



LAPAI JOURNAL OF MANAGEMENT SCIENCE (LAJOMAS), Vol. 9 NO.1 OCTOBER 2020 - ISSN: 2315 9243
A Publication of the Department of Business Administration, Ibrahim Badamasi Babangida University, Lapai, Niger State

LAJOMAS

LAPAI JOURNAL OF MANAGEMENT SCIENCE

ISSN: 2315-9243



**A Publication of the Department of Business Administration, Faculty of
Management and Social Sciences
Ibrahim Badamasi Babangida University, P.M.B 11, Lapai-Niger State of
Nigeria**

**Volume 9, Number 1
October 2020**



EDITORIAL BOARD

Prof. Nwoye, M. I **Editor in Chief**

Associate Prof. Salihu A.A **Associate Editor**

Dr. Shuaib Ndagi Sayedi **Managing Editor/Business Manager**

Prof. M.N. Maiturare **Member**

Dr. M. A. Mawoli **Member**

Dr. Ango, N.A. **Member**

EDITORIAL ADVISER

Prof. Sheik Abdullah	Department of Business Administration, Ahmadu Bello University, Zaria.
Prof. Kolawole, V.A.	Department of Political Science, IBBU Lapai.
Prof. Sabo Bello	Department of Business Administration, Ahmadu Bello University, Zaria.
Prof. Hassan	Department of Accounting, IBBU Lapai.
Prof. Ben Akanegbu	Faculty of Management Sciences, Nile University of Nigeria, Abuja
Prof Bayero A.S. Muhammad	Usmanu Danfodiyo University, Sokoto
Associate Prof. Kabiru Jinjiri, R.	Department of Business Administration, Ahmadu Bello University, Zaria.
Dr. Bello Ayuba	Department of Business Administration, University of Abuja.
Prof. Tomola M. Obamuyi	Department of Economics, School of Management Technology, Federal University of Technology Akure, Ondo State



CALL FOR MANUSCRIPTS LAPAI JOURNAL OF MANAGEMENT SCIENCE [LAJOMAS]



A PUBLICATION OF THE DEPARTMENT OF BUSINESS ADMINISTRATION, IBB UNIVERSITY, LAPAI

Lapai Journal of Management Science [LAJOMAS] is a peer-reviewed journal published by the Department of Business Administration, Faculty of Management and Social Sciences, Ibrahim Badamasi Babangida University, Lapai- Niger State of Nigeria. The journal publishes research papers in the fields of business administration, marketing, human resources, industrial relation, insurance, finance, accounting, entrepreneurship, public administration, operation management, procurement & supply chain management, transport management and so on.

Prospective contributors should be guided by the following guidelines and requirements: Article should be original in nature.

- All papers submitted to LAJOMAS should be in English Language only. Papers are considered for publication with the understanding that they are not simultaneously considered elsewhere for publication. Again, papers are considered for publication with the understanding that they are not original works of other author(s) elsewhere. These must be attested to in a signed copyright form accompanying the paper.
- All manuscripts should be prepared in MS-Word 2007 format and submitted online to: **lajomasibbul2020@gmail.com**
- Standard length of a paper must not be more than 6,500 words with double line spacing including the abstract, figures, tables, references and appendixes.
- The content of the paper should reflect title, author's name(s), full address, email, phone number(s) and abstract with 250 words as well as 5 keywords.
- The text should be double line spacing throughout with minimum of 1 inch for left and right hand margin. Also, 1 inch for head and foot margin. Text should be standard of 12 font size- Times New Roman.
- APA 6th edition reference style is recommended. All author(s) cited in the body of the paper must appear in the reference. Reference should be arranged in alphabetical order with surname of the author(s) coming first before the initials.
- The manuscripts submitted for publication in the LAJOMAS must be accompanied with a non-refundable fee of ₦6,000. Accepted paper or article for publication attracts ₦20,000 only.
- All payments should be made to account details below:
Account Name: Lapai Journal of Management Science
Bank: Access Bank Nigeria PLC
Account No: 0054642742
- All other enquiries should be directed to:
Dr. ShuaibNdagiSayedi
(Managing editor and Business Manager)
Department of Business Administration,
Faculty of Management and Social Sciences,
Ibrahim Badamasi Babangida University, P.M.B 11, Lapai- Niger State of Nigeria.
E-mail: lajomasibbul2020@gmail.com/ssndagi@gmail.com/snsayedi@ibbu.edu.ng
Mobile Phone Number: 07043766411/08063744043/08058915349



