

# **INTERNATIONAL JOURNAL OF BUSINESS AND MANAGEMENT RESEARCH**

**Vol. 4 No.3 April, 2024**

*Published by:*

**DEPARTMENT OF BUSINESS ADMINISTRATION,  
NNAMDI AZIKIWE UNIVERSITY, AWKA,  
ANAMBRA STATE, NIGERIA.**

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Available online at <https://journals.unizik.edu.ng/ijbmr>

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