Digital Competencies Possessed by Business Education Students for Management of Small-Scale Businesses in Rivers State Universities

Prof E.A Amadi, Nyemaekile Wogboroma (Ph.D); Levi, Nkechi Beauty

Department of Business Education, Faculty of Education
Rivers State University, Nkpolu-Oroworukwo,
Port Harcourt, Nigeria
Email: elly.amadi@ust.edu.ng, wogboroma.nyemaekile@ust.edu.ng
& levi.beauty@ust.edu.ng
DOI 10.56201/ijebm.v10.no7.2024.pg227.238

Abstract

The study examined the digital competencies of Business Education students for managing small-scale businesses in Rivers State Universities. Guided by two objectives, research questions, and null hypotheses tested at a 0.05 significance level, a descriptive survey design was used. The population consisted of 644 final-year Business Education students, with a sample of 322 students (50% of the population), including 198 students from Ignatius Ajuru University of Education and 124 from Rivers State University. Data were collected through a structured questionnaire, and z-test statistics were used to analyze the hypotheses. Findings revealed that organizing workshops on digital skills, periodic training for lecturers, and incorporating digital skills into the Business Education curriculum would enhance digital competence. While students possess key digital competencies in communication, accounting, computing, and advertising, digital advertising skills were notably lacking. The study recommended that the government should integrate computers and other ICT tools into universities to enhance learning and improve academic performance.

Keywords: Digital Competencies, Business Education Students, Management of Small-Scale Businesses

1. Introduction

Technological advancement has significantly impacted various aspects of work and life, making digital competencies increasingly relevant in the 21st century. The rapidly changing global environment presents both opportunities and threats, influencing nearly every business. Business Education, as a component of the overall education program, is also affected by modern technology. It is essential and timely to reconsider the role of Business Education, enhancing it to provide a comparative advantage to its recipients in a digitalized and global workforce (Olaniyi, 2015). Digital skills, which encompass the ability to use various digital technologies, networks, and applications to manage and access information, are vital for effective and creative self-fulfillment in life, learning, work, and social activities. These skills, which are a significant aspect of Business Education, enable individuals to create and share digital content, communicate, collaborate, and solve problems.

Business Education is designed to develop the vocational knowledge, skills, experiences, and attitudes needed in business and teaching careers. Effective management, which involves setting organizational goals and coordinating efforts to achieve them through the proper utilization of resources, is an integral part of this program. Management is the art of getting things done through and with people, coordinating resources like men, machines, money, and materials to achieve set goals. It is crucial for the functioning of any organization, including small-scale businesses. Ogechukwu, Oboreh Umukoro, and Uche (2013) define small-scale businesses as enterprises that cost no more than N500,000, including working capital, to set up. These businesses play a crucial role in socio-economic transformation, particularly in employment and poverty reduction. With new technologies, especially the internet and social media, small-scale businesses can now operate from any location using online trading platforms, making digital competence essential for managing these businesses effectively.

2. Statement of the Problem

In today's digital age, the ability to leverage digital tools and competencies is crucial for the successful management of small-scale businesses. However, there is growing concern that Business Education students, particularly in Rivers State universities, may not be adequately equipped with the necessary digital competencies to effectively manage such businesses. While the curriculum includes courses that cover digital skills, it is unclear whether these students possess a sufficient level of digital communication, accounting, computing, and advertising competencies, especially given the rapidly evolving digital landscape. Additionally, the reliance on external sources for strengthening these competencies suggests potential gaps in the existing educational framework. This study seeks to investigate the extent to which Business Education students are prepared with the digital skills needed for small-scale business management and to identify areas where the curriculum may need enhancement.

Purpose of the Study

The purpose of the study was to examine digital competencies possessed by Business Education students for management of small-scale businesses in Rivers State Universities. Specifically, the study sought to:

- 1. Ascertain the extent to which digital electronic communication competence is possessed by Business Education students for management of small-scale businesses in Rivers State Universities.
- 2. Ascertain the extent to which digital electronic advertising competence is possessed by Business Education students for management of small-scale businesses in Rivers State Universities.

