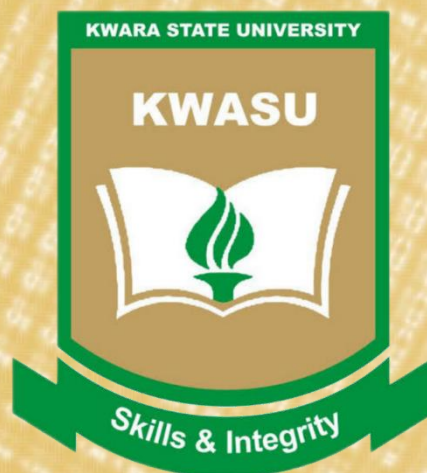


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Malete Journal of Accounting and Finance (MAJAF), Kwara State University, Malete, Kwara State, Nigeria is a publication avenue for academics and policy makers who desire to report the results of their completed or work-in-progress research, analytical reviews of the literature and thought-provoking discourse of contemporary accounting, finance, development and socio-economic issues. It is an avenue to facilitate the platform for the exchange of new paradigms, the revisits of previous theories, the dissection of past policies and/or ex-ante analysis of development issues. Contributions are also welcome from various other allied disciplines.

MAJAF is a peer-reviewed journal and it is published twice per year. It is our great pleasure to present the fifth edition, Volume 5, Number 2 of the Malete Journal of Accounting and Finance (MAJAF) to the Kwara State University community in particular and the wider academic community in general.

We wish to acknowledge the support given and conducive environment created by our Vice-Chancellor, Prof. Lukman Shayk for the publication of this journal, the first of its kind in the Faculty of Management and Social Sciences, Kwara State University.

Lastly, we wish to welcome your scholarly articles and review papers in the forthcoming editions.

Prof. Mubaraq Sanni (FCA, ACTI, MBA, FSM, FCPDM, ACCrFA, FNIMN)  
Editor-in-Chief  
Malete Journal of Accounting and Finance (MAJAF)  
June, 2025

## **About the Journal**

Malete Journal of Accounting and Finance (MAJAF) is an interdisciplinary publication of the Department of Accounting and Finance, Kwara State University, Malete Nigeria. MAJAF is a scientific platform for academic discourse and knowledge advancement for all researchers.

The Journal is double-blind peer reviewed and conceived with a view to creating avenue for academics and professionals in the field of Management and Social Sciences spanning across the disciplines of Accounting, Finance, Economics, Management, Marketing, Entrepreneurship, Business Administration, Political Science, Banking Operations among others, in the dissemination of conceptual, theoretical and empirical knowledge. The contributions add to the compendium of high-quality research works and technical information and new developments in Accounting and Finance related fields. The journal is published biannually in June and December

## **Call for Papers**

The journal welcomes submission of manuscripts that meet its policy and guidelines. All manuscripts should reach the Editor through <https://majaf.com.ng/index.php/majaf/index> or [majaf.editor@kwasu.edu.ng](mailto:majaf.editor@kwasu.edu.ng)

## **Guidelines for Authors**

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- ii. Contributions should be written in English Language with abstract of 150-250 words.
- iii. The article should be in 1.5 line spacing with the option of ‘a space before and after 0’’, Times New Roman font type, 12 font size, fully justified text
- iv. The latest American Psychological Association (APA) referencing style is acceptable.
- v. The manuscript should contain the title of the paper, names of the author(s), institutional affiliation, telephone number and e-mail address of the corresponding author
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  - Abstract
  - Introduction
  - Literature Review

- Methodology
  - Results and Discussions
  - Conclusion and Recommendation(s)
  - Reference
- vii. Keywords are to be written after the abstract as well as the appropriate JEL classification codes
- viii. Manuscripts should not exceed 20 pages in length including the references and annexes
- ix. Each manuscript should be accompanied with a non-refundable assessment fee of Six Thousand Naira Only (₦6,000)
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## CONTENTS

