



Unveiling the Potential and Significance of Marketing Research in the Nigerian Banking Industry

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Volume 13 No 2 (2023) | ISSN 2158-8708 (online) | DOI 10.5195/emaj.2023.303 | <http://emaj.pitt.edu>

Abstract

This research aims to assess the significance of marketing research within the Nigerian banking sector. The study pursues the following objectives: First, to appraise the potential of marketing research as a gauge for a firm's advancement; second, to examine if marketing research contributes to a firm's economic viability; and third, to ascertain the extent of customer satisfaction achievable through marketing research. The research employed a combined descriptive and explanatory design. Data were collected through questionnaires and supplemented by library research. Both primary and secondary data sources were utilized, and data analysis employed the chi-square statistical method at a 5% significance level. The results were presented in frequency tables and percentages. The participants in the study consisted of 67 employees from the Union Bank of Nigeria Benin branch. The central focus of this research was to highlight the significance of marketing research within the Nigerian banking sector. The findings of the study revealed that the disregard for marketing research has precipitated the premature closure of banks in the industry. Moreover, the study demonstrated that marketing research holds the potential to enhance and cultivate the banking sector. In light of these findings, it is recommended that banks should proactively engage in marketing research to foster the growth and development of the banking industry.

Keywords: Marketing, Marketing Research, Banking Products, Customer Satisfaction, Nigeria



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I. Introduction

Background of the Study

Marketing research involves a methodical process of gathering, analyzing and interpreting pertinent data about customers, markets and competitive landscapes to inform decisions on product offerings, customer preferences, communication strategies and overall marketing initiatives. This practice enables banks to gain a deeper understanding of their target audience, customize their services and formulate effective marketing strategies. These strategies are aimed at attracting and retaining customers, optimizing customer satisfaction and improving their competitive stance within the financial sector (Lawlane, 2023).

The African Banking Corporation, which established its inaugural branch in Lagos in 1892, marked the initial entry into the banking sector. This institution was established by colonial powers primarily to serve their trading interests in British-colonized Nigeria. Subsequently, additional banks emerged, including the British Bank for West Africa (now First Bank of Nigeria Plc) in 1894, as well as various branches of Barclay's banks. The Dominion Colonial and Overseas Bank (D.C.O), now Union Bank of Nigeria Plc, also emerged from this era (Lawlane, 2023). The domination of the banking landscape by expatriate banks, especially the British and French establishments from 1949, often exhibited discriminatory practices against indigenous clientele. This bias towards foreign banks fueled the demand for indigenous banks, resulting in initiatives led by Nigerian activists in the 1930s-1940s to establish domestic banks that could offer quality services to the local population (Uche, 2017). This movement gained momentum in the 1940s, leading to the establishment of numerous banks in Nigeria.

The significance of the banking sector gained further prominence with the establishment of the Central Bank of Nigeria (CBN) in July 1958, following the enactment of the CBN ordinance. The growth of the banking industry intensified due to the efforts of various regional governments and cooperative movements, which established banks to stimulate economic development at both regional and national levels. Notably, the

indigenization policy of the early 1970s played a crucial role in expanding the banking landscape. By the end of 1981, Nigeria had 27 banks operating 1,213 branches. This growth and sustainability of the banking industry can be attributed to the practice of marketing research.

An organized method for addressing contemporary business management challenges is imperative. Among management's core functions, decision-making stands out. Particularly intricate are marketing decisions, whose repercussions reverberate throughout the business landscape. The vital role of marketing research in providing a framework is underscored by its pivotal contribution to the growth and progress of organizations (Uche, 2010; Olukayode, 2022). In recent times, recognition of marketing research's influence on product planning and development within banks has surged. Notably, the American Marketing Association (AMA) determined that over 73 percent of larger companies possess their own marketing research divisions. This prominence has materialized in the past five years. Concurrently, catering to the unique needs of specific customer segments, irrespective of their location, has surged in significance (Majumder & Habib, 2022; Hung et al., 2020). Consequently, structured research is essential for identifying market opportunities. In today's competitive trading environments, both national and international, reliable marketing intelligence is an imperative resource. In the realm of marketing management, marketing research assumes a pivotal role. It acquires and dissects data to proffer managerial recommendations for addressing market predicaments. The key managerial value of marketing research lies in its ability to mitigate uncertainty by providing information that informs decisions regarding marketing strategies and tactics aligned with organizational strategic objectives.