Research Questions

The following research questions were posed for the study.

- To what extent is digital electronic communication competence possessed by Business Education students for management of small-scale businesses in Rivers State Universities?
- To what extent is digital electronic advertising competence possessed by Business Education students for management of small-scale businesses in Rivers State Universities?

Hypotheses

The following hypotheses formulated were tested at 0.05 level of significance.

1. There is no significant difference in the mean rating of Rivers State University students and Ignatius Ajuru University of Education students regarding their digital electronic communication competence for managing small-scale businesses in Rivers State universities.

2. There is no significant difference in the mean rating of Rivers State University students and Ignatius Ajuru University of Education students regarding their digital electronic advertising competence for managing small-scale businesses in Rivers State universities.

2. Literature review

Digital competencies have become a fundamental component of modern business education, particularly for students preparing to manage small-scale businesses. In an increasingly digital economy, these competencies enable students to navigate the complexities of digital marketing, financial management, and online commerce, among other essential business functions.

Theoretical Framework

This study was, however, anchored on the technology acceptance model (TAM), by Davis Fred in 2019

1. Technology Acceptance Model (TAM)- Davis Fred (2019)

The technology acceptance model (TAM) explains the acceptance of information systems by individuals. TAM postulates that the acceptance of technology is predicted by the users' behavioral intention, which is, in turn, determined by the perception of technology usefulness in performing the task and perceived ease of its use.

The acceptance and the use of information technologies can bring immediate and long-term benefits at organizational and individual levels, such as improved performance, financial and time efficiency and convenience. The potential of technology to deliver benefits has long motivated management researchers to examine the willingness of individuals to accept innovative technology (Davis, 2019). The research on the adoption of technology became of primary importance in the 1980s, which coincided with the growth of the use of personal computers. However, a major stumbling stone at the development of the research on the adoption of personal basic computing was the lack of empirical insight into users' responses to the information system performance. Before the development of TAM, various technological and organizational perspectives had aimed to advance IS-related research (Benbasat, Dexter & Todd, 2016; Robey & Farrow). Research had emphasized the importance of factors such as users' involvement in the design and implementation of information systems (Robey & Farrow, 2018; Franz & Robey, 2016).. According to TAM, technology acceptance is a three-stage process, whereby external factors (system design features) trigger cognitive responses (perceived ease of use and perceived usefulness), which, in turn, form an effective response (attitude toward using technology/intention), influencing use behavior.

2. Unified Theory of Acceptance and Use of Technology – Venkatesh et al., (2017)

The growth of an e-commerce sector, emerging digital technologies, such as big data, Artificial Intelligence, cloud basic computing and robotics, drive the implementation of new technologies in organizations. The advances in information communication technology (ICT) have dramatically changed the way organizations conduct business. The application of the technologies in the workplace has redefined inter- and intra-organizational communication has streamlined business processes to ensure benefits, such as higher productivity, the wellbeing of employees and the satisfaction of consumers (Papagiannidis and Marikyan, 2020). To achieve such benefits, companies make massive spending on technologies. However, investment in ICT implementation does not guarantee successful deployment and often bring low returns (Davis, 2019; Venkatesh *et al.*, 2017). The results of market research suggest that the success rate of new technology adoption in organizations, whereby technologies bring expected return on investment (i.e. improved performance), is below 30 percent. The number is less optimistic if consider the companies, who

could improve performance, but could not sustain the improvements in the long-term (De la Boutetière, Montagner and Reich, 2018). Given the consequences of technology adoption on organizations' performance and a cost-revenue structure, the technology utilization-acceptance gap remains one of the major areas of research in the IS literature.

