.5(1-0.5)}{312}}} = \frac{0.269}{\sqrt{\frac{0.25}{312}}} = \frac{0.269}{0.0283} = 9.505$$

Since $9.51 > 1.96$, based on the decision rule, we accept H_1 and reject H_0 which states that, Movement restrictions have a

significant relationship with consumer patronage.

H_0 Market Shutdowns have a significant relationship with consumer patronage.

Table 3: Market shutdowns have a significant relationship with consumer patronage.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	155	49.7	49.7	46.7
	Agree	68	21.8	21.8	71.5
	Moderately	47	15.1	15.1	86.6
	Disagree	26	8.3	8.3	94.9
	Strongly Disagree	16	5.1	5.1	100.0
Total		312	100.0	100.0	

Source: Output SPSS, 2022

Where $P = 155 + 68$ (Success) = 49.7% + 21.8% = 71.5% (0.715)

$P_0 = 5\%$ (0.5)

$$N = 312$$

$$Z = \frac{0.715 - 0.5}{\sqrt{\frac{0.5(1-0.5)}{312}}} = \frac{0.215}{\sqrt{\frac{0.25}{312}}} = \frac{0.215}{0.0283} = 7.597$$

Since $7.597 > 1.96$, based on the decision rule, we accept H_1 and reject H_0 which states that, Market Shutdowns have a significant relationship with consumer patronage.

H_0 Stay-at-home orders have a significant relationship with consumer patronage

Table 4: Stay-at-home orders have a significant relationship with consumer patronage.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	170	54.5	54.5	54.5
	Agree	80	25.7	25.7	80.2
	Moderately	25	8.0	8.0	88.2
	Disagree	20	6.4	6.4	94.6
	Strongly Disagree	17	5.4	5.4	100.0
Total		312	100.0	100.0	

Source: Output SPSS, 2022

Where $P = 170 + 80$ (Success) = 54.5% + 25.7% = 80.2% (0.802)

$P_0 = 5\%$ (0.5)

$$N = 312$$

$$Z = \frac{0.802 - 0.5}{\sqrt{\frac{0.5(1-0.5)}{312}}} = \frac{0.302}{\sqrt{\frac{0.25}{312}}} = \frac{0.302}{0.0283} = 10.67$$

Since $10.67 > 1.96$, based on the decision rule, we accept H_1 and reject H_0 which states that, Stay-at-home orders have a significant relationship with consumer patronage.

The study also test the strength of associations involved in the relationship as shown in table 5 below:

Table 5: Symmetric Measures

Variables	Nominal by Nominal Phi	Nominal by Nominal Cramer's V	Approximate Significance	N of Valid Cases
Social distancing	0.329	0.329	0.000	312
Movement restriction	0.387	0.387	0.000	312
Market shutdown	0.401	0.401	0.000	312
Stay-at-home order	0.547	0.547	0.000	312

Source: Output SPSS, 2022

Table 5 presents the strength of associations involved in the relationships and in this table, the strength of relationship between social distancing and consumer patronage is shown by Cramer's V value of .329 which indicates a significant relationship. This shows that, there is a moderate association between social distancing and consumer patronage. The strength of relationship between movement restriction and consumer patronage is shown by Cramer's V value of .387 which indicates a significant relationship. This shows that, there is a moderate association between movement restrictions and consumer patronage. The strength of relationship between market shutdowns and consumer patronage is shown by Cramer's V value of .401 which indicates a significant relationship. This shows that, there is a relatively strong association between market shutdown and

consumer patronage, and the strength of relationship between Stay-at-home orders and consumer patronage is shown by Cramer's V value of .547 which indicates a significant relationship. This shows that, there is a relatively strong association between stay-at-home orders and consumer patronage. All the values of Cramer's V show that, the level of association are moderates and relatively strong relationships between the observed variables and the latent construct.

Table 6 below present the Model Summary and checking the value given under the heading R Square, it is realized that how much of the variance in the dependent variable (consumer patronage) can be explained by the model (Social Distancing, Movement Restrictions, Market Shutdowns, Stay-at-home Orders).

Table 6 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.582 ^a	.338	.330	.405

a. Predictors: (Constant), Stay-at-home Orders, Social Distancing, Movement Restrictions, Market Shutdowns.

Source: Output SPSS, 2022

The R Square of this model was .338 meaning that 33.8 percent of consumer patronage can be explained by these four variables. The adjusted R-square in the table shows that the dependent variable,

(Consumer Patronage) is affected by 33.0% (.330) by the independent variables (Social Distancing, Movement Restrictions, Market Shutdowns, and Stay-at-home Orders). It shows that factors of Social Distancing,

Movement Restrictions, Market Shutdowns, and Stay-at-home Orders are responsible for Consumer Patronage. The overall model was

also significant, tested with the help of ANOVA. The results are given in the following table below:

Table 7: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.707	4	6.427	39.240	.000 ^b
	Residual	50.280	307	.164		
	Total	75.987	311			

a. Dependent Variable: Consumer Patronage

b. Predictors: (Constant), Stay-at-home Orders, Social Distancing, Movement Restrictions, Market Shutdowns.

Source: Output SPSS, 2022

ANOVA table is showing the level of significance. Through the table it is clear that all sub factors Social Distancing, Movement Restrictions, Market Shutdowns, and Stay-at-home Orders are related to consumer patronage and that the relationship

between them is significant as compared to alpha value=0.05. Table 8 shows the coefficients of all independent variables included in the model along with their respective P-values.

Table 8: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.458	.372		1.230	.220
	Social Distancing	.077	.069	.058	1.122	.263
	Movement Restriction	.245	.063	.205	3.900	.000
	Market Shutdown	.279	.057	.259	4.913	.000
	Stay-at-home Order	.284	.062	.255	4.565	.000

a. Dependent Variable: Consumer Patronage

Source: Output SPSS, 2022

From the findings of table 8 above, it clear that, each and every factor is significantly related to consumer patronage during Covid-19 disease pandemic. Under the standardized coefficients it is evident that the market shutdown is the major and most important factor that affected consumer patronage of restaurants during the period in Gombe metropolis with a standardize

coefficient of 0.259 and the second most important variable is stay-at-home order with a standardize coefficient of 0.255. The third most important variable is movement restriction with a standardize coefficient of 0.205 as a factor affecting consumer patronage. The fourth factor is social distancing with a standardize coefficient of 0.058. Hence there are three main factors

that are mainly responsible for inadequate or no patronage of restaurants during Covid-19 disease pandemic in Gombe metropolis and based on this study, these factors is market shutdown, stay-at-home order, and movement restriction. Other factor of the study has a weak effect on consumer patronage, that is social distancing ($b=0.058$). As the table shows positive values and the first three sub factors (market shutdown, stay-at-home order, and movement restriction) are significant at value = 0.05, with $P < 0.05$ it is concluded that the H1, H2, H3, and H4 hypotheses are endorsed.

6.0 Conclusion

The study examined the effect of Covid-19 measures on consumer patronage of food restaurants in Gombe metropolis and concluded that, social distancing, movement restrictions, market shutdowns and stay-at-home orders have affected the patronage of restaurants during the period of the disease pandemic. These measures have negatively affected restaurant patronage that led to a sharp decline in income generation, profitability level and low sales performance, and led to low restaurant patronage during covid-19 pandemic.

The study suggest that, the food restaurants should develop contingency plans to improve its resilience to pandemics, appropriate resources should be allocated to restaurants in order to provide their own covid-19 measures to contain the disease from affecting their consumers, food restaurants should devote more attention to nurturing the off-premise market, including the takeout and delivery services. In addition to the increased caution about the restaurant operation, various technologies should be used to minimize human contact, such as contactless or digital payments, service

robots, self-ordering kiosks, digital menus that can be viewed in mobile devices, as well as artificial intelligence techniques that could facilitate these contactless services. If these new standards and service models are implemented in the restaurant operation, food restaurants will regain consumer confidence in patronization during health crisis.

