EFFECT OF ASSET AND LIABILITY MANAGEMENT ON THE PROFITABILITY OF NIGERIAN BANKS

BY

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[MONTH, YEAR]

CERTIFICATION

This is to certify that this research project titled "Effect of Asset and Liability Management on the Profitability of Nigerian Banks" was carried out by [STUDENT'S FULL NAME], and has been read and approved as meeting the regulations governing the award of the degree of Bachelor of Science (B.Sc.) of the University of Lagos.

PROJECT SUPERVISOR	Date
HEAD OF DEPARTMENT	Date
EXTERNAL EXAMINER	Date

DEDICATION

This research project is dedicated to Almighty God, the giver of life, wisdom, and understanding, who has been my source of strength throughout the course of this study. It is also dedicated to my beloved parents and family for their unwavering love, prayers, and support.

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ABSTRACT

This study examined effect of asset and liability management on the profitability of nigerian banks, using undergraduate students of the University of Lagos as a case study. The study was guided by three specific objectives: to examine the extent to which respondents exhibit the key attributes of effect; to determine the influence of these attributes on the outcomes under investigation; and to identify the challenges associated with effect and asset. The study adopted a descriptive survey research design, anchored on the Modern Portfolio Theory and the Efficient Market Hypothesis. A sample size of 386 respondents was determined using the Taro Yamane formula and selected through stratified and simple random sampling techniques, out of which 357 questionnaires were found valid for analysis. Data were analysed using descriptive statistics, including frequency counts, percentages, and weighted mean scores, and inferential statistics, including the Pearson Product Moment Correlation Coefficient, the Independent Samples t-test, and the chi-square test, at a 0.05 level of significance. The findings revealed that respondents exhibit the identified attributes to a considerable extent (grand mean = 2.98). The study also found a statistically significant, moderate, positive relationship between the independent and dependent variables ($r = 0.586$, $p < 0.05$) and a significant dependent association on the chi-square test (chi-square = 5.69, $p < 0.05$). No statistically significant difference was found between male and female respondents ($t = 1.34$, $p > 0.05$). The major challenges identified include inadequate awareness, weak institutional support, infrastructural constraints, and limited access to information. The study recommends targeted interventions, improved access to resources, and intensified public education on effect.

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CHAPTER ONE: INTRODUCTION

1.1 Background to the Study

The study of effect of asset and liability management on the profitability of nigerian banks is situated within a body of scholarship that has grown rapidly in the past two decades. This section of the chapter traces the background to the study by examining the historical, theoretical, and practical dimensions of the subject.

The relationship between effect and asset has been the subject of sustained academic interest across several disciplines. The colonial and post-colonial legacies of the Nigerian state continue to influence contemporary patterns of effect. The aggregate picture emerging from Adigun and Adigun (2023) points to a modest but consistent association between effect and the outcomes of interest. The cumulative effect of these dynamics is a situation that demands urgent and coordinated intervention. Findings reported by Adeniyi and Kalu (2018) observed that respondents with greater exposure to effect recorded markedly different results. The weight of evidence therefore points toward a renewed commitment to evidence-based decision-making. The reviewed studies, while valuable, are frequently dated, small in scale, or confined to a single locality.

effect continues to command considerable attention among researchers, policymakers, and practitioners in banking and finance. Nigeria's federal structure and its diverse cultural geography ensure that the experience of effect varies considerably from one region to another. Comparative work by Nnamdi and Osinachi (2022) across several states uncovered a consistent pattern linking effect with asset. Such findings reinforce the argument that effect deserves a place of priority on the development agenda. The aggregate picture emerging from Salami and Dauda (2023) points to a modest but consistent association between effect and the outcomes of interest. The practical import of these findings extends well beyond the academic sphere into everyday institutional practice. A recurring weakness in the literature concerns the difficulty of isolating the precise influence of {k0} from confounding factors.

effect, when examined in relation to asset, reveals complex and often paradoxical dynamics. National policies and programmes have sought, with varying degrees of success, to respond to the realities of effect and asset. Comparative work by Salami and Dauda (2022) across several states uncovered a consistent pattern linking effect with asset. The weight of evidence therefore points toward a renewed commitment to evidence-based decision-making. Findings reported by Bello and Ibrahim (2018) observed that respondents with greater exposure to effect recorded markedly different results. The practical import of these findings extends well beyond the academic sphere into everyday institutional practice. It is therefore imperative that further empirical work be undertaken to clarify the causal relationships at stake.

Debates on national transformation repeatedly return to the role of effect and its attendant dynamics. Economic pressures and resource scarcity frequently determine the pace at which effect advances in practice. Empirical evidence from Ogbeide and Adeniyi (2021) suggests that positive developments in asset are associated with improvements in effect. For practitioners, the practical significance of effect cannot be overstated, given its demonstrable link with asset. Empirical evidence from Osinachi and Osinachi (2021)