Conceptual Review

Digital competencies encompass a broad set of skills, including information management, communication, content creation, safety, and problem-solving, as outlined by the European Digital Competence Framework (DigComp). These competencies are critical for adapting to the digital landscape, particularly in small-scale business management where resources may be limited, and efficiency is paramount. Educational theories supporting the integration of digital competencies into business education include constructivist learning, which emphasizes hands-on, practical engagement with digital tools, and situated learning, which advocates for learning within real-world contexts.

1. Concept of Small-Scale Business

The meaning of small business cannot be said to be adequate in a single definition. For many of these definitions are based on the background, orientation and environment of the scholar.

Robert (2014) see small business as an independently owned and operate; has capital contribution from limited number of individuals, would operate in a local area; would probably not be dominant in its field of operation.

Robert C. A, in his definition see small business being independently owned and operated with small capitalization which come from small individual and cannot command high market share. He further says that, small business can hardly be defined based on number of employees, for this will not have universal application, for the number varies from countries to countries. For instance, UK is 100 employees, USA is 400 employees, 250 employees in the European Union and fewer than 200 employees in Australia and Nigeria is 50 employees. While Professor Bates (1965) define small-scale/business enterprise as one having fewer than 500 employees, although the size of the distribution is such that, for most purpose, firms with fewer than 100 employees may be taken as representative. This definition can only suite USA cannot fit UK and Nigeria.

2. Concept of Digital Competence

Digital literacy

The publications on digital literacy have been linked to many different research agendas and perspectives, everything from concrete descriptions of practices to more normative approaches and how teachers should use digital technologies in teaching practices. Reference to research dominates over policy with primarily three different perspectives appearing: the skill-oriented operational approach of know-how that originates from the initial definition of the concept (Gilster, 2019), the plural form digital literacies put forward by New Literacy Studies (NLS) that emphasizes the non-generic and multiply situated nature of the concept, and the third more critical perspective defining CDL as a reflective approach "interrogating the world" (Hilton, 2013). While digital literacy is defined by policy, primarily EU and OECD policy documents are used, strongly focusing on digital literacy as the individual's capabilities for living, learning and working in a digital society; capabilities with regard to communication and collaboration, studying and learning to use digital tools and media to make informed decisions and achieve goals. A problem identified in the latter Horizon report is that there seems to be little consensus about what digital literacy

comprises, which can be understood as a critique of how the concepts are currently defined and thus used. In conclusion, the concept digital literacy has been linked to many different agendas and perspectives, from technical "know-how" via cognitive skills to social practices and proactive engagement with digital content. In some publications, it is argued that the concept of "digital literacy is still ill-defined and misunderstood term" (Coldwell-Neilson, 2017).

Digital Competencies in Business Education

Research suggests that digital competencies are increasingly integrated into business education curricula. A study by Anderson and Anderson (2020) highlights that many business schools have incorporated digital marketing, data analytics, and e-commerce management into their programs. However, gaps remain in students' proficiency, particularly in areas like cyber security and advanced data analysis. Best practices in business education include the use of case studies simulations, and partnerships with industry to provide students with practical, hands-on experience. For example, institutions that collaborate with tech companies can offer students access to the latest digital tools and platforms, enhancing their readiness for managing small-scale businesses.

Digital Competencies Specific to Small-Scale Business Management

A small scale business is typically defined as a private owned and operated business with a small number of employees and relatively low volume of sales. The exact criteria can vary by country, but generally, small-scale businesses have fewer than 50 employees, limited market reach and are often focused on serving local and niche markets. These businesses are characterized by low capital investment and management by the owners who often have hands on role in the daily operation. Small-scale businesses often rely on digital marketing and e-commerce for their success. Business education programs increasingly focus on teaching students how to use social media platforms, SEO strategies, and digital advertising tools. Studies indicate that students proficient in these areas can drive significant growth in small businesses by reaching wider audiences at a lower cost compared to traditional marketing methods (Smith, 2021). Financial management is another critical area, with students learning to use tools like QuickBooks and Excel for budgeting, forecasting, and financial reporting. Research by Jones (2019) found that students who are adept at using digital financial tools are better equipped to manage the limited resources typical of small businesses. Cyber security awareness is also essential, as small businesses are often targets of cyber-attacks due to their lack of sophisticated security measures. Business education programs are beginning to address this by integrating cyber security training into their curricula, though more work is needed in this area.