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Directors Shareholding and Dividend Policy of Listed Commercial Banks in Nigeria

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The study examines the effect of directors shareholding on dividend policy of listed commercial banks in Nigeria. Data were collected on directors' shareholding and dividend per share from 10 quoted commercial banks between the periods of 2010 to 2018. The data were analyzed via Difference Generalized Method of Moment estimation techniques. Finding revealed that director's shareholding is positive but not significantly influenced by dividend policy. The study therefore recommended that directors should improve their business interest in the banks to enhance dividend policy

Introduction

The relationship between directors' shareholding and dividend policy has been issued of concerned to various scholars. This is because even when most shareholders are not involved in the running of the company they are usually represented by the board of directors. It is the board of directors who decide all about the dividend policy; normally small shareholders don't have adequate control to observe the board but the large shareholders have (Armaya'U Alhaji & Awaisu 2017). Directors' shareholding is a term use to describe members of the board of directors who acquires shares of a company or its beneficiary in case the director is late, total disable or for some personal reason. To protect the interest of shareholders' relevant law applicable to banking sector as well as code of corporate governance sustains director shareholding but subject to require limit and necessary approval by the apex monetary authority (Armaya'U Alhaji & Awaisu (2017; Awotundun 2016). However, there exist fear in the mind of directors in revealing boardroom decision which could have negative effects on shareholders and other investors thus led to risk of losing investment and poor dividend payment.

Firm dividend policy is a financial decision of the board to pay dividend to the shareholders or retain the earning in the organization for further investment in profitable project. Dividend itself is defined as part of organization profit after the obligation of all fixed income holders has been met (Olowe, 2011; Agyei & Marfo-Yiadom, 2011). It represents cash out flow of the firm

to the shareholder as a form of reward for their investment. It is usually payable at the end of financial year after the final accounts are ready and the amount of distributable profits is available. Normally, it is distributed among the shareholders in proportion to the amount of paid-up shares capital. Dividend for a financial year of the company is called final dividend and payable only if it is declared by the company at its annual general meeting on the recommendation of the board of directors. Sometimes interim dividends are also paid by the board of directors between two annual general meetings. Thus board of directors play significant role on the recommendation, approval and payment of dividend to the stockholders (Awotundun 2021). This further suggests that the actions and attitudes of board of directors determine dividend policy. Consequently, there is need for directors' shareholding to promote strong governance in the interest of shareholders and to enhance dividend payment. Without strong business interest of the directors' performance would be low and the expectation of the shareholders in term of dividend payment may be misplaced. (Awotundun, 2016).

The nexus between directors' shareholding and dividend policy is based on agency conflict arises between the principal and the agent (Jensen & Meckling 1976). To mitigate the agency problem literature particularly the work of Easterbrook, (1984) and Rozeff, (1982) suggested payment of cash dividend to reduce the cash flow in the hand of the agents. However, to the best of my knowledge limited research has been conduct in the area of directors' shareholding and dividend policy without considering banking sector. Consequently, the study examines the effects of directors' shareholding and dividend policy of

commercial banks in Nigeria. The rest of this paper is divided into conceptual theoretical and empirical review, methodological approach, data analysis, discussion of finding, summary, conclusion and recommendation.

2.0 Conceptual, Theoretical and Empirical Review

2.1 Conceptual

Directors' shareholding refers to the proportion of shareholdings by members of corporate board, Chief executive officer (CEO) and the company managers. It is a member of the board of directors who acquires shares as a result of exercising an option granted to him or her from the right of the shareholding (Awotundun, Fakunmoju, & Jinadu, 2021). Directors' shareholding is made up of executive and non-executive directors' equity interest in a firm. This becomes necessary to improve firm performance and payment of dividend to shareholders. The code of corporate governance in (2006) recognizes compelling business interest from individuals and management in the running of banks but such interest in excess of ten per cent requires approval of regulatory authorities. Similarly, Banks and Other Financial Institutions Act (BOFIA, 2007) specified that the directors of deposit money banks should disclose their interest directly or indirectly if any in the share of their banks.

2.2 Theoretical Framework

The study is predicated on agency theory which is based on the relationship between the principal and the agent (Jensen & Meckling 1976). In such relationship there is information asymmetric which may result into agency conflict between the shareholders and the managers. This is because the managers may engage in

activities that may be detrimental to the shareholders' interest and the overall value of the firm (Bataineh 2021). In some cases, the shareholders may be interested in payment of dividend while the agents may focus on retention of earning for expansion and modernization which may not be in the interest of the shareholders. To mitigate the agency problems, the argument is that dividend could be paid to reduce the cash flows in the hand of managers that may be used for unprofitable investment (Easterbrook, 1984; Rozeff, 1982).

2.3 Empirical literature

Empirical literature beginning from the famous work of Linter (1956) documented that earning and previous dividends are the mayor determinant of dividend policy. Since then many researches particularly Soyode (1975), Adelegan,(2001), Musa (2009), focus on firms' specific factors such as liquidity, profitability, investment etc without considering non-conventional factors. Prior cognate researches have investigated the managerial shareholding on dividend policy with mixed and unsatisfactory evidence without recognizing directors' shareholding in the Nigerian commercial banks.

Peerbhai, Gumede Shabangu, Gumede, Ndhlovu and Hlomela (2021) investigated the effect ownership structure on dividend policy for 89 listed firms on the Johannesburg Stock Exchange in South Africa over period of 2010 to 2019 via panel regression model. Findings confirmed that managerial ownership and foreign ownership have no significant relationship with dividend policy.

Nazar (2020) tested corporate governance indicators particularly managerial ownership, board size, board independence and board duality on dividend decision of

listed firms in Sri Lanka from 2009 to 2016 through Generalize method of Moment (GMM) regression technique. Finding showed that managerial ownership and board size have positive significant effect on dividend payout while board independent and duality exhibited negative sign with dividend payout. However, the study is limited to non-financial firms

Shafai and Shafai (2020) examined ownership structure and dividend policy among top listed firms in Malaysia over a period of 2007 to 2016. The study used a dynamic panel estimation approach. Finding from the study confirmed negative correlation between managerial ownership and dividend policy while concentrated ownership, foreign ownership, institutional ownership, government ownership behaved positive with dividend policy. However, the study focus on highly capitalized firm but ignore banking sector.

Sumail (2018) tested managerial ownership along with elements of corporate governance and dividend policy for Indonesian quoted firms over a period of 2013 to 2016. The result of Panel regression confirms that managerial ownership, ownership concentration, CEO duality and leverage exhibited negative relationship while other parameters were positive with dividend payout ratio. However, the study generally focused on corporate governance without specifically considering directors shareholding.

Riaz, Liu and Ahmad (2016) examined dividend policy and corporate governance perspective in Pakistan economy; covering four major industries such as textile, cement, bank and sugar companies spanning between 2009 to 2015. The variables dimension of the study includes chief executive ownership, age, experience,

compensation and other parameter of corporate governance. Regression analysis confirmed that CEO ownership is significant but negatively influences dividend policy. However, the study also varied managerial ownership with several corporate governance parameters.

In Nigeria, Bako (2015) tested ownership structure on dividend policy of quoted firms in Nigeria using sampled of companies selected from Consumer Goods industry. Regression analysis confirmed that insider ownership has insignificant negative relationship with dividend policy. In contrast, Dandago, Faruk & Muhibudeen (2015) investigated corporate shareholding Structure on dividend pay-out ratio of listed chemical and paint companies in Nigerian stock exchange. Data were collected between 2008 to 2013. The study used regression method; findings showed that managerial shareholding has a negative and significantly determine dividend policy. However, the study focuses on non-financial sector.

Kurawa and Ishaku (2014) explored balanced micro panel data and regressed management equity holding along with corporate governance parameters. Findings revealed that management equity holding, board size and board duality have positive relationship with dividend policy while board independence exhibited negative sign but not significant. However, the study appeared to focused on corporate governance without dwelling much on directors' shareholdings.

3.0 Methodology

The study employs panel data which is made up of time series and cross sectional data. Panel data could be generated by pooling time-series observations across a variety of cross-sectional units. The sample size

comprises of 10 quoted banks that have record of dividend payment between periods of 2010 to 2018. This is because shareholders only concern on how much they get from the earnings of the firms which is in line with the work of (Imran, 2011; Al-Twajry, 2007)

3.1 Model Specification

The study specifies the following model which is consistent to general form of panel data model as follows:

Director Shareholding and dividend policy

$$dps_{it} = \alpha_0 + \alpha_1 dshtsh_{it} + \alpha_2 dps_{it-1} + \mu_{it1} \quad (1)$$

$$\mu_{it1} = \mu_i + \mu_t + \varepsilon_{it1} \quad (2)$$

Where

dps_{it} = dividend per share denote total gross dividend divided by total shareholding

$dshtsh_{it}$ = directors shareholding divided by total shareholding.