CONTENTS

Coronavirus Disease (Covid-19) Pandemic and the Nigerian Stock Market Performance James Obilikwu (PhD)	1 - 12
Moderating role of loan loss provision on the relationship between capital adequacy risk and the Performance of Commercial Banks in Nigeria Muhammad KabirLawal; Muktar Yusuf Abubakar(Phd); Ismail Tijjani Idris (PhD) &Prof. Muhammad Habibu Sabari	13 - 26
Impact of Multiple Directorship on Tax Compliance of Non-Financial Listed Companies in Nigeria Mathias GboyegaOgundeji&SanniMubaraq(PhD)	27 - 41
Capital Mix, Financial Risk and Corporate Value of Listed Industrial Goods Companies in Nigeria Auwalu Sani Ibrahim	42 - 55
Fin Tech, Big Tech, Big Data and Global Banking: What does the Future Hold? Ismail Tijjani Idris (PhD)	56 - 64
Relationship between Legal Corporate Social Responsibility and Customers' Loyalty of Retail Banks in northeast Nigeria: Mediating Role of Customers' Gratitude and Moderating Role of Strategic-Driven Motive MaiganaAmsami	65 - 83
Relationship Marketing and Customer Loyalty: Evidence from Nigerian Telecommunication Industry Hauwa Mustapha Abdullahi& Yusuf AbdulrahimOtori	84 - 98
Treasury Single Account Policy and Banks Liquidity: A Study of Deposit Money Banks in Lapai Town-Niger State ShuaibNdagiSayedi (PhD) &HabibuAbdulmalik	99 - 109
Are there Differences in Knowledge Cluster Strategy with Accreditation for Minimum Academic Standard, Staff Training/Development and Research/ Publications in Nigerian Universities? AbdullahiTukur (PhD) & Israel Olusegun Adedeji (PhD)	110 -124
Brand Image and Consumer Brand Preference: Evidence from Nigerian Breweries Plc, Benin City Christopher IhionkhanAgbonifoh (PhD) & Victor OmoteAdjaino (PhD)	125 -139
Determinant factors of Modern Family Planning Practices among Women of Reproductive Age: A Theoretical Perspective Attah Amana Philip &Mamman Matthew Samuel	140 -152
Human Resource Management Practices and Employees' Turnover Intention in Public Secondary Schools in Adamawa State-Nigeria Daniel Marcel; Dahiru Mohammed Yole; Shehu Mohammed Abdullahi; Markus Aaron Usman &OchepaAbdulhafeez Abubakar	153 -169



Global Oil Price Shocks and Staple Food Prices Response in Kaduna State, Nigeria Bello Buhari	170 -185
Liquidity and Capital Structure Decisions of Listed Deposit Money Banks in Nigeria Kenneth Sola Adeyemi&Lateef OlabisiAdedeji	186 -199
COVID-19 Lockdown: Strategic Implications of Elusive Learning Curve as Nigerian Universities Run Virtual Classes Samuel AyodeleMajekodunmi& Abu Zekeri (PhD)	200 -212
Mediating Effect of Customer Satisfaction on Communication, Commitment and Customer Loyalty In Jaiz Bank Kano State, Nigeria Fatima AbdullahiMahadi&Bukar Amos	213 -230
Impact of Corporate Board Diversity on the Financial Performance of Listed Deposit Money Banks in Nigeria NdamanAbdullahi& Hani AwadAbdallaHaggazePh.D	231 -244