Review of Related Empirical Studies

Olaniyi, (2022) conducted on a study on the digital skills and the future of Business Education student, this study revealed the concept of 21st century learning and skill development involves learning motivated by practice of teaching students the most relevant, useful, current and globally applied digital skills. How well Business Education students will fare in the business world depend greatly on the appropriate skill they have acquired that will enable them fit into the society and the world of work. Olaniyi looked into digital skill and Business Education, digital marketing and Business Education, social media and Business Education and skill success in the 21st global economy. Olaniyi's study concludes that that the future of Business Education in Nigeria depends heavily on digitalization and its effective usage by Business Education students. Business

Education Graduates can only achieve the designated role in the society when they are well grounded with relevant digital skills, they need to succeed in the 21st century. The paper recommends among others that there should be training courses for both teachers and students on digital skills as it is the new and future yardstick to thrive in the world of business and the society at large. Olaniyi's study is similar to the current study in that it focuses on digital skills and Business Education students; it however differs from the current study in that the current study is concerned with digital skill that would be relevant in the management of small-scale business. Suryani, Arief, Bramantoro, and Hamsal, (2022). Carried out a study on the Impact of Digital Literacy and E-Commerce Adoption with O2O Business Adoption on The Performance of Small and Medium Enterprises. This study aims to determine the relationship between digital literacy, ecommerce adoption, and Online-to-offline (O2O) business adoption and company performance. In this study, the authors attempt to evaluate previous research on the relationship between the organizational, theory of technology, and environmental (TOE) elements and adoption. They uncovered more intriguing participation of other factors in assuring how businesses may optimize the value gained from business analytics and traditional TOE factors, which may have additional implications. This research employs a descriptive quantitative design. Using a four-point Likert scale, a structured study questionnaire was developed. A simple random sample was used for this study, and SEM-PLS was used to evaluate the data from 100 completed questionnaires. Demonstrates how digital literacy, e-commerce adoption, and O2O channel adoption influence the success of small and medium-sized firms (SMEs).

3. Methods

The study utilized a descriptive survey research design in Rivers State, targeting 643 final-year Business Education students from Rivers State University and Ignatius Ajuru University of Education for the 2022/2023 academic session. A sample of 322 students was selected using proportionate stratified sampling. Data were collected through a self-structured questionnaire, "Digital Competencies Possessed by Business Education Students for Management of Small-Scale Business Questionnaire (DCPBESMSB)," which included personal data and 13 items on a four-point rating scale. The questionnaire was validated by three experts and tested for reliability with a coefficient of 0.74. The 322 administered questionnaires were fully retrieved and analyzed using mean and standard deviation for research questions, and z-test for hypothesis testing at a 0.05 significance level. The decision rule was based on comparing the z-calculated value with the z-critical value.

4. Results

The results from the study were presented as follows.

Research Question 1: To what extent is digital electronic communication competence possessed by Business Education students for management of small-scale businesses in Rivers State Universities?

Table 1: Mean Ratings on the Extent to which Digital Electronic Communication Competence is Possessed by Business Education Students for Management of Small-Scale Businesses in Rivers State Universities.