(dps_{it-1}) = previous dividends represent by lag of dps_{it} it is the control variable.

μ_{it1} is a normal distributed random error which is decomposed into unobserved heterogeneity effect between banks μ_i and the time effect μ_t while ε_{it1} represents time varying error term. α_1 and α_2 are set of parameters to be estimated, subscript i is denoted by banks and time period is denoted by t . The a priori expectation for the parameters is expected to be positive.

3.2 Source of Data and model estimation techniques

The data sets for the study were obtained from the annual reports and statement of accounts of 10 quoted banks at Nigerian Stock Exchange (NSE) for the period of 9

years beginning from 2010 to 2018. The data collected are on dividend per share and directors shareholding. The study estimates the model using Stata software package.

4.0 Results and Findings

The descriptive statistics summarize the characteristic of the data. It shows the mean, standard deviation, minimum and maximum values of the variable series specified for the study. The summary of these statistics are presented in table 4.0.

Table 4.0: Descriptive Statistical Values

Variables	dps	dshtsh	l.dps
Mean	0.5161111	0.1014395	0.496125
Std deviation	0.7021039	0.1651383	0.6409753
Minimum	0	0.0001621	0
Maximum	2.8	0.7159754	2.7
Observation	90	90	80

Source: Author's Computation

Table 4.0 shows that all the variables (dps) and (dshtsh) have positive mean value indicating that all the variables increase over the sampling period. The means value of (dps) is 0.52 while the minimum and maximum value ranges between 0 to 2.8. This revealed that on the average banks paid 52 kobo as dividend and there are instance where dividend are not paid while the maximum dividend paid for the sample period is 2.8 kobo.

The means value of (dshtsh) is 0.101. Meaning that directors' shareholding is approximately 10% of total shares; this is in line with the principle of corporate governance for bank in post consolidated period. However, there are instance where directors have equity interest up to 72 per cent of total shares while there is also evidence of zero per cent holding. Again the standard deviation of dps is 0.70 while that of dshtsh is 0.17 indicating that dividend per share is more volatile than director shareholdings.

4.1 Directors shareholdings & Dividend Policy

Table 4.1: Directors shareholding & Dividend Policy

Variables	Coefficient	Standard error	Z-Statistic	P-value
lagdps	0.2886056	0.1232738	2.34	0.019
dshtsh	0.3057393	0.5944544	0.51	0.607
constant	0.3601741	0.0863792	4.17	0.000

Wald chi2 = 6.13, Prob > chi2 = 0.0465,

Number of instrument = 30

Source: Author's Computation

Table 4.1 showed the relationship between directors' shareholdings and dividend policy. The results confirm that the coefficients of previous dividends (lagdps = 0.2886056) with p-value of (0.019) and director shareholding (dshtsh = 0.3057393) with p-value of (0.607) indicating that the previous dividend is significant and positively related with dividend policy while directors shareholding is positive but not significant. The implication is that previous dividend would determine the current dividend while director shareholding though positive but not significant for dividend policy of commercial banks in Nigeria.

4.2 Discussion of Findings

The link between directors' shareholding and dividend strategy revealed positive but not significant. This position was in line with Kurawa & Ishaku (2014) in Nigeria and Peerbhai, Gumede Shabangu, Gumede, Ndhlovu & Hlomela (2021) in South Africa. But disagreed with finding of Bako (2015), Dandago, Faruk & Muhibudeen (2015) in Nigeria and Riaz, Liu & Ahmad (2016) in Pakistan and Shafai & Shafai (2020) in Malaysia. This is because many of the study were not focused on the banking sector. the study also confirmed positive but significant

relationship between previous dividend and dividend policy as suggested by Linter (1956), Adelegan (2003). Thus the study suggested that director shareholding though positive but not significantly influenced dividend policy in the Nigerian banking sector. This could be one of the reason while dividend is not paid in the banking sector.

5.0 Conclusion and Recommendations

Motivated by zero or low dividend payout, the research examines the link between directors' shareholding and dividend policy of commercial banks in Nigeria. It argued that directors' shareholding is necessary to enhance bank performance and improve dividend paid to the shareholders. The study was driven by agency theory. Several literatures were reviewed to justify the reality of directors' shareholding and its influence on dividend policy. In the light of the above discussion, the study concluded that director's shareholding though positive but not significant determinant of dividend policy in the Nigerian banking sector. The implication is that directors shareholding is not sufficiently strong to drive dividend policy. On the basis of this conclusion the study recommends that director shareholding should be improved to enhance dividend payment of the commercial banks in Nigeria.

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Effect of Academic Service Quality Delivery on Students' Satisfaction in Business Administration Department, University of Jos

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This study examined the effect of academic service quality delivery on students' satisfaction in Business Administration Department, University of Jos. The study employed a descriptive, correlation design and hierarchical regression analysis approaches for the test of hypotheses. Primary data were collected through questionnaire on 245 usable student sample of Business Administration Department to examine the relationship between academic service quality delivery and student satisfaction. The result indicated a positive effect of academic service quality dimensions on student satisfaction in Business Administration Department of University of Jos, Nigeria. Also, it was found that Assurance is not significantly related to student satisfaction in Business Administration Department of University of Jos, Nigeria. The study conclude that student satisfaction is a function of service quality dimensions (Tangibility, Empathy, Reliability, assurance and Responsiveness) that explain the relationship between quality service delivery and students' satisfaction. The study recommends that the university needs to improve on their service quality delivery to enhance students' satisfaction, especially improving the quality and capabilities of human resources.

Introduction

Globally, the 21st century's competitive academic environment made students to decide on institutions to enter. Factors that enable educational institutions to attract and retain students should be seriously studied. Literature reveal that factors affecting Students' academic performance at higher institution level are linked with poor teaching method, improper evaluation instruments, communication system, research activities, access to information and communication Technology, strike and unrest, stress and emotional factors like feeling towards lecturers, course and learning environment, Student behavior, and the gap between materials used for lecturing and the students needs, personal interaction, feedback

and support from academic staff, and the social climate (Manizheh, 2016; Abid, Muhammad, Aaqib & Farhat, 2019).

The Educational sector plays a significant role in the development of human capital in Nigeria economy. Universities in Nigerian are institution whose contribution to strategic human development cannot be over emphasized. Mahi, Kalsom and Mohammed (2018); Roseline and James (2015) opined that, positive perception on academic quality of services delivered occurs when it exceeds students' expectation. Information on the quality of services provided is essential to determine the priorities of allocating resources, making their competitive and promotional interventions stronger.

According to Palmer (2005), satisfied students will not only give positive inputs/feedback to the department but will communicate the same to others. Student Satisfaction mainly depends upon: Tangibility, Empathy, Reliability, Responsiveness, and Assurance (Parasuraman and Zeithami, 1988 in Kainat, 2017). The SERVQUAL scale provides a method for measuring the academic service quality delivery as the dimension tend to be highly collated. (Paul, Mittal, & Srivastav, 2016). Tertiary institutions need to be concerned not only with what the society values in the skills and abilities of their graduates, but also with how their students feel about their educational experience.

However, it becomes necessary to identify determinants or critical factors affecting students' satisfaction of the quality of service been receive since they are primary customers. In an attempt to address the aforementioned, this study shall evaluate the effect of academic service quality delivery on students' satisfaction in Business Administration Department, University of

Jos. The study shall also attempt to identify critical dimensions of academic service quality delivery in Business Administration Department, University of Jos, and how it influences student's satisfaction.

Various studies attempted to establish a link between service quality delivery and Satisfaction of Students in the service industries worldwide. However, most of these studies were limited to Malaysia institutions, Asia institutions, USA institutions, India institutions, Ghana institutions among others; most still, studies were limited to Bank (Ogunnaike, & Olaleko, 2010; Kainat, 2017; Abdel, 2015; Naeem, et. al 2016) and Telecommunications (Muhammad, Maria, & Rashid, 2015; Debasish, Thuleswar, & Dimpfi, 2015). Few studies entail Tourism Industry (Mowla, 2019; Hossain, 2012), Health care (Hasin et. al, 2011), super stores (Krishnamurthy, & Sivashanmugham, 2011); Hotel industry (Feven, et. al, 2016; Hamad, & Naintara, 2014). The few studies conducted on higher institution of learning (Amran, et. al, 2011; Tarig, Mohsin, & Muhammad, 2013; Mahi, Kalsom, & Mohammad, 2018; David, & Joao, 2017) do not assess the current effect of academic service quality delivery and relationship to students' satisfaction of the service being provided using SERVQUAL.

