



E -BUSINESS COMPETENCIES REQUIRED BY BUSINESS EDUCATION STUDENTS FOR MITIGATING CURRENT CHALLENGES OF MANAGING SMALL SCALE BUSINESSES IN DELTA STATE, NIGERIA

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Abstract

The study was designed to ascertain e-business competencies required by Business Education students for mitigating challenges of managing small scale businesses in Delta State, Nigeria. The study adopted a descriptive survey design. The population of the study was 86 Business Educators from the colleges of education in Delta State. The entire population constituted the sample of the study because of its manageable size. Three research questions and two hypotheses tested at 0.05 alpha level guided the study. Structured questionnaire was used for data collection and data collected was analyzed using mean and standard deviation, while t-test statistics was used to analyze the hypotheses. Two experts validated the instrument. The instrument was trial tested using Pearson Moment Correlation Coefficient(r) and found to have a coefficient of 0.76. The findings of the study revealed that: e-banking, e-accounting and e-advertising competencies are required by business education students for mitigating current challenges of management of small scale businesses. The finding on the hypotheses testing at 0.05 alpha level revealed that one of the hypotheses was retained while the other rejected. Based on the findings of the study, it was recommended that: business education curriculum should be reviewed from time to time to reflect current trends and issues, the business educators should as a matter of necessity ensure the usage of available and relevant new information and communication technologies in teaching and learning process and that students of business education should harness the potentials of ICT to create wealth and be self-reliant.

Key words: E-business, Competencies, Business education, Business education students and Small scale businesses.



Introduction

The emergence of new technologies has in no doubt tremendously influenced every facet of human endeavors today positively, the business enterprises inclusive, because of its inherent benefits. The success or failure of any chosen small scale business in this era of information and communication technology innovations, depends to a large extent on the operators' "know how" and competencies to adopt and adapt to these new technologies or current innovations. The business world is not exempted from these current trends of innovations. So many small scale businesses are now swimming with the tide of electronic/digital commerce and switching from the traditional method of business. Many companies greatly depend on technology to provide accurate information for the effective management of their businesses today (Udegbumam, Uchenu, Odimmega & Macpherson, 2018).

Modern communication and information technologies have caused changes in the narratives of many business processes, organization structures and the competitive advantages of firms or enterprises positively. Besides, it has augmented firms' capability to coordinate business transactions within and outside firms. Besides, it enhanced easy entrance to and departure from the market, reduced switching costs for consumers who may wish to choose among suitable goods and services from competing firms, and provided fast and quick access to information about any goods to be acquired by any consumer. With the advent of internet, computer net-workings, web-based technologies in businesses, graduates of business education, if acquainted with the necessary skills and competences involved, upon graduation could stand the chance of mitigating the current challenges of managing small scale businesses and enterprises in this contemporary times.

Electronic commerce denotes the seamless application of information and communication technology from its point of origin to its endpoint along the entire value chain of business processes conducted electronically and designed to enable the accomplishment of a business goal. These processes may be partial or complete and may encompass business-to-business as well as business-to-consumer and consumer-to-business transactions, (Wigand, 1970). E-business, according to Ayeni & Olatona as cited in Nwokike & Ugwunwoti (2020), is the sales and purchases of goods and services conducted over computer networks by methods specifically designed for the purpose of receiving or placing orders. E-business is the art of buying and selling goods and services via the internet. It could also be referred to as the buying and selling of goods and services, servicing customers, processing, making payments, managing production control, collaborating with business partners, sharing information and running automated services. E-businesses are web-based technology that requires some levels of competencies in applying it in managing current realities in small scale businesses.



The benefits of e-business are numerous and cannot be overemphasized; it offers a variety of products as obtainable in conventional markets, provides one the opportunity to use point of sales (POS) and automated teller machines (ATM), reduces the stress of going to and queuing in banks, enhances quick service delivery, reduction in the risk of carrying about bulk money and sometimes accidents and makes transactions pleasurable. In the use of new technologies in managing small scale businesses, competence is a core issue, because it enables employees to transform ideas into business values and in the end, higher productivity. Competencies are skills, abilities, attitudes and behaviours acquired and exhibited after an exposure to theories and practices in an individual's field of endeavour/study, Nwalado (2021). Competencies are a set of skills combined with knowledge and abilities. There are competencies required of business education graduates to manage small scale business; these competencies or skills include; e-banking skill (Sweety, 2017), e-accounting skill (Nwokike & Ugwunwoti, 2020) and e-advertising skills.

E-banking competencies entail the ability to: use automated teller machines (ATM), use electronic fund transfer (ETF), and point of sales terminal (POS), to use direct deposits, use debit card purchases, and use mobile banking and to use alerts and auto writing cheques. These are for convenience and tracking of transfers and payments.

