

# **International Journal of Scientific Research in Social Sciences & Management Studies**

Volume 6 Number 1 May, 2022

**ISSN:**

**Print:** 2579-101X | **Online:** 2579-1928

## **Published by**

International Directorate of Policy & Research (IDPR), Jiwaji University, India  
International Institute for Policy Review & Development Strategies (IIPRDS)  
[www.internationalpolicybrief.org](http://www.internationalpolicybrief.org)

## **Editorial Contact**

### **Rohit Kumar Verma**

Study Centre - Institute of Law (SOS),  
Jiwaji University Gwalior, (M.P)-INDIA

## **International Directorate of Policy & Research c/o Associate Prof. Chukwuemeka Jude Diji**

Deputy Vice Chancellor (Research, Innovations, Consultancy and Extension)  
Kampala International University, Kampala - Uganda

## **PT. Hussein Botchway**

University of Energy & Natural Resources  
Sunyani, Ghana

## **ED. Jonah Ulebor**

Lextra Education Ltd  
Leeds, LS 117HL, United Kingdom  
[admin@internationalpolicybrief.org](mailto:admin@internationalpolicybrief.org)

**Frequency:** Biannually

**DOI:** 10.48028/iiprds/ijssrms.v6.i1

**Open Access Policy:** This journal provides immediate open access to its content on the principle of making research freely available to the public supports for a greater global exchange of knowledge.

**Disclaimer:** The views and ideas expressed in articles/ review are those of the authors(s) and not necessarily of the Editorial Board. Articles are published in good faith and the author(s) will be liable for any copyright infringements.

**Reference:** We accept American Psychological Association (APA) and a double or triple in text citation (Stephen, 2012 or Stephen, 2012: 14)

### **Editorial and Advisory Board**

#### **Prof. Nathaniel Ozigbo**

Department of Business Administration  
University of Abuja, Nigeria

#### **Prof. Lars Kolvereid**

Bodo Graduate School of Business, Norway

#### **Associate Prof. Damian Mbaegbu**

Department of Business Administration  
Madonna University, Okija - Nigeria

#### **Associate Prof. Magaret Kabuoh**

Department of Business Administration and Marketing  
Babcock University, Nigeria

### **Editorial Objectives**

The International Journal of Scientific Research in Social Sciences and Management Studies (IJSRSSMS) aims at promoting quality research in related discipline of Social and Management Sciences. It publishes both applied and theoretical issues. The scope of the Journal covers research articles, original research reports, reviews and scientific commentaries in all areas of Social and Management Sciences. Interdisciplinary approach to research unity is also encouraged in IJSRSSMS which fortes research ideas from Multiple Scientific backgrounds. All articles published in IJSRSSMS are peer reviewed and published in Open Access basis.

### **Indexing/Abstracting/Library**

The journal is processed for inclusion in,

- ◆ Google Scholar
- ◆ PIAS International Fact Sheets/Achieves
- ◆ Ulrich's Periodicals Directory (ProQuest)
- ◆ International Bibliography of the Social Sciences (IBSS)
- ◆ National Library of Nigeria cataloguing in publication data
- ◆ Brilliant International Research Library

Index, author's guidelines, ethics in publishing and ethical guidelines for journal publication see:

<http://www.internationalpolicybrief.org/journals>

<http://www.internationalpolicybrief.org/about-us/peer-review>

<http://www.elsevier.com/publishingethics>

<http://www.elsevier.com/journal-authors/ethics>

**International Copyright Law:** All right reserved under the International Copyright Law. This volume is published by the International Directorate of Policy & Research (IDPR), India, in research league with International Institute for Policy Review & Development Strategies, Nigeria. This journal-its cover page design and content may not be used or produced in any manner without written permission from the International Institute for Policy Review and Development Strategies, Nigeria.

# CONTENTS

	PAPER TITLE/AUTHOR(S)	PAGE
1	<b>Digital Marketing Tools and Organizational Performance of Selected Insurance Firms in Lagos State, Nigeria</b> <sup>1</sup> Adeniyi Ibraheem Kadri & <sup>2</sup> L. A. Balogun	1
2	<b>Tight Labor Markets and Wage Growth in the Current Economy</b> Harry J. Holzer	14
3	<b>Hobbes' State of War, Insecurity and Democracy in Africa</b> Ogali, Matthew Dayi	18
4	<b>Marketing Innovation Strategies and Organizational Performance of Selected Small and Medium-Sized Enterprises (SMEs) in Ogun State, Nigeria</b> <sup>1</sup> Adefemi Adekunle & <sup>2</sup> Olukayode Longe	40
5	<b>Relationship Marketing and Competitive Advantage of Selected Hotels in Ogun State, Nigeria</b> <sup>1</sup> Rotimi Jimoh Rahmon & <sup>2</sup> O. O. Adepoju	52
6	<b>Fiscal Policy and Sustainable Housing Development in Nigeria: An Empirical Analysis</b> <sup>1</sup> Kassah Virginia, <sup>2</sup> Zubair A. Zulaihatu & <sup>3</sup> Nwaju Oliver Chimezie	65
7	<b>Effects of External Borrowing on Economic Growth in Nigeria</b> <sup>1</sup> Digga, Danjuma Mark, <sup>2</sup> Ayika Theophilus & <sup>3</sup> Sunday Gandu	83
8	<b>Forms in Sculpture: The Sensibility of Materials and Techniques in Contemporary Practice</b> <sup>1</sup> Alfred Osiebuni Aghedo & <sup>2</sup> Chuka C. Ebodili	98