Government and University administrators in Nigeria have made tremendous efforts to improve the quality of university education. Despite the efforts made, academic service delivery has not produced the desired results in enhancing students' learning experiences. Poor academic outcomes are still common attributes among graduates and undergraduate students in higher institution of learning.

The worrisome aspect is that the method of delivery their lectures considering equipment and materials used have not been upgraded to meet-up with the 21st century compare to that of developed countries. This problem is attributed to decline in educational quality system, less emphases on international best practices in academic service delivery and most at times dependence on traditional teaching methodology, and problems on how to operationalize the well-intended and articulated curriculum via feasibility and full-scale implementation (Odey, & Opoh, 2015; Alex, 2017). Inadequate academic staff and low number of lecturer with PhD affect the quality of lecture delivery in Nigerian University system (Romina, 2016). It is a big challenge to the attainment of higher quality education in Nigeria. The few available lecturers are seriously over worked. Attainment of good quality in higher education requires teaching staff of adequate quantity and quality. Bamiro (2017) attributed the problem of de-intellectualization of the academia to low quality of staff of some institutions of higher learning in Nigeria. Where there is inadequate teaching staff and low quality of lecturers, the attainment of good quality in higher education would be difficult.

RESEARCH HYPOTHESES

Ho₁: There is no significant relationship between tangibility and student satisfaction in Business Administration Department of University of Jos.

Ho₂: There is no significant relationship between empathy and student satisfaction in Business Administration Department of University of Jos.

Ho₃: There is no significant relationship between reliability and student

satisfaction in Business Administration Department of University of Jos.

Ho₄: There is no significant relationship between responsiveness and student satisfaction in Business Administration Department of University of Jos.

Ho₅: There is no significant relationship between assurance and student satisfaction in Business Administration Department of University of Jos.

LITERATURE REVIEW

CONCEPTUAL REVIEW

ACADEMIC SERVICE QUALITY DELIVERY

Academic service quality is regarded as a critical aspect of gaining competitive capability and is repeatedly explained in the extant previous studies of service quality delivery. It is evident from the extant literature that positive perceptions of students about service quality of tertiary educational institutions have been found to have a considerable impact on Student Satisfaction (Alves & Raposo, 2010). The well-established literature in this aspect showed several conceptualizations and there is a little consensus with respect to the development of a well-established and unique concept of academic service quality delivery. Moreover, several studies have been pursuing academic service quality, and a number of theories and models have been developed to address this issue and highlight the importance of implementation and different dimensions.

According to Gruber, Stefan, Roediger, and Michaela (2015), students being the most critical stakeholders of every tertiary institution, their perceptions and opinions in connecting with various services offered throughout their student duration consist of academic service quality. The pioneers in

conceptualizing academic service quality delivery are Abdullah (2005) and Firdaus (2005) who described academic service quality delivery as “the activities performed by academicians including positive approach or attitude, subjective knowledge, excellent efficient in communication skill, rendering enough counseling services (allowing sufficient consultation), and being capable of giving feedback regularly to students”. Since services have abstract quality then service quality has abstract structure too. We may say that perceived service quality is used rather than the term service quality. Perceived service quality is the result of the comparison of expectations before services with real experience of service and is considered as the difference between the expectations of services receivers and their perception (Turgay, 2014)

The educations, culture, income, society levels of individuals are the factors which have triggered on academic service quality. However, academic service quality can be stated as compatibility to expectations. Fornell, et. al, (1996), opined that there is a causal relationship between service quality and satisfaction and that the perceptions of service quality affect the feelings of satisfaction and/or dissatisfaction by the students. However, if service they received is better than expected one, service quality delivery will be high otherwise, service quality is inadequate and consumption experience ends up with dissatisfaction.

ACADEMIC SERVICE QUALITY DIMENSIONS

Over the last three decades, a quantitative research was arranged by Parasuraman, Zeithaml and Berry (in the year 1988) in which an instrument was developed for measuring the perception of consumers (students) regarding service quality delivery

and shortly after that research it became known as SERVQUAL.

The SERVQUAL (SERVQUAL MODEL) assumes that service quality delivery can be measured as the difference between student’s perception of given service delivery and their expectation of a given service delivery. According to the SERVQUAL model, the evaluation of the construct service quality is based in the institution willingness and readiness to delivered the rightful service to the student all the time without any defect and if the level of service delivery exceeds the expectation of students then their service is perceived as good quality services or vice versa.

The SERVQUAL model established by Parasuraman, et. al. (1988) has ten dimensions for measuring academic service quality. It was latter criticized by scholars such as Cronin and Tayloy (1992), Carrilate, Jaramilo and Mulki., (2007), Abdullah (2005), Firdaus (2005) and Teas, (1994) among others on theoretical and measurement bases, as well as dimensionality problem. Despite with the level of criticism they received, they further modified and developed a new generic SERVQUAL instrument, the academic service quality scale with five dimensions as follows:

Tangibility: Tangible refers to those things that have a physical existence, which could be seen, and touched. Parasuraman, et al. (1988), depicts that tangibles refers to the appearance of physical facilities, equipment, personnel (Academic staff), and written materials. Empirical studies have revealed that tangibility has an influence on student satisfaction. The higher the perceived tangibility, the more satisfied the student will be. Elements in the tangibles dimension

are cleanliness, space, atmosphere, appearance of server and location.

Empathy: Empathy simply means understanding. Extant literature show that students tends to forms perceptions of actual service based on how treatment they receive will makes them feel special, unique and their needs are understood. Empathy reflects such things as giving students maximum attention and understanding the needs of students by the academic staff that interact with students. The higher lecturer perceived empathy, the more satisfied the student will be and vice versa. Empathy element includes lecturer knowledge, communications and caring for the students.

Reliability: Reliability entails the university's lecturers keeping it word. Naidoo and Mutinta (2014), conceptualize reliability as the ability to perform the promised service dependably and accurately. Several studies found that reliability is an important component of SERVQUAL and it positively affects student satisfaction, and the element of reliability includes speed willingness to respond, accuracy and dependability.

Responsiveness: Responsiveness is defined as the readiness and willingness of the academic staff to assist students and provide prompt service as at when due. According to Bruce, justice, Beenzu, Shen, Hillary and Moffat (2017), an institution is known to be responsible if it takes time to listen and communicate to its clients and how long it will take to get answers to its clients. Student's that perceive university as responsive will be more satisfied than those that do not. The elements of responsiveness are speed, willingness to respond, accuracy and dependability and;

Assurance: Assurance refers to lecturer knowledge and courtesy and their ability to

inspire trust and confidence. Assurance is also concerned with the quality of interaction (Pollack, 2008)

In the context of Tertiary Institutions, Assurance Implies that students judge academic service performance based on the level of politeness, courteousness, friendliness and ability of academic lecturer to explain clearly the aspects of a service. Extant literature from the studies in Malaysia (Yunus, et.al, 2010) and Columbia (Jiewanto, et.al. 2012) have established that, there is positive relationship between assurance and student satisfaction. Assurance may be measured using elements such as lecturers' knowledge, communication and caring for the student.

