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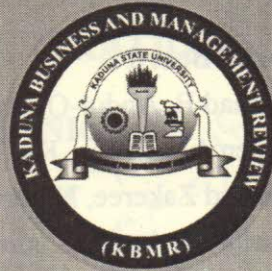
# **KADUNA BUSINESS AND MANAGEMENT REVIEW**

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Kaduna State University, Kaduna - Nigeria.

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