E-accounting competencies deals with the ability to: use sage accounting, use microsoft excel, use loan amortization application, use digital web links, use payable and purchases application, use application for preparing profit and loss account, use application for preparing statement of affairs account. The e-accounting competencies use ICT application tools in gathering, recording, analyzing, processing, interpreting and communicating financial transactions to enable stakeholders make quick and rightful decisions and even detect frauds where necessary.

E-adverting competencies are also known as online marketing skills; it is a form of marketing and advertising which uses the internet to deliver promotional marketing messages to consumers. The competencies involved in e-advertising include the ability to: use web design/development, use graphic design, to use search engine optimization, effectively analyze data and draw insight, use Google Adwords and bing, manage social media, use website conversion funnel, manage social media and understand customers' experience and knowledge on emerging platforms, (Rocco,2015). There are more opportunities for advertisers to reach out to a larger online audience through technology. Web portals provide effective ways to attract viewers using the various websites in advertising their products and services, (Marvan & Gonzales, 2014). With the current information and communication technology innovations, the management of small scale businesses in Delta State need the integration of e-banking, e-accounting and e-advertising to survive and flourish as its benefits are enormous and in comparison to the traditional means of exchange of goods and services offline.



Business education, according to Ibrahim & Yakubu (2018), is the teaching of skills, attitude and knowledge needed for success in a business career. In the opinion of Njoku in Azuka & Nwosu (2018), business education is an educational programme that equips an individual with functional and suitable skills, knowledge, attitudes and values that enables him/her to operate in the environment he/she finds himself/herself in. Business education is the inculcation and ingraining of competencies, employable and saleable skills in its recipients for self-reliance and in turn national development.

Business education students are youths/individuals admitted into higher institutions of learning (i.e Universities or Colleges of Education) to undertake a course of learning in a business education programme, expected to be certificated upon graduation and to gainfully use the skills learnt to earn a living. Those who teach business education in colleges of education are called business educators and are made up of males and females.

The management of small scale businesses need the adoption of new technologies like; e- banking, e-accounting and e-advertising to survive and flourish as its benefits are enormous and incomparable to the conventional/traditional exchange of goods and services offline.

Business education students are youths/individuals admitted into higher institutions of learning (i.e Colleges of Education, Universities) to undertake a course of learning in a business education programme, expected to be certificated upon graduation and to gainfully use the skills learnt to earn a livelihood.

Small scale businesses, according to Ebuo as cited in Nwokike & Ugwunwoti (2020), are businesses which are owned and managed by one or two persons, influenced by the family in decision making, has undifferentiated organizational structure, market share which is relatively small and employ less than fifty(50) employees. Small scale businesses are privately owned and operated businesses, characterized by a small number of employees and low turnovers. Some business education students upon graduation become entrepreneurs' vis-à-vis owning and operating a small scale business, it becomes imperative to align and adopt current technologies in managing their business. The diffusion of innovation theory, propounded by E.M. Rogers in 1962, quickly comes to mind as this topic is concerned; it actually explains how, over a period, an idea or product gains momentum and spreads through a specific population or social clime. The resultant effect of this spread is that people adopt this new idea, behavior, product or innovations. *“Adoption means that a person does something differently than what they had previously (i.e., purchase or use a new product, acquire and perform a new behavior, etc.). Adoption of a new idea, behavior, or product (i.e., "innovation") does not happen simultaneously in a social system; rather it is a process whereby some people are more apt to adopt the innovation than others, Wayne (2019)”*.



Statement of the Problem

The new information and communication technologies and its applications in business management have revolutionized the mode of business operations globally, creating gap between management of traditional small scale businesses and conventional small scale businesses at all levels. It is no more business as usual for both government and individual owned enterprises. It has inevitably posed a great challenge to business education curriculum, educators and students respectively. The question is; with the emergence of these new information and communication technologies, its adoption and adaptation in management of businesses, small scale businesses inclusive, what are the e-business competencies required by business education students in mitigating the challenges of managing small scale businesses upon graduation in Delta State? It is on this premise that the researchers decide to venture into this study.

Research Questions

The following research questions were raised to guide the study:

- i. What are the e-banking competencies required by business education students for managing small scale businesses in Delta State?
- ii. What are the e-accounting competencies required by business education students for managing small scale businesses in Delta State?
- iii. What are the e-advertising competencies required by business education students for managing small scale businesses in Delta State?

Hypotheses

The following null hypotheses were tested at 0.05 level of significance:

H₀₁: There is no significant difference between the mean ratings of Business educators on the e-business

competencies required for managing small scale business based on gender.