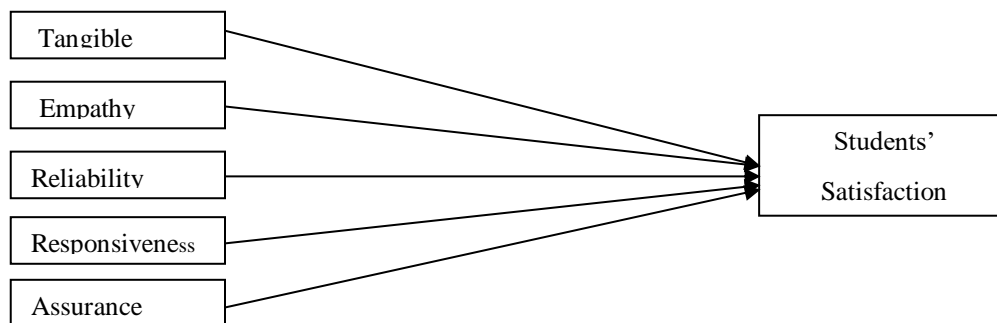
STUDENT SATISFACTION

Student Satisfaction is of compelling interest to higher institutions in Nigeria Economy as they seek to improve Students' learning environment, meet the expectations of their constituent groups and legislative bodies, and demonstrate their institutional effectiveness. Unlike service industries that hold satisfaction as a goal in and of itself, Universities typically perceived satisfaction as a means to an end. Tertiary institution in Nigeria tends to care about Student Satisfaction because of its potential influence on Student motivation, retention, recruitment efforts, discipline, and fund raising respectively.

A number of studies have investigated the relationship involved student's behaviour patterns such as those of DeShields, et.al., (2005); Chen and Lee (2006); Athiyaman (1997); Dylan, Philip and John (2019); Douglas, McClalland and Davies (2008). According to the studied, Student Satisfaction increases Student loyalty, influences repurchase intentions and leads to positive word-of-mouth. Student

Satisfaction generally is considered as a short-term attitude resulting from Students' educational experience. Morestill, Fornell (1992) defined Satisfaction as an emotional state or as contentment about the aspect of a deal. Solomon (2009), depict that students are the most crucial stakeholder of an institution who provides payment in exchange for service offering provided by

Conceptual Framework



The underpinning theoretical framework for the study is drawn from Oliver (1980) expectancy theory which emerges as the primary foundation for satisfaction model. According to this theory, satisfaction is determined by the discrepancy between perceived performance and cognitive standards such as expectation and desires (Khalifa & Liu, 2003). In other word expectations, coupled with perceived performance, lead to post-purchase satisfaction. This effect is mediated through positive or negative disconfirmation between expectation and performance. Satisfaction will be encouraging when the actual level of services or products is better than the anticipated (Positive disconfirmation). Whereas (Negative disconfirmation) when the product or services levels is lower than expected (Oliver, 1980). According to Khalifa and Liu, (2003), Customer (as student) satisfaction is the collection outcome of the customer's perception, evaluations, and psychological reaction to the consumption

the institution with a goal of satisfying a need and eventually maximizing satisfaction at the same time. Student satisfaction helps to build self-confidence, and that self-confidence helps students develop useful skills, acquire knowledge, and become more confident, in what may be described as a virtuous cycle.

experience with a particular product or service. This positive reaction however, can leads to repeat purchase, loyalty, retention, positive word of mouth and increase long term profitability for the organization (Higher Education Institution) and customer.

THEORY OF PLANNED BEHAVIOR

Ajzen (1991) propounded the theory of planed behavior which argues that a person is likely to behave in a certain way if the behavior is considered positive and so significant that it is expected of such a person because behavior can be deliberate and planned. The basic characteristic of this theory is that to understand individuals' choice behavior, it is vital to examine intentions. The prerequisite of understanding intentions is to examine attitudes. Therefore, at any given time there are a number of consumer attitudes towards a service. Ajzen (1991) further extended the theory of planned behavior by introducing the concept of attitudes towards behavior, subjective norms and perceived behavior control. In

today's competitive academic environment, universities of Jos need to look at factors that enhance academic service quality performance to attract retain students. The theory argues that intention to perform a behavior determines the behavior, therefore, attitude toward behavior, subjective norm and perceived behavioral control determine the intention to perform better in an institution.

METHODOLOGY

The research design for this study is structuring of investigation aimed at identifying variables and their relationship to one another. The study employed a descriptive cross-sectional approach, where

participants comprises Post-graduate and undergraduate students in the department of Business Administration who are currently study in the institution with research population of 820. The primary data used were obtained through well-designed questionnaire to respondents. The statistical package for social sciences (SPSS software) was used for both data entries and analysis, correlation and hierarchical regression analysis will be further use to expand result. Sample size of 269 students in Business Administration Department was obtained through Tavo Yamane formula. The researcher employed probability technique and the source of data was primary. 5-point-likert type scale questionnaires were used.

RESULTS

Table 1: Results of direct paths variables

Relationship	B	t-value	p-value	Remark
Tangibility→ Student Satisfaction	0.745	14.861	0.000	Accepted
Empathy→ Student Satisfaction	0.322	3.374	0.001	Accepted
Reliability→ Student Satisfaction	0.272	2.672	0.008	Accepted
Responsiveness→ Student Satisfaction	0.508	4.678	0.003	Accepted
Assurance→ Student Satisfaction	-0.015	1.123	0.117	Rejected

$R^2=0.537$, adj. $R^2. 0.534$, $p=0.000$

DISCUSSION OF RFESULT

Tangibility is positively related to student satisfaction in Business Administration Department of University of Jos. The results in Table 1 show that the relationship is positive and statistically significant ($\beta =0.745$, $t=14.861$, $p<0.05$) thus we conclude that a positive change in Tangibility

attributes lead to a positive change in the level of Student satisfaction in Business Administration Department of University of Jos. This suggests that Tangibility attributes is important factors in Student Satisfaction in University of Jos. When Tangibility is perceived to possess more of the attributes, students in University of Jos

are likely to derive more satisfaction than students in other institution.

There is a significant relationship between Empathy and Student Satisfaction in Business Administration Department, University of Jos. This States that there is a positive relationship between Empathy and Students' Satisfaction. The result in Table 1 show their relationship is positive and significant ($\beta = 0.322$, t -value = 3.374, $P < 0.05$). Thus we conclude that a positive change in empathy has relationship with Students' satisfaction in Business Administration Department of University of Jos. This suggests that when Business Administration Department has Lecturers that offer caring and individualized attention, the Students get more satisfied. It also means that when the Academic Staff in the Department of Business Administration spends a lot of time to understand with Students concerns, Students get satisfied

There is a significant relationship between reliability and Student Satisfaction in Business Administration Department of University of Jos. Research investigates the relationship between reliability and Students Satisfaction in Business Administration Department of University of Jos. The result in Table 1 indicate that the relationship is statistically significant where ($\beta = 0.272$, t -value = 2.672, $p < 0.05$). Thus we reject the null hypothesis and conclude that a change in reliability influences to a change in Students Satisfaction in Business Administration Department, University of Jos. This implies that, when Lecturers in Business Administration Department are able to deliver academic services timely Students

become more satisfied with must services in the institution. It also means that; when the Lecturers adhere to Departmental issues it always insists on error-free records.

There is a significant relationship between Responsiveness and Students' Satisfaction in Business Administration Department of University of Jos. This states that responsiveness has positively relationship to Student's Satisfaction. The result in Table 1 show that the relationship is statistically significant ($\beta = 0.508$, $t = 4.678$, $p < 0.05$). Thus we reject the null hypothesis and conclude that a positive Change in responsiveness has a significant relationship with a change in the level of Student's Satisfaction in Business Administration Department of University of Jos, Nigeria. It also suggesting the fact that institutions perceive the information needs of stakeholders is appropriate; it does not make them responsive to meet the needs of all stakeholders. This implying that institutions are concerned with Student's Satisfaction to have its information needs met, it also has to possess other attributes such as good academic services, respond to Students requests promptly and always willing to help Students.

Assurance and Students' satisfaction, There is a significance relationship between Assurance and Students Satisfaction in Business Administration Department of University of Jos. The result in Table 1 shows that, the relationship is not statistically significantly ($\beta = -0.015$, t -value = 1.123, $p > 0.05$). Thus we accept null hypothesis. This means that a positive change in assurance has no relationship with a change in Students' Satisfaction in Business Administration Department of University of Jos. Assurance effect may be a necessary condition but not sufficient in

explaining Student Satisfaction in Business Administration Department of University of Jos. This suggests that assurance encourages students to feel safe for study in Business Administration Department and other departments, in University of Jos. Furthermore, when there are clear and stable policies, strategies and mission toward assurance, institutions are likely to communicate such through expression of satisfaction.

