



Editorial

This edition of *NIU Journal of Management Sciences* touches on as Financial Inclusion, Customers' Care Support, Human Resource Management as well as Government Support Initiatives and Sustainability of Small Businesses.

One of the papers, in this issue, examines how components of employee capital such as employee knowledge, employee skills and employee capabilities influenced customer satisfaction. Corresponding research questions and hypotheses were developed and tested. It is recommended that bank management should increase their efforts in developing their employee capital to enhance customer satisfaction

Another paper also reveals that financial inclusion measures affected the economic development in Nigeria. It is recommended that government should focus on the financial inclusion policies as a means of ameliorating poverty, through a participation of all economic agents in the financial system. The paper therefore, recommends that there is a need for the government of Nigerian to prioritize the importance of financial inclusion.

On the whole, this edition of *NIU Management Sciences* features many empirical and theoretical based articles which can be of great benefit to every reader.

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