Formulating and executing marketing strategies encompass the subsequent facets:

- i. Identifying and assessing viable opportunities.
- ii. Analyzing market segments and selecting target markets.
- iii. Devising and implementing a marketing mix to meet customer needs and achieve organizational goals, alongside evaluating market performance.

Marketing research, as a mechanism for implementing the marketing concept, serves to collect information that elucidates consumer issues and requirements. It bridges the gap between marketing executives and customers. Throughout business history, management predominantly focused on overseeing finances, resources, machinery and personnel. Correspondingly, attention to the fifth resource - information - has been relatively limited. Numerous Nigerian firms are yet to embrace the heightened information prerequisites necessary for effective resource utilization. This transition is integral to expediting the nation's economic progress (Martin & Ronan, 2017; Daniel et al., 2022). Marketing research, characterized by systematic data gathering, recording, and analysis, revolves around matters pertinent to marketing products and services. Though often used interchangeably with market research, some experts distinguish between the two, highlighting that market research concerns itself with

markets, whereas marketing research is directed at marketing processes. Typically, marketing research is categorized in two ways:

- i. Consumer marketing research
- ii. Business-to-business (B2B) marketing research

Alternatively, it can be categorized by methodology:

- Qualitative marketing research
- Quantitative marketing research

Consumer marketing research, an applied sociology variant, delves into comprehending consumer preferences, attitudes and behaviors in market-oriented economies. Its purpose is to gauge the impact and relative success of marketing campaigns (George, 2023; Louis, 2023).

The Goals of Marketing Research

The goals of marketing research include:

- i. Understanding Consumer Behavior: To gain insights into how consumers behave as well as their preferences, needs and buying patterns.
- ii. Market Analysis: To assess market trends, size, competition and potential opportunities for a product or service.
- iii. Product Development: To inform the creation or modification of products/services that better meet customer needs.
- iv. Target Audience Identification: To identify and define the most relevant and profitable customer segments.
- v. Brand Perception: To understand how customers perceive a brand and its offerings, aiding in brand positioning and messaging.
- vi. Marketing Effectiveness: To measure the impact of marketing campaigns and strategies, helping optimize future efforts.
- vii. Decision Making: To provide data-driven insights that support informed business decisions.
- viii. Competitive Advantage: To gain a competitive edge by staying ahead of market trends and customer preferences.
- ix. Risk Management: To identify potential risks or challenges in the market and develop strategies to mitigate them.
- x. ROI Measurement: To evaluate the return on investment for marketing initiatives and allocate resources more effectively.

Statement of Problem

This study examines the relationship between "marketing research" as a factor influencing a firm's (bank's) economic sustainability and development. It traces the shift from a production-oriented approach in marketing history, where products were made without considering consumer preferences, to the "marketing concept" that emphasizes understanding consumer needs and creating products accordingly. Despite this shift, limited attention is given to marketing challenges,

including marketing research. This oversight is echoed by Peter Drucker's observation that marketing is often neglected in some countries. The key question is how firms learn about evolving customer preferences, new competition and distribution methods. The answer lies in establishing a marketing information system and possessing the skills for effective marketing research.

Marketing's essence lies in producing what can be sold, rather than selling what can be produced. This necessitates assessing customer needs through systematic market research and aligning all activities toward satisfying those needs. Identification of consumer needs involves systematic market investigation. Today, products are thoroughly explored before large-scale production, often involving dedicated product managers coordinating development and marketing. For sure, developing products, potential competition and changing customer desires must be considered. Organizations unfamiliar with marketing research struggle to produce consumer-oriented products, which is the core issue under examination. The study delves into the utility and role of marketing research in the survival and advancement of the banking industry.

Purpose of the Study

Having outlined the issues pertinent to the research, it becomes imperative that the objectives of this study are logically derived from the identified problems. As such, the objectives are delineated as follows:

- i. To assess the economic viability of integrating marketing research within a firm.
- ii. To ascertain the potential of marketing research as a metric for gauging a firm's developmental progress.
- iii. To gauge the extent to which marketing research can contribute to customer satisfaction.
- iv. To dissect the practical utility of marketing research for a firm.
- v. To explore how marketing research can function as a tool for shaping marketing decisions in the context of product development.