H₀₂: There is no significant difference between the mean ratings of Business educators on the e-business

competencies required for managing small scale business based on experience.

Methodology

The study adopted descriptive survey research design. The area consisted of all the colleges of education in Delta State that offer business education programme. The colleges of education are namely: Federal College of Education (Technical) Asaba, College of Education, Warri and Physical College of Education, Mosoghar. The population of the study comprised all the 86 Business Educators currently teaching in the three colleges of education in the state. The entire population was studied as it was too small to be sampled. The instrument for data collection was a 25 item structured questionnaire titled: "E-business Competencies Required by Business Education Students for



Management of Small Scale Businesses Questionnaire (EBCRMSMBQ)". The instrument was validated by two experts from School of Secondary Education (Business), Federal College of Education (Technical) Asaba, Delta State. The instrument was a 4-point rating scale structured questionnaire of Highly Required (HR), moderately Required (MR), Rarely Required (RR) and Not Required (NR) with corresponding values of 4, 3, 2 and 1 respectively. Test-re-test method was used on ten Business Educators in Orizu College of Education, Nsugbe, Anambra State, who were not part of the study area to ensure its reliability. The same instrument was re-administered to the same respondents after a two week interval to check for consistency of response. The data obtained was analyzed using Pearson Moment Correlation Co-efficient to ascertain the reliability of the instrument. The instrument yielded a coefficient of 0.75 which indicated that the instrument was reliable and it was considered appropriate. Out of the 86 questionnaires administered by hand and by Google forms online, 73copies (representing 84.9%) were retrieved and used for analysis. Data collected were analyzed using mean and standard deviation to answer the research questions and t-test was used to test the null hypotheses at 0.05 level of significance. The study used Statistical Package for Social Science (SPSS) version 23 for analysis. The decision rule for the research question was based on mean value of 2.50 and above as required and mean value of less than 2.50 as not required. The decision rule for the hypotheses was that any hypothesis with a t-calculated value less than the t-critical value is considered accepted whereas if the t-calculated value is more than the t-critical value it is considered rejected.

Results

Research Question 1

What are the e-banking competencies required by business education students for managing small scale enterprises?

Table 1: Respondents' mean ratings on e-banking competencies required by business education students for managing small scale enterprises.

S/N	STATEMENT	Mean	SD	Remark
1.	Ability to use automated teller machine (ATM).	3.36	0.58	MR
2.	Ability to use electronic fund transfer (EFT).	3.18	0.56	MR
3.	Ability to use point of sales terminal (POS).	3.27	0.56	MR
4.	Ability to use direct deposits.	3.34	0.60	MR
5.	Ability to use debit card purchases.	3.40	0.57	MR
6.	Ability to use mobile banking.	3.55	0.53	HR
7.	Ability to use alerts and auto writing cheques.	3.38	0.73	MR
8.	Ability to query wrong debit alerts on transactions made.	3.30	0.75	MR
9.	Ability to use credit cards to make transactions online.	3.47	0.74	MR
10.	Ability to remember and protect password to accounts.	3.34	0.81	MR
Grand Mean / SD		3 .36	0.64	MR

Source: field study, 2021. Highly Required (HR), Moderately Required (MR).



The data on research question 1, table 1 above, shows business educators' mean responses on the e-banking competencies required by business education students for managing small scale businesses. The mean scores ranged from 3.18 to 3.55 showing that all the items listed were accepted competencies required. The grand mean score of 3.36 showed e-banking competencies are moderately required for business education students to manage small scale businesses in Delta State. The standard deviations for all the items fall within 0.53 to 0.81 which indicates that they are within the same range showing that the respondents' mean ratings are not widely apart in their views.

Research Question 2

What are the e-accounting competencies required by business education students for managing small scale enterprises?

Table 2: Respondents' mean ratings on e-accounting competencies required by business education students for managing small scale enterprises.

S/N	STATEMENT	Mean	SD	Remark
11.	Ability to use sage accounting.	3.23	0.73	MR
12.	Ability to use Microsoft excel.	3.27	0.73	MR
13.	Ability to use loan amortization.	3.59	0.64	HR
14.	Ability to use digital web links.	3.52	0.70	HR
15.	Ability to use payable and purchases applications.	0.73	0.74	MR
16.	Ability to use application for preparing profit and loss amount.	3.34	0.76	MR
17.	Ability to use application for preparing statement of affairs account.	3.21	0.79	MR
18.	Ability to use inventory taking packages/applications.	3.26	0.79	MR
Grand Mean / SD		3.36	0.74	MR

Source: Field study, 2021. Highly Required (HR), Moderately Required (MR).