CONCLUSION

It is plausible to conclude from the findings, and lessons learned that Students Satisfaction is a function of Tangibility that explains the relationship between quality service delivery and students' satisfaction. It was also revealed that there is a significant positive relationship between empathy and students' satisfaction. This shows that Business Administration Department has Lecturers that offer caring and individualized attention in the University of Jos, Nigeria. It was also discovered that reliability has a positive and significant relationship with students' satisfaction. It is right to document that the Academic Lecturers always performs their services right to the students and the University at large every time. From the evidence of this result, it is very clear that there is a significant and positive relationship between responsiveness and students' satisfaction in the University of Jos.

Finally, the study shows a significant and positive relationship between assurance and students' satisfaction in the University of Jos. It can now be concluded that the Lecturers in the Department of Business Administration are trustworthy and that earn them respect and credibility from their students and the University community.

RECOMMENDATION

Based on the findings of this study, the following recommendations are proffered;

- i. The institution of higher learning should create enabling environment for it academic staff through the provision of conducive environment for learning activities to take place, improved condition of service, virtual libraries, Information and Communication Technology and other physical facilities.
- ii. The researcher suggests that tertiary institution should employ more teaching staff to match students' population. The institutional policies should be revised where necessary to ensure that academic staff always gives students maximum attention and understanding their specific needs.
- iii. Tertiary institution should set up internal quality assurance and monitoring of academic staff to enhance good academic quality delivery. This will enable academic staff to be consistent in discharges their duties and show a sincere interest in solving students' problem.
- iv. Moreover, the need to provide prompts academic services according to the needs and demands of the students is very necessary. Academic staff should be able to offer help and willing to answer any questions concerning students at all time.
- v. Finally, the university needs to constantly improve academic service quality delivery to enhance student satisfaction, especially improving the quality and capabilities of human resources. The academic caring staff should be professional, knowledgeable, and equipped with communication skills to meet student's expectation at all level.

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Moderating Effect of Income on the Relationship between Social Media Advertisement and Consumer Buying Behavior

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Consumer buying behavior has changed recently as the consumers are increasingly using social media to search for information and turning away from traditional media. A literature review was conducted to find out the moderating effect of income on the relationship between social media advertisement and consumer buying behavior. The findings revealed that social media advertisement and its characteristics (informativeness, entertainment, credibility and interactivity) influence buying behavior and that income may moderate this relationship. It is recommended thus that; organizations create marketing campaigns that incorporate these characteristics in order to influence positively the buying behavior of their customers.

Introduction

The customer is often referred to as the business; this assertion suggests how important the customer is to the business and for that, it becomes imperative for business organizations to know their customers and how they behave in the buying process. More so, the knowledge of consumer buying behavior is of paramount importance to the business because it provides managers with the necessary information to understand the expectation of the consumers as well as what makes a consumer buy a certain product or service (CLOOTRACK, 2020).

In addition, consumer behavior changed significantly in 2020 and social media marketers need to adjust their expectations in response to these new statistics (Chen, 2021). In this new trend, fifty-seven percent of consumers will follow a brand to learn about new products or services while 47% will follow to stay up to date on the company's news and while 91% visit the brand's page, 89% will buy from the brand and 94% will recommend the brand to family or friends (Chen, 2021).

The aim of this study is to highlight through a literature review the characteristics of social media advertisements (informativeness, entertainment, credibility and interactivity) and their influence on

buying behavior as well as how income may moderate this relationship. Thus, the aim of this research is to investigate the impact of social media advertisement characteristics (informative) on consumer buying behavior.

1.1 Problem Statement

Firstly, while many previous studies reported positive findings on the relationship between social media advertisement and consumer buying behavior (such as Madhuhansi, 2019; Ertemel & Ammoura, 2016; Ogunyombo, Oyero, & Azeez, 2017); few others (such as Wang, Xou, Ampiah & Wang, 2014; Hallgrímsdóttir, 2018) reported negative results. These inconsistencies coupled with recommendations from previous studies to include income as a moderator (Enehasse & Sağlam 2020; Saputro & Hidayat, 2020), the researchers found it worthwhile to introduce this additional variable of income as a moderator. This is also in agreement with Memon *et al.* (2019) who recommend the introduction of a moderator when there are inconsistencies in findings.

Secondly, while numerous studies on the impact of social media marketing on consumer buying behavior exist, and many others on traditional media advertisement on consumer buying behavior, there are but a few studies that exist addressing the relationship between social media advertisement and consumer buying behavior and from the few studies conducted on the topic (Mahesh & Thanushree, 2020; Nofala, Calicioglu & Aljuhmanic, 2020; Enehasse & Sağlam 2020; Nazeer 2017; Ertemel & Ammoura 2016), to the best of the researchers' knowledge, they are conducted in Asian and European countries. Therefore, there is a need for a replication of the study in Nigeria (in a different context) as the replications of studies are important

for generalizations in marketing (Envanschitzky *et al.*, 2007).

2.0 Literature Review

2.1 The concept of Consumer Buying Behavior

Consumer buying behavior is defined as the mental, emotional and physical activities that people engage when selecting, purchasing, using and disposing of products and services to satisfy needs and desires (Schifman & Kanuk, 2009). Also, Okolo, Okafor, Obikeze, and Nduka (2018) defined consumer behavior as the perception, attitude, values, intention and action exhibited by the consumer when in contact with a projected message, product and service. It is the overall psychological disposition of the consumer before and after the purchase of a product or service. It includes purchasing and other consumption-related activities of people engaging in the exchange process.

2.2 Social Media Advertisement

Advertising is a subset of promotion which is one of the 4ps in the marketing mix, comprising of product, price, place and promotion. It is a communication tool used by marketers. Advertising influences an individual's attitudes, behavior and lifestyle. Social media advertising can be defined as an online ad that incorporates user interactions that the consumer has agreed to display and be shared (IAB, 2009). It refers to the use of electronic and internet tools to share and discuss information and experiences with others in more efficient ways (Parr, 2008).

2.2.1 Informativeness of social media advertisement

Informativeness is related to advertisement ability to educate customers about the features and benefits of the products (Arora

& Agarwal, 2019). Informativeness is viewed as the degree to which the business can provide adequate information about the products or services to the customers to make better buying decisions. Individuals are moving away from conventional advertising outlets and instead relying on social media sites to keep up with the latest updates about the brands and their products. Since it is more convenient and can be accessed at any time, customers search for information online (Sari *et al.*, 2020).

2.2.2 Entertainment of social media advertisement

Generally, advertising is most likely to please customer hedonic requirements by supplying enjoyment, emotional release, diversion, and satisfaction (Warsame *et al.*, 2021) Advertising entertainment is the congeniality of an ad, in addition to the enjoyment and the pleasure of the target audience stem from the advertising (Hamouda, 2018). An ad's ability to entertain is recognized as one of the significant aspects that can influence the commercial's efficiency in developing a psychological connection among customers and brand message (Wang & Sun, 2010).

2.2.3 Credibility of social media advertisement

Zha *et al.* (2015) stated that credibility plays a considerable function in identifying promotion performance and its value. The increase in trust for online media results from its ability to honest and open information by offering testimonials and scores from other consumers (O'Connor *et al.*, 2016). According to Yang *et al.* (2013), clients may stay clear of or stop working to react to promotions if they question their authenticity. Advertising credibility can influence customers' feelings and their purchasing intention (Jin & Villegas, 2007).

Gaber, Wright and Kooli (2019), suggested that marketers must be cautious about the trustworthiness of the content they are sharing on social media.

2.3.4 Interactivity of social media advertisement

Social media advertisement provides consumers with two-way communication between sources and consumers while most traditional media provide only one-way communication from a source to consumers (Harshini, 2015). Interactivity is one of the most critical and crucial aspects associated with the online area and social media platforms (Alalwan *et al.* 2020). Interactivity considerably transforms the nature of the communication process and how information could be exchanged between all parties over the online area (McMillan and Hwang, 2002; Sundar *et al.*, 2014).

2.3 Review of Empirical Studies

Warsame, Mohammed, Elamir and Binti Abdul Aziz (2021) wrote on the topic "The influence of social media advertising values on consumers purchasing intention in Somalia". Their findings reveal that there is a significant relationship between informativeness, entertainment, credibility, the overall perceived value of social media with consumer buying behavior.

Nofala, Calicioglu and Aljuhmanic (2020) researched to examine the impact of social networking sites advertisement on consumer purchasing decisions as well as the mediating role of brand awareness on the relationship between the independent variable and the dependent variable. Data was collected from 360 university students in North Cyprus and the result from SEM analyses revealed a significant positive impact of social networking sites

advertisement on brand awareness alongside consumer purchasing decisions.