Research Questions

- i. Is there a genuine concern within the management of company (Union Bank of Nigeria) regarding customer satisfaction?
- ii. What specific marketing research initiatives does the company (Union Bank of Nigeria) implement to ensure the contentment of its customers?
- iii. To what extent are customers content with the products offered by the company (Union Bank of Nigeria)?
- iv. Can the company (Union Bank of Nigeria) effectively leverage marketing research strategies to optimize its profitability?
- v. Is there a discernible connection between the economic survival & advancement of the bank and practice of marketing research?

Hypothesis Statements

Hypothesis 1

Ho: Neglect of marketing research led to the premature folding up of some banks in the industry.

Hi: Neglect of marketing research did not lead to the premature folding of some banks in the industry.

Hypothesis Statements

Hypothesis 2

Ho: Marketing research have the capability to improve and develop the banking industry.

Hi: Marketing research does not have the capability to improve and develop the banking industry.

Scope and Limitations of the Study

This study is centered on using marketing research as a gauge for both development and economic sustainability within the Union Bank of Nigeria's Benin branch. Also, this research is confined to the management and staff of Union Bank of Nigeria's Benin branch. It is also conducted within the scope of human limitations, acknowledging that imperfections are inherent in human nature, including the researcher's own fallibility. The challenge of securing returned questionnaires poses an additional constraint. Furthermore, limitations arise from time and financial factors. The constrained timeframe for research and the substantial costs associated with conducting it are also influential limitations in this study.

II. Implementation

Research Methodology

This section outlines the research methodology employed in study. Methodology encompasses all processes engaged in collecting the essential data and information necessary for research. This framework ensures comprehension and attainment of the study's designed objectives. The section delves into the preliminary survey conducted to ascertain feasibility, introduces the data collection instrument, elucidates data sources, discusses the questionnaire, sample size determination, outlines the sampling procedure and delineates the techniques employed for data analysis.

Research Design

This study adopts a survey (questionnaire) research approach with an exploratory nature. The aim is to comprehensively analyze the comparative costs and benefits of employing marketing research as a metric for both economic survival and developmental assessment within the banking industry.

Population and Sample Size

The study's target population comprises the marketing personnel of Union Bank of Nigeria. The sample size (pool) is drawn from the marketing staff of Union Bank of Nigeria's branch 1 and 2, located in Benin City, Edo State. Given the research's focus on marketing staff exclusively, a larger respondent count beyond the

number of marketers employed within the organization was unnecessary. The distribution of questionnaires was restricted to marketing professionals within the bank. Consequently, a sample size of seventy (70) participants was selected using the judgment sampling from different bank branches.

Method of Data Collection

Data for this study are derived from both primary and secondary sources. The questionnaire's design was influenced by the hypotheses being tested. The questionnaire utilized in this research comprised a total of nineteen (19) questions. To ensure comprehensive responses from the participants, a combination of open-ended and close-ended questions was incorporated in the questionnaire. This approach facilitated the application of statistical techniques to analyze the gathered data. Consequently, these statistical methods assisted in evaluating the research hypotheses.

Data Presentation and Analysis

This section constitutes the core of this research, focusing on the presentation and analysis of data collected from the participants. Its objective is to provide a quantifiable insight into the outcomes of marketing research as a determining factor for economic survival and developmental assessment within the Nigerian banking industry. Although seventy (70) questionnaires were initially administered, the final sample size (n) amounted to sixty-seven (67) respondents. The collected data are organized in tabular format and the data analysis is presented in terms of percentages.

Table 1: Age

<i>Variables</i>	<i>Respondents</i>	<i>Percentage</i>
Below 25 years old	11	16
26-35 years old	27	40
36-45 years old	23	34
46-55 years old	6	10
Total	67	100

So **Source:** Field Survey

Table 1 above indicates that, respondents' age below 25 constitutes 16%, age 26-35 constitutes 40% of the sample while age 36-45 constitutes 34% and age 46-55 constitutes 10% of the sample of research.

Table 2: Gender

<i>Variables</i>	<i>Respondents</i>	<i>Percentages</i>
Male	38	57
Female	29	43
Total	67	100

So **Source:** Field Survey

Table 2 above shows that 57% of the sample is dominated by males while females are represented by 43%.

Table 3: Educational Background

Variables	Respondents	Percentage
Ordinary National Diploma (OND)	33	49
Higher National Diploma (HND)/Bachelor of Science (B.SC)	21	31
Master of Science (MSC)/Master of Business Administration (MBA)	13	20
Total	67	100

Source: Field Survey

Based on Table 3 above, 49% of the respondents are Ordinary National Diploma (OND) holders, 31% of the respondents are Higher National Diploma (HND)/Bachelor of Science (B.SC) holders, while 20% are Master of Science (MSC)/Master of Business Administration (MBA) holders.