S/N	Items	RSU	(124)		IAUE (198)		
0.		$\overline{\mathbf{x}}$	SD	Remar k	$\overline{\mathbf{x}}$	SD	Remark
1	Teleconferencing and web- conferencing application skill.	3.26	1.15	НЕ	3.18	1.09	НЕ
2	Ability to create websites and blogs using app like Canva.	2.13	1.10	LE	2.28	1.17	LE
3	Ability to Send instant messages to using a preferred social networking site.	3.20	1.18	HE	3.11	1.06	HE
4	Ability to connect with customers on chat group and close a deal with them over the phone.	3.47	1.13	HE	3.43	1.09	HE
5	Ability to Send and receive emails from customers.	3.18	1.16	HE	3.28	1.04	HE
6	Ability to send personalized messages to potential customers.	3.33	1.11	HE	3.26	1.19	HE
7	Ability to answer customers satisfactorily and obtain feedback from them.	3.21	1.15	HE	3.08	1.10	HE
	Grand Mean	3.11		HE	3.09		HE

Source: Field Survey, 2024.

Table 1 above revealed the extent to which digital electronic communication competence is possessed by Business Education students for management of small-scale businesses in Rivers State Universities. Majority of the respondents agreed with all the items in the table except item 2. The grand mean scores of 3.11, 3.09 and standard deviation scores of 1.14 and 1.11 for Rivers State University and Ignatius Ajuru University of Education respectively indicate that digital electronic communication competence is possessed by Business Education students for management of small-scale businesses-to a-high extent.

Research Question 2: To what extent is digital electronic advertising competence possessed by Business Education students for management of small-scale businesses in Rivers State Universities?

Table 4.4: Mean Ratings on the Extent to which Digital Electronic Advertising Competence is Possessed by Business Education Students for Management of Small-Scale Businesses in Rivers State Universities

S/N	Items	RSU	(124)		IAUE (198)		
0.		$\overline{\mathbf{X}}$	SD	Remar k	$\overline{\mathbf{x}}$	SD	Remark
1	Email campaign skill with special offers to customers.	3.33	1.20	НЕ	3.24	1.17	НЕ
2	Ability to improve the quality of pictures, videos and descriptions of products to increase conversions.	1.15	1.01	LE	1.12	1.02	LE
3	Ability to use guests' blogs to target potential customers from other people's blog.	1.38	0.98	LE	1.17	0.88	LE
4	Ability to set up Facebook advertising and Google shops campaign.	2.08	1.18	LE	2.15	1.10	LE
5	Ability to successfully carry out brand promotion through content marketing.	2.41	1.12	LE	2.44	1.18	LE
6	Knowledge on search engine optimization.	3.05	1.15	HE	3.09	1.11	HE
	Grand Mean	2.23		LE	2.20		LE

Source: Field Survey, 2024.

Table 2 above revealed the extent to which digital electronic advertising competence is possessed by Business Education students for management of small-scale businesses in Rivers State Universities. Majority of the respondents disagreed with all the items in the table expect for item 1 and 6. The grand mean scores of 2.23, 2.20 and standard deviation scores of 1.10 and 1.08 for Rivers State University and Ignatius Ajuru University of Education respectively. This indicates that digital electronic advertising competence is possessed by Business Education students for management of small-scale businesses to a low extent.

Hypotheses

The following null hypotheses formulated were tested at 0.05 level of significance.

Hypothesis 1: There is no significant difference in the mean rating of Rivers State University and Ignatius Ajuru University of Education students on the extent to which digital electronic communication competence is possessed for management of small-scale businesses in Rivers State Universities.

Table 3: z-test Analysis of Difference in the Mean Ratings of Rivers State University and Ignatius AjuruUniversity of Education Students on the Extent to which Digital Electronic Communication Competence is Possessed for Management of Small-Scale Businesses in Rivers State Universities

Respondents	N	X	SD	A	Df	z-cal	z-crit	Decision
RSU	124	3.11	1.14	0.05	321	0.22	1.96	Но
IAUE	198	3.09	1.11					Accepted

Source: Field Survey, 2024.