1. Digitalization of Tax Systems and Tax Reforms in Nigeria: A Conceptual Discourse <b>(Ogbaisi, S. A. &amp; Ibifunmilola, M)</b> .....	1
2. Effectiveness of Microfinance Bank Initiatives in Promoting Sustainable Livelihood Practices among Farmers in Kwara State, Nigeria. <b>(Yusuf, O. J., Olatinwo, L. K., Saka, Z. T. Wahab, M. J. &amp; Akintola, I. A.)</b> .....	9
3. Conceptualization of eNaira’s Prospects on Nigeria’s Macroeconomic Challenges <b>(Arotile, D. O. &amp; Ajepe, A. O.)</b> .....	24
4. Women Leadership, Regional Government Information System and Local Government Financial Performance in Wakatobi Regency, Indonesia <b>(Syukur, A., Pituringsih, E. &amp; Sokarina, A.)</b> .....	41
5. Corporate Governance and Company’s Value: Moderating Role of Enterprise Risk Disclosure among Listed Banks in Indonesia. <b>(Mithasari, N.E., Akram, H., &amp; Hidayati, S. A.)</b> .....	56
6. Macroeconomic Determinants of Microfinance Banks’ Capital Structure in Nigeria. <b>(Ademokoya, A. A., Olayinka, S. &amp; Oni, O. O.)</b> .....	68
7. Capital Structure Management Practices and Market Value of Nigeria Listed Manufacturing Firms. <b>(Adenle, O. E., Adebayo, A. O. &amp; Daramola, P. S.)</b> .....	85
8. Effect of Board Attributes on Corporate Tax Planning among Listed Manufacturing Companies in Nigeria. <b>(Lawal, S.)</b> .....	101
9. Audit Assurance and Mitigation of Financial Statements Ambiguities: An Exploratory Research. <b>(Ilemona, S. A.)</b> .....	116
10. Effect of Conoil Plc’s Liquidity on its Profitability: Evidence from Nigeria <b>(Oyelakun, O. B., Olayemi, O. O., Julius, E. A. &amp; Ibrahim, A. A.)</b> .....	126
11. Unlocking Industrial Growth in West Africa: How Financialization and Technological Innovation Shape the Future <b>(Adewumi, O. E., Jimoh, S. O. &amp; Shitu, M. A.)</b> .....	139
12. Auditing Systems and Financial Infractions amongst Government Entities in Kwara State. <b>(Olumoh, Y. A., Sanni, M., Babalola, K. O., Uthman, F. Z. &amp; Sanni, M. O.)</b> ..	153
13. Role of Tax Incentives in Promoting Entrepreneurial Development: A Study of SMEs in Lagos, Nigeria. <b>(Adedipe, O. A.)</b> .....	168
14. Effect of Ponzi Schemes on Financial Losses in Nigeria: Lessons from the Past and Recent Scams. <b>(Adewale, A. A.)</b> .....	182

15. Employee Output of Selected Deposit Money Banks in Ogun State, Nigeria: The Role of Workplace Health and Safety <b>(Dogo, E. B., Francis-Odii, M. I., Ariyo, O. G. &amp; Felix-Nwakalamba, M. O.)</b>	205
16. Bank-Specific Factors and Lending Behaviour in Sub-Saharan Africa. <b>(Abdullahi, I. B. &amp; Umar, H.)</b>	217
17. Macroeconomic Dynamics and Agricultural Sector Performance: A Comparative Analysis of Selected Economies in Africa. <b>(Oladele, T.C. &amp; Ozegbe, R. O.)</b>	231
18. Operational Risk Management Practices and Performance: Evidence from Non-Interest Listed Deposit Money Banks in Nigeria. <b>(Adegoke, M.)</b>	246
19. Earnings Management and Timeliness of Financial Reports among Listed Nigerian Financial Services Firms. <b>(Ologun, O. V.)</b>	257
20. Risk Management and Financial Reporting Quality of Organised Cooperative Societies in South-West, Nigeria. <b>(Odugbemi, O. M. &amp; Alade, M. E.)</b>	271
21. Contingency Factors and Financial Sustainability of Pharmaceutical Firms in Nigeria. <b>(Nurudeen, A. O., Mustapha, M. B. &amp; Shomorin, T. A.)</b>	287
22. Control package and Teaching Quality Performance in Nigerian Polytechnics <b>(Nurudeen, A. O. &amp; Mabadeje, A. T.)</b>	299
23. Impact of Awareness of Deepfake Usage in Marketing Campaigns on Consumer Perceived Brand Authenticity. <b>(Abdulquadri, A. O. &amp; Ajani, F. L.)</b>	312
24. Impact of Import Growth on the Development of Industrial Sector in Nigeria. <b>(Adekunle, A. O.)</b>	328
25. Revisiting the Determinants of Financial Inclusion in the Digital Era: Evidence from Latin American Countries. <b>(Abdulumumin, B. A.)</b>	340
26. Risk Management Practices and Financial Performance of Small and Medium Scale Agricultural Value Chain in Kwara State, Nigeria <b>(Abdulraheem, G. D. &amp; Adekunle, A. O.)</b>	356
27. Access to Finance and Financial Performance of SMEs in Pharmaceutical Business in Kwara State, Nigeria. <b>(Akanbi, A. A. &amp; Adekunle, A. O.)</b>	371
28. Institutions and inclusive growth nexus in Sub-Saharan Africa: An empirical investigation. <b>(Adam, L. S., Kilishi, A. A. &amp; Adebisi, M. A.)</b>	388