Table 4: Marital Status

Variables	Respondents	Percentages
Single	43	64
Married	23	35
Divorced	1	1
Total	67	100

Source: Field Survey

As shown in Table 4 above, single employees constitute 64% and married employees constitute 35% of the sample, while only 1% is divorced.

Table 5: Are you aware of what is called marketing research in the industry?

Response	Number of respondents	Percentage
Yes	65	97
No	2	3
Total	67	100

Source: Field Survey

Table 5 shows that 97% of the respondents are aware and 3% are unaware of marketing research in industry.

Table 6: Do you support the view that companies (banks) can ordinarily determine their demand through marketing research?

Response	Number of respondents	Percentage
Yes	35	52
No	32	48
Total	67	100

Source: Field Survey

Table 6 above shows that 52% of the respondent believe companies (banks) can determine their demand through marketing research while 48% do not believe that

companies (banks) determine their demand through marketing research.

Table 7: Does your company (bank) have any marketing research unit?

Response	Number of respondent	Percentage
Yes	45	67
No	22	33
Total	67	100

Source: Field Survey

Table 7 shows that 67% of the respondents state there is a marketing research unit in their company (bank), while 33% indicate just the opposite.

Table 8: Does management of Union Bank of Nigeria care about customer satisfaction?

Response	Number of respondents	Percentage
Yes	67	100
No	0	0
Total	67	100

Source: Field Survey

Table 8 above shows that all (100%) respondents think the management of Union Bank of Nigeria cares about customer satisfaction.

Table 9: Marketing research helps in developing a new product which improves company's (bank's) growth and survival?

Response	Number of respondent	Percentage
Yes	67	100
No	0	0
Total	67	100

Source: Field Survey

Table 9 above shows that marketing research can help in developing a new product which improves company's (bank's) growth and survival. All respondents (100%) share the mentioned opinion.

Table 10: Does your company (bank) get the new product idea through market research?

Response	Number of respondents	Percentage
Yes	67	100
No	0	0
Total	67	100

Source: Field Survey

Table 10 above shows that all respondents (100%) believe their company (bank) gets the new product idea through market research.

Table 11: As a staff of Union Bank of Nigeria, from experience do you think marketing research can be done remotely within the organization?

<i>Response</i>	<i>Number of respondent</i>	<i>Percentage</i>
Yes	11	16
No	56	84
Total	67	100

Source: Field Survey

Table 11 above shows that 84% of the respondents said marketing research cannot be done remotely within the organization, while 16% just emphasized the opposite.

Table 12: Neglect of marketing research led to premature folding of banks in the industry?

<i>Response</i>	<i>Number of respondents</i>	<i>Percentage</i>
Yes	67	100
No	0	0
Total	67	100

Source: Field Survey

Table 12 above shows that 100% of respondents believe neglect of marketing research led to premature folding of banks in the industry.

Table 13: Cordial relationship between the marketing research and another functional department is necessary?

<i>Response</i>	<i>Number of respondents</i>	<i>Percentage</i>
Yes	67	100
No	0	0
Total	67	100

Source: Field Survey

Table 13 above indicates that, all respondents (100%) believe cordial relationship between marketing research and another functional department is necessary.

Table 14: Are customers satisfied with the products of the company (bank) as they are being offered?

<i>Response</i>	<i>Number of respondents</i>	<i>Percentage</i>
Yes	36	54
No	31	46
Total	67	100

Source: Field Survey

Table 14 above shows that 54% of the respondents think customers are satisfied with the product of the company (bank) as they are being offered, while 46% do not share the mentioned perspective.

Table 15: Is marketing research the only tool for identifying consumers wants and needs?

<i>Response</i>	<i>Number of respondent</i>	<i>Percentage</i>
Yes	67	100
No	0	0
Total	67	100

Source: Field Survey

Table 15 above indicates that, according to all respondents (100%), marketing research is the only tool in identifying consumers want and needs.

Table 16: Has your company (bank) developed a new product because the research and development department came up with something new?

<i>Response</i>	<i>Number of respondent</i>	<i>Percentage</i>
Yes	67	100
No	0	0
Total	67	100

Source: Field Survey

Table 16 above shows that, according to all respondents (100%), their company (bank) has developed a new product because the research and development department came up with something new.