Mahesh and Thanushree (2020), researched to assess the impact of social media advertisement on consumer buying behavior. Using Need, Attraction, Availability, Features & Benefits and Clarity as constructs of social media advertisement, their findings revealed that Attraction and Need factors have a negative linear relationship to consumer buying behavior while clarity, features and benefit and reliability have a strong positive relationship with respect to consumer buying behavior.

Ahmad (2020) researched the effect of design elements for social media advertising on consumer purchasing decision. The result of the findings revealed that advertising image majorly affects purchasing decision, followed by typography, design and finally color.

Alalwan (2018) researched the topic “investigating the impact of social media advertising features on consumer purchase intentions. Their findings revealed that there is a significant impact of the features, performance expectancy, hedonic motivation, interactivity and informativeness on consumer purchase intention.

Arshad (2019), conducted a study on social media marketing and consumer behavior in Karachi India, using information satisfaction, vividness and entertaining content as predictors of social media marketing. The impact of Information satisfaction and Entertaining Content is found to be quite strong while vividness of social media marketing content impact was equally significant, its impact is lesser.

Yasmeen and Khaleed (2016) researched the Effects of Online advertisements on Consumer Buying Behavior of University Students of Pakistan. Using five proxies of

online advertisement (informativeness, entertainment, interactivity, accessibility and irritation). The result revealed that there is a significant positive effect of irritation, interactivity and informativeness on buying behavior while the effect of accessibility and entertainment on buying behavior.

Wang *et al.* (2014) conducted research on the impact of pop-up advertisement on consumer buying behavior in Ghana. The findings of the study revealed that there is negative relationship between pop-up advertisement and consumer buying behavior.

It can be observed from the foregoing that, while many studies reported positive results on the relationship between social media advertisement and consumer buying behavior, few others reported negative results. This inconsistency warrants the introduction of a moderator (income), with the hope that it will bridge the current gap in the existing literature.

2.3.1 Income as a Moderator

Income refers the sum of all wages, salaries, profits, interest payments, rents and other forms of earnings. (Ahmed, Khan & Samad, 2016). There is a gap in the literature regarding the moderation effect of income on the relationships among the variables of the current study (Saputro & Hidayat, 2020; Enehese & Sagam, 2020; Nazeer, 2017). Previous studies suggest that income relates to consumer loyalty. Higher incomes give consumers more freedom when they are dissatisfied with a service provider and vice-versa (Walsh *et al.*, 2008). Studies on online purchase behaviors propose that higher-income users perceive lower implicit risks in engaging in online purchases. However, low income might discourage the user from online purchases, due to possible financial

losses that might occur if their decision fails (Tiruwa *et al.*, 2018).

2.4 Conceptual Framework

Relying on previous empirical investigations and the relevant gaps identified in the literature, a conceptual framework for the study was developed demonstrating the impact of the individual dimension of social media advertisement on consumer buying behavior as well as the moderating effect of income on the relationship between social media advertisement and consumer buying behavior. This is shown in fig 1.0 below:

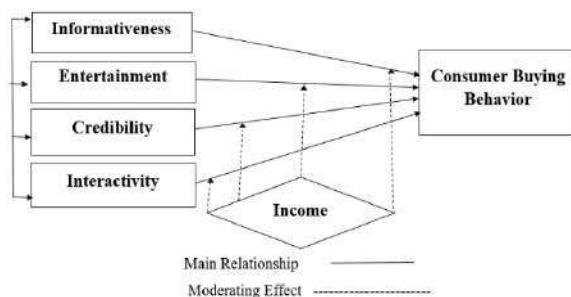


Figure 1.0: Conceptual Framework
Source: Adapted from Harshini, 2015.

3.0 Conclusion

The purpose of this study is to see if income has a moderating influence on the relationship between social media advertisements and consumer buying behavior. According to the empirical evidence reviewed, the informativeness, entertainment, credibility, and interactivity of social media advertisements have a significant impact on consumer purchasing behavior; additionally, there is evidence that income may moderate the relationship between social media advertisement and consumer purchasing behavior. The model, however, needs to be empirically validated. The study recommends that businesses organizations should make sure that at every point in time, their social media advertising efforts are informative, entertaining,

credible, and interactive to influence positively the buying behavior of consumers towards their offerings.

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Zha, X., Li, J., & Yan, Y. (2015). Advertising value and credibility transfer: Attitude towards web advertising and online

Moderating Effect of Organizational Culture on the Relationship between Human Resource Management Practices on Employees' Performance in Kogi State Internal Revenue Service

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This study aims at investigating the moderating effect of organizational culture on the relationship between motivation, competency, work environment and employee performance in the context of Kogi State Internal Revenue Service (KGIRS). Field studies survey design will be used; hence the variables under investigation will be observed under natural research setting. The sample of the study consists of all the revenue officers of the Kogi State Internal Revenue Service. Both descriptive and inferential statistics will be employed in analyzing the data to be collected using closed-ended multiple choice questionnaires.

Introduction

The employees in an organization have a very important role because the objectives of the organization can be achieved depending on the human factors that plan, implement and supervise it (Hasibuan, 2017). Dahie, Takow, Nur, and Osman (2016) opined that performance is the product of work with a fair corporate responsibility without interrupting any regulations and organizational objectives. The dynamics of today's organization amid stiff competition and the desire to be productive has become a thing of concern to most organizations as they battle with the problem of low performance of employees (Odulana, Haliso & Okoro, 2020).

No organization is immune to issues of low performance challenges in which there seems to be a declining performance in the organization (Barnabas, 2016). For instance, as at 2019, the Federal Inland Revenue Service (FIRS) had collected total revenue of ₦4.01 trillion as against a budget of ₦6.6 trillion according to Nigerian Bureau of Statistics (NBS, 2019). This revenue collection is ₦2.56 trillion lower than the budgeted revenue.

Olaoye (2010) asserted that one of the major problems facing organizations is the problem of personnel. He states further that most employees that are expected to be involved in organizational performance are ill-motivated and poorly trained and most times exhibit a

very poor attitude to work. According to Aliyu (2001), the problems facing most organizations are vast and cumulate in poor employee job performance. There are contributing factors to the concept of employee job performance, one of such is the concept of Motivation.

Literature has established that motivation contributes to the growth of an organization through the efforts of employees. It is the main factor that affects human resources to work optimally and improve the performance of an organization (Ari, Sudewa & Riana, 2020). In general, motivation can be interpreted as an impulse that causes someone to want to do something in accordance with the goals to be achieved.

In addition to motivation, competence is another factor that can influence employee performance. Busro (2018) stated that competence is an important characteristic of an individual which causes the concerned to produce superior performance in the work, role or situation or condition that is the individual's responsibility. Competencies are sets of skills knowledge and characteristics that make employees perform their jobs (Noe, 2019).

Apart from motivation and competence, there are other variables that can contribute to employee job performance such as the work environment. It is perceived that a better working environment accelerates employee job productivity. According to Sutrisno (2010), the work environment is the overall work facilities and infrastructure that are around employees that can influence the implementation of work.

Also, Organizational Culture (OC) is an important factor in achieving the goal of any organization. Workplace behavior, worker productivity, commitment, promotion, training and rewards are the important

variability's that determine the working environment in any organization. These factors, if positive, help employees to feel more comfortable with the organization. Great culture provides continuous alignment to the vision, purpose, and goals of the organization (Paramita, 2020).

Statement of the Problem

While previous research works on the effects of motivation, competency and work environment on employee performance indicate varying research findings between one researcher and another. (Firdaus, Widyanti, & Khuzaini, 2017), (Bentar, Purbangkoro, & Prihartini, 2017), (Sumowo, 2017), (Sya'roni, Herlambang, & Cahyono, 2018) argue that there is an influence of work motivation on employee performance. On the other hand, research by (Adha, Qomariah, & Hafidzi, 2019), (Hanafi & Abadi, 2018) differently find that work motivation has no impact on employee performance. Makawi (2015) found that competency had a significant positive effect on employee performance unlike Supriyanto (2012), whose finding show that it has no effect on employee performance. In another related study, Lestari and Sriathi (2013) and Naqvi (2013) in their research concluded that the work environment had a significant positive effect on employee performance, while Kurniawan (2013) and Arianto (2013) stated that the work environment had an insignificant effect on employee performance.