From Table 3 above, the calculated z-value of 0.22 is less than the z-critical value of 1.96 at 321 degree of freedom and 0.05 level of significance. Given the above, the null hypothesis which states that there is no significant difference in the mean rating of Rivers State University and Ignatius Ajuru University of Education students on the extent to which digital electronic competence is possessed for management of small-scale businesses in Rivers State Universities is hereby accepted. The implication of this is that Rivers State University and Ignatius Ajuru University of Education students possess digital electronic communication competence for management of small-scale businesses to a high extent.

Hypothesis 2: There is no significant difference in the mean rating of Rivers State University and Ignatius Ajuru University of Education students on the extent to which digital advertising competence is possessed for management of small-scale businesses in Rivers State Universities.

Table 4: z-test Analysis of Difference in the Mean Ratings of Rivers State University and Ignatius Ajuru University of Education Students on the Extent to which Digital Electronic Advertising Competence is Possessed for Management of Small-Scale Businesses in Rivers State Universities

Respondents	N	X	SD	A	Df	z-cal	z-crit	Decision	
RSU	124	2.23	1.10	0.05	642	0.36	1.96	Но	
IAUE	198	2.20	1.08					Accepted	

Source: Field Survey, 2024.

From Table 4 above, the calculated z-value of 0.36 is less than the z-critical value of 1.96 at 320 degree of freedom and 0.05 level of significance. Given the above, the null hypothesis which states that there is no significant difference in the mean rating of Rivers State University and Ignatius Ajuru University of Education students on the extent to which digital electronic advertising competence is possessed for management of small-scale businesses is hereby rejected. The implication of this is that Rivers State University and Ignatius Ajuru University of Education students possess digital electronic advertising competence for management of small-scale businesses to a low extent.

Discussion of Findings

The result of the findings of the study for research question one revealed that digital electronic communication competencies possessed by Rivers State University and Ignatius Ajuru Universities of Education students for management of small-scale businesses in Rivers State Universities to a high extent. With grand mean scores of 3.11 and 3.09 which are greater than the criterion mean of 2.50. The corresponding hypothesis one also revealed that there is no significant difference in the mean ratings of Rivers State University and Ignatius Ajuru University of Education students on the extent to which digital electronic communication competence is possessed for the management of small-scale businesses in Rivers State Universities. This finding is in line with Ubulom and Eferebo (2022) who opined that Business Education graduates are competent in the use of certain digital communication skills and also able to demonstrate certain word processing skills. Ubulom and Eferebo further asserted that Business Education graduates are competent in Information and Communication Technology competencies for efficient job performance in Rivers State Universities.

The result of the findings of the study for research question one revealed that digital electronic advertising competence is possessed by Rivers State University and Ignatius Ajuru Universities of Education students for management of small-scale businesses in Rivers State Universities to a low extent. With grand mean scores of 3.23 and 3.20 which are greater than the criterion mean of 2.50. The corresponding hypothesis four revealed that the corresponding hypothesis four revealed that there is significant difference in the mean rating of Rivers State University and Ignatius Ajuru University of Education students on the extent to which digital electronic advertising competence is possessed for the management of small-scale businesses in Rivers State Universities. This finding is in line with the findings of Thomas (2018) which revealed that Online advertising includes email marketing, search engine marketing (SEM), social media marketing, many types of display advertising (including web banner advertising), and mobile advertising. Advertisements are increasingly being delivered via automated software systems operating across multiple websites, media services and platforms, known as programmatic advertising. The study highlighted ambiguity of the resources needed in training on digital electronic advertising, hence the reason for Business Education students not been fully equipped with the digital advertising competence skills required for the management of small- scale businesses.

5. Conclusion

In conclusion, digital competencies are essential for business education students, particularly those who aspire to manage small-scale businesses. While progress has been made in integrating these skills into business education curricula, challenges remain in ensuring that all students have access to the necessary tools and training. Future research should focus on longitudinal studies to assess the long-term impact of digital competencies on business success and the development of new educational models that better prepare students for the digital economy.