Table 17: Can Union Bank of Nigeria use the marketing research strategy to maximize profit?

<i>Response</i>	<i>Number of respondent</i>	<i>Percentage</i>
Yes	67	100
No	0	0
Total	67	100

Source: Field Survey

Table 17 above indicates that, from the perspective of all respondents (100%), Union Bank of Nigeria can maximize profit using the marketing research strategy.

Table 18: Is there a relationship between the economic survival & development of bank (Union Bank of Nigeria) and marketing research?

<i>Response</i>	<i>Number of respondents</i>	<i>Percentage</i>
Yes	67	100
No	0	0
Total	67	100

Source: Field Survey

Table 18 above shows that there exist a relationship between the economic survival & development of bank (Union Bank of Nigeria) and marketing research according to all respondents (100%).

Table 19: Is marketing research vital to company (bank)?

Response	Number of respondents	Percentages
Yes	67	100
No	0	0
Total	67	100

Source: Field Survey

Table 19 above shows that, from the viewpoint of all respondents (100%), marketing research is vital to company (bank).

III. Discussion of Findings

The age range of 26 to 35 years, encompassing 40% of the respondents, emerged as the most prominent demographic group in this study. Notably, the study's participant base was predominantly males. The significance of marketing research for a company's (bank's) viability and success becomes evident. The recognition and familiarity of marketing research among staff members are of paramount importance. One notable implication is the potential for companies to strategically gauge their market demand through effective marketing research initiatives.

Additionally, it's imperative to emphasize that OND certificate holders constitute a substantial portion of the respondent population. Among the respondents, a majority acknowledged the pivotal role of marketing research in ensuring a company's (bank's) survival and success. The awareness and comprehension of marketing research by the staff were underscored as crucial factors. An intriguing prospect arises as companies (banks) can leverage marketing research to not only identify their demand, but also to optimize their strategies for profit analysis, thus influencing their economic survival and developmental trajectory.

Moreover, an interesting correlation emerges in the discussion - the correlation between economic survival & development and marketing research. This connection becomes even more noteworthy, suggesting that the two are intertwined.

IV. Conclusion and Recommendations

This paper highlights that marketing research is not a mystical process reserved for statisticians; rather, it stands as a management tool empowering marketing managers to enhance their decisions. Marketing research enables decisions to be based not solely on instincts, but on objective information. The symbiotic relationship between managers and researchers is pivotal, where managers must comprehend research procedures while researchers must grasp the intricacies of planning, implementing and controlling marketing strategies. Incorporating the scientific method becomes vital for marketing researchers, especially when gauging the necessity for new products. This approach is pragmatic due to the constraints often posed by limited time and resources. From this study's findings, it is evident that marketing research is indispensable for creating products that align with customer satisfaction. Moreover, the study reinforces the notion that, for consumer-centric products to flourish in the market, a thorough exploration of

consumer needs and desires through research is imperative.

For Union Bank of Nigeria to achieve performance beyond the average, it's imperative to accord significant attention to the marketing research department within their practices. Given the findings highlighting the heightened requirement for marketing research in product development, prioritizing research activities becomes essential for the Union Bank of Nigeria. Elevating the performance of marketing researchers necessitates management's vigilant oversight and control over the marketing research department, akin to their handling of other functional units.

Directing concerted efforts towards generating novel product concepts via marketing research should be a key focus for management. Leveraging marketing research applications empowers the Union Bank of Nigeria to design and evolve products capable of thriving within the market. The utilization of marketing research acts as a catalyst for rejuvenating products, effectively extending the mature stage of the product life cycle.

Having assessed the influence of marketing research on customer satisfaction at the Union Bank of Nigeria, it's crucial to emphasize the reinforcement of purchase decisions driven by products, facilitated through effective market research. Union Bank of Nigeria's management should acknowledge the unique yet intriguing challenges in augmenting its share capital within the financial market. Harnessing marketing research applications holds the potential to amplify Union Bank of Nigeria's profit margins.

The application of marketing research can usher in growth and development for the Union Bank of Nigeria. Recruiting more marketing executives with specialized training is pivotal to ensuring the effective execution of marketing research. Ultimately, integrating marketing research and its application in new product development provides the Union Bank of Nigeria with a competitive advantage over rivals. This advantage is harnessed through the insights gleaned from the marketing research department. Collaboration between the marketing research department and other functional units in the Union Bank of Nigeria is paramount, representing the sole pathway for the company's success within the dynamic business landscape.

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