Based on the above Shah and Asad (2019), Utomo, Qomariah and Nursaid (2019) recommended that, other prospective researchers can use other research models such as adding the moderating effect of organizational culture in the same relationship. Also, Moderating variables are introduced when there is an unexpectedly weak or inconsistent relation between an

antecedent (independent variable) and an outcome across studies (Baron & Kenny, 1986; Frazier et al., 2004).

In view of the above mentioned gaps and the suggestions for further studies by various scholars that this study attempts to investigate the moderating effect of organizational culture on the relationship between motivation, competency, work environment and employee performance.

The Concept of Employee Performance

Performance is the work that can be achieved by both individual and group employees in an organization, in accordance with the authority and responsibility given by the organization in an effort to achieve the vision, mission and goals of the organization concerned by including the ability, perseverance, independence, ability to overcome problems according to the time limit given legally, not breaking the law and in accordance with morals and ethics (Busro, 2017).

Many factors could influence the employee's job performance including equipment, physical work environment, meaningful work, standard operating procedures, reward for good or bad systems, performance expectancy, and feedback on performance, in addition to knowledge, skills and attitudes (Stup, 2003). Purwanto (2020) states that the achievement of superior performance of employees is determined by several factors, namely compensation, work environment, organizational culture, leadership and work motivation, work discipline, job satisfaction, communication and other factors (Novitasari, 2020).

Employee Motivation

Robbins (2009) who defined motivation as the process that accounts for an individual's intensity, direction, and persistence of effort

toward attaining a goal. This definition could be divided into three main parts. Intensity is related to the drive or energy behind individual action and effort. Direction refers to how efforts are correctly channeled into the direction that will benefit the organization. Persistence deals with how long an individual can maintain efforts to achieve goals. Motivation is the main factor that affects human resources to work optimally and improve the performance of a company (Ari Sudewa & Riana, 2020). Employees who have high motivation tend to have good performance in an organization.

Employee Competency

Competence may be defined as the knowledge, experience, commitment, skills, capabilities and abilities required by employees to carry out their work. The changing nature of business with the indulgence of strategic Information System and digitalization has increased the demand for high competence level of employees (Victoria, Alexey & Tatiana, 2019). According to Heriyanto(2018), it refers to knowledge, skills, abilities or anything else related to high performance at work, such as problem-solving, analytical thinking or leadership. Put otherwise, if an employee has the things abovementioned, he/she will be able to improve his/her performance to arrive at a goal.

Employee Work Environment

According to Amir (2010), the workplace is an arranged domain which is provided by the undertaking in a bid to achieve its goal. An arranged environment could be described as the plan of action, which suits the nature of the organization or task that is to be performed. It could have an office plan with cubicles, desks, chairs and office or just a usage table with a wall fitted with all types of hand gloves, which suit a workshop

(Sutrisno, 2010). Aside from the job scope itself, one factor that significantly influences how employees feel about work is the environment.

According to Moulana (2017), a work environment condition is said to be good or appropriate if the people inside can carry out their activities optimally, healthy, safe and comfortable. A safe and healthy work environment has been shown to have an effect on productivity. In addition, it is also argued that pleasant working environment can include a workplace and supporting facilities that speed up work completion.

Organization Culture as a moderator

It is important to note that, organizational culture has been used as a moderator in several human resource research (Miebaka, 2018; Priyono et al., 2020; Mahpara and Muzaffar, 2018). As moderating variable, it means organizational culture influences performance as dependent variable and motivation, competence and work environment as independent variable. Organizational culture is a pattern of beliefs and organizational values that are believed and imbued by all members in doing work as an appropriate way to understand, think, and feel about related problems, so that it will become a value or rule within the organization. This will encourage members of the organization to work harder and create work motivation (Ronny, Yusuf & Edward, 2020). The relationship between Organizational culture and performance has gained significant recognition among Organizational culture researchers (Malam, 2019).

Review of Empirical Studies

This section is aimed at reviewing relevant empirical studies related to the study variables.

Nasibli (2021) conducted a research on the effect of motivation on employee performance. The results of the study showed that additional payments are the most motivating factor.

Ingsih, Fitri and Prayitno (2021) conducted a research on the effect of motivation and discipline on employee performance in the Yogyakarta Tourism Office. The results of the research either simultaneously or partially showed that motivation, work discipline and leadership have a positive effect on employee performance.

Erari (2020) conducted a research on the effects of organizational commitment, competency and reward on employee performance. The results show that the variables competency and reward had significant positive effects, while the variable organizational commitment did not have any effect.

In a research conducted by Zaim, Yaşar and Ünal (2013) on the effects of individual competencies on employees performance in the services industries in Turkey, the findings revealed a positive relationship between competencies and individual performance.

Another study conducted by Nematchoua, Ricciardi, Orosa, Asadi, and Choudhary (2019), on the effect of work environment on employee performance revealed that a suitable workplace temperature energizes an office occupier to work at the employee's best.

A study conducted by E. M. Putri et al. (2019) on the effect of work environment on employee performance indicated that the agency's work environment could positively and significantly affect employee performance.

Study carried out by (Tannady et al., 2019) to determine the effects of organizational

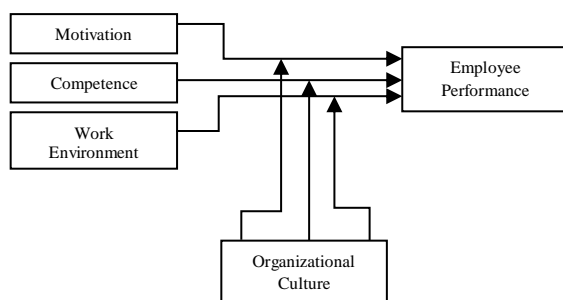
culture on employee turnover. Correlation and regression analysis were done to test the relationship between the organizational culture and employee turnover as well as their impacts. The findings showed that organizational culture played a positive and significant role in improving employee performance

Ronny and Susanti (2019) examined the effect of organizational culture on employee's performance. Content analysis was used for the study and the hypotheses were tested with regression analysis. The study reveals that organizational culture has a positive and significant effect on employee performance.

Conceptual Framework

Under this section, a conceptual framework is developed demonstrating the moderating effect of Organizational Culture on the relationship between Motivation, Competence and Work Environment on Employee Performance.

Figure 1: Conceptual Framework



METHODOLOGY

A survey approach was adopted to look into the moderating effect of organizational culture on the relationship between motivation, competence, work environment and employee performance. Consequently, while the study will seek to describe the characteristics of employee performance; the study will not ignore to explain the performance vis-a-vis its determinants.

Thus, to this end, hypothesis testing will be employed. The population of this study comprises of all the revenue officers of the Kogi State Internal Revenue Service. In an attempt to achieve maximum representativeness, this study employs simple random sampling procedure. This sampling technique is employed because it gives each member the same probability of being selected (Hair, Money, Samouel & Page, 2007). A structured questionnaire consisting of closed ended multiple choice-questions will be employed for the survey. Given that most of the items in the questionnaire are targeted to measuring the respondents' perceptions and attitudes, hence, Likert-type scale is considered more appropriate and reliable (Alreck & Settle, 1995; Miller, 1991).

The combination of both descriptive and inferential statistics will be used as methods of data analysis. Descriptive statistics according to Babbie (1973) provide a method of reducing large data to manageable summaries to permit easy understanding and interpretation. To analyze data, this study will use the SPSS version 21 software and the Smart PLS 3.0 application (Ringle, Wende & Becker, 2015). Specifically, the SPSS software will be used to screen and clean the retrieved responses for further analysis. The proposed theoretical model will then be tested with the aid of Smart PLS 3.0 (Ringle et al., 2015).

Conclusion

This paper is based on an ongoing M.Sc thesis and the following propositions are therefore made based on the current findings on the literature reviewed so far:

First, that motivation, competence, work environment have a significant impact on employee performance;

Secondly, that there are evidence that organizational culture may moderate the relationship between motivation, competence, work environment and employee performance.

Finally, the study recommends that organizations should make sure that at every point in time, their employees are highly motivated, well trained and perform their duties in a very conducive working environment in order to achieve high performance.

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