Recommendations

Based on the findings of the study, it was recommended that:

1. Management of Business Education Department should organize periodic training on digital electronic communication as this will enable Business Education students acquire the requisites knowledge and skills for proper management of small-scale businesses in Rivers State.

2. Digital electronic advertising skills should be introduced and incorporated into the Business Education curriculum as this will enhance the Business Education students' general knowledge for management of small-scale businesses in Rivers State.

References

- Ajisafe, O. E., Bolarinwa, K, O &Edeh, T. (2015), Issues in Business Education Programme: Challenges to National Transformation. Eric Journal Publication. *Journal of Education and Practice*, 6(21), 208-212.
- Anderson, J., & Anderson, R. (2020). Integrating Digital Competencies into Business Education: Current Practices and Future Directions. Journal of Business Education.
- Chan, B. S., Churchill, D. & Chiu, T. K. (2017). Digital literacy learning in higher education through digital storytelling approach. *Journal of International Education Research (JIER)*, 13(1), 1–16.
 - Davis, O. & Venkatesh P. Hilton T.N. (2019). Navigating complex challenges: Digital competence and personal knowledge management in university education to foster skills for lifelong learning. *International Journal of Technology Enhanced Learning*, 5(3), 284–298.
- Edokpolor, J. E. & Egbri, J. N. (2017). Business Education in Nigeria for value re-orientation: a strategic approach for poverty alleviation and national development. *Journal of Educational Research and Review*, 5(3), 41-48.
- Egbuna, C. K. & Agali, I. (2013). Effect of Planning on the Performance of Small and Medium Enterprises in South-Western Nigeria. *Asian Journal of Business Management*, 5(3), 326-331.
- Ferrari, A. (2012). Understanding Digital Competence in the 21st Century: *An Analysis of Current Frameworks*.
- Ihekwoaba, M. E. (2015). Introduction to vocational technical education. Lagos: Mukugamu and Brother Enterprise.
- Jones, L. (2019). Financial Management Tools for Small Businesses: The Role of Business Education.* International Journal of Small Business Management.
- Krumsvik, R. (2018). Situated learning and digital competence. *Education and Information Technology*, 4(13), 279–290.
- Martinez, P. (2020). The Impact of Digital Competency on Small Business Performance. Journal of Digital Business Research.
- Nigerian Economic Summit Group.(2012). A Survey of Micro and Small Enterprises. NESG Digest, Lagos. *CBN Economic and Financial Review*, 39 (4).
- Nwoha, C. (2016). Advanced financial Accounting. Enugu: Melfin Publishers. Nwokike, F.O. (2018). 'Accounting Education for Sustainable Entrepreneurship'. *International Technology Research Journal*, 1(1).
- Ogun, O. & Anyanwu, J. C. (2017). Financing Small and Medium Scale Enterprises in Nigeria: Lessons from International Experience. *Nigerian Financial Review*, 8(1).
- Okanta S. U. (2018). The Effect of Financial Literacy on the Efficiency of Small-Scale Enterprises in Abia State, Nigeria. *International Journal of New Technology and Research*. 4(3), 245-441.

- Olaniyi, O. N. (2015). Business Education and Challenges of Globalization and Modern Technology. *Journal of Educational Development*, (*JONED*), 2(1), 87-96.
- Oni, E. O. & Daniya, A. A. (2012). Creation of Small and Medium Scale Enterprises in Nigeria: The Entrepreneurial Perspective. *International Journal of Management and Administrative Sciences*, 1(4).
- Smith, A. (2021). Digital Marketing in Small Businesses: A Case Study Approach. The Journal of Marketing Education.
- Suryani M.F, Arief T.B, Bramantoro N, & Hamsal O. (2022). Adequacy of exposure to information and communication technology in business graduating Business Education students of tertiary institutions in Anambra state. *Business Education Journal*, 8(2), 45-601.