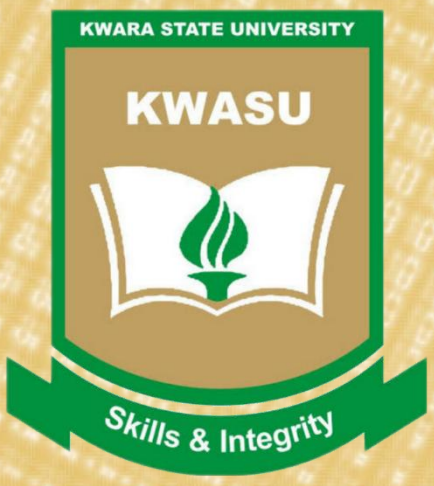
MALETE JOURNAL

OF

ACCOUNTING AND FINANCE

(MAJAF)

VOLUME 6, ISSUE 2



THE PUBLICATION OF
DEPARTMENT OF ACCOUNTING & FINANCE
KWARA STATE UNIVERSITY, MALETE

DECEMBER, 2025

MALETE JOURNAL OF ACCOUNTING AND FINANCE (MAJAF)

Vol. 6 No. 2

ISSN: 2735-9603

December, 2025

Published by:
Department of Accounting and Finance
Faculty of Management and Social Sciences
Kwara State University,
P.M.B 1530, Malete, Kwara State.
majaf.editor@kwasu.edu.ng
https://majaf.com.ng/index.php/majaf/index

Published 2025

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ISSN: 2735-9603

Printed by:
Kwara State University Press,
P.M.B 1530, Malete, Kwara State.

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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 eleventh edition, Volume 6, 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 Jimoh 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)
December, 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

Guidelines for Authors

i. MAJAF only welcomes original paper that has neither been submitted for consideration nor published elsewhere
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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    - Methodology
    - Results and Discussions
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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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