The data on research question 2, table 2. above, shows business educators' mean responses on e-accounting competencies required by business education students for managing small scale businesses. The mean scores ranged from 3.21 to 3.59 showing that all the items listed were accepted competencies required. The cluster mean score of 3.36 showed e-accounting competencies are moderately required for business education students to manage small scale businesses in Delta State. The standard deviations for all the items fall within 0.64 to 0.79 which indicates that they are within the same range showing that the respondents' mean ratings are not widely apart in their views.

Research Question 3

What are the e-advertising competencies required by business education students for managing small scale enterprises?

Table 3: Respondents' mean ratings on the e-advertising competencies required by business education students for managing small scale enterprises.

S/N	STATEMENT	Mean	SD	Remark
19.	Ability to use web design/development (e.g Java. script using visual studio code, Html and CSS	3.26	0.72	MR
20.	Ability to use graphics design(e,g photoshop, corel draw etc).	3.41	0.68	MR
21.	Ability to use search engine optimization (SEO ie. return links to websites link building).	3.27	0.65	MR
22.	Ability to effectively analyze data and draw insight.	2.96	0.63	MR
23.	Ability to use adwords and bing.	1.52	0.50	RR
24.	Ability to manage social media(facebook pages, twitter profile).	2.34	0.48	RR
25.	Ability to use website conversion funnel(procedures customer/consumer take through to an internet Advertised product).	1.67	0.55	RR
Grand Mean / SD		.63	0.60	MR

Source: field study, 2021. Moderately Required (MR), Rarely Required (RR)

The data on research question 3, table 3. above shows business educators' mean responses on e-advertising competencies required by business education students for managing small scale businesses. The mean scores ranged from 1.53 to 3.41 showed that not all the items listed were accepted competencies required. However, the grand mean score of 2.63 showed e-advertising competencies are moderately required by business education students to manage small scale businesses in Delta State. The standard deviations for all the items are within the same range showing that the respondents were homogenous in their views.

Hypotheses Testing

H₀₁: There is no significant difference between the mean ratings of Business educators on the e-business competencies required for managing small scale business based on gender.

Table 4: Independent sample t –test of difference between the mean ratings of Business educators on the e-business competencies required for managing small scale business based on gender.

Competencies	N	Mean	St D	df	t-Cal.	t-Crit.	level	Remark
Male	30	72.04	10.170	71	-1.253	0.011	0.05	NS
Female	43	83.14	5.970					

*NS= Not Significant



The data in Table 4 above, on hypotheses testing, indicate that the t–calculate value is -1.253 and the t-critical value is 0.011, at 0.05 level of significance and 71 degree of freedom. This means that there is no significant difference between the mean ratings of business educators on the e-business competencies required for managing small scale businesses based on gender. Since the t-calculated value is less than t-critical value, the null hypothesis is therefore retained.

H₀₂: There is no significant difference between the mean ratings of Business educators on the e-business competencies required for managing small scale business based on experience.

Table 5: Independent sample t –test of difference between the mean ratings of Business educators on the e-business competencies required for managing small scale business based on experience.

Experiences Remark	N	Mean	St.D	df	t-Cal.	t-Crit.	Level
Below 10years	34	83.00	7.691	71	0.833	0.810	0.05
10years & above	39	81.44	8.271				

***S= Significant**

The data in Table 5 above on hypothesis testing, indicate that the t–calculate value is 0.833 and the t-critical value is 0.810, at 0.05 level of significance and 71 degree of freedom. This means that there is a significant difference between the mean ratings of business educators on the e-business competencies required for managing small scale businesses based on experiences. Since the t-calculated value is greater than t-critical value, the null hypothesis is therefore rejected.

Discussion of Findings

The findings in table 1 revealed that e-banking competencies are required by business education students for effective management of small scale businesses in Delta State. This is in tandem with the assertion of Sweetey (2017), who opined that e-banking skills or competencies are necessarily required of business education graduates to effectively manage small scale business in this era of new technologies influx. With e-banking skill and competence, small scale business owners do their businesses from the comfort of their homes, are saved from the stress of carrying money to and from banks and risk of being attacked by thieves. The first null hypothesis revealed that there is no significant difference between the mean ratings of business educators on the e-business competencies required for managing small businesses based on gender. The findings in respect to the second research question shows that e-accounting competencies are required by business education students to effectively manage small scale businesses. This corroborated with the opinion of Nwokike and



Ugwunwoti (2020), who remarked that new technologies have become a driving force in modern accounting and financial record keeping. Modern e-accounting applications are needed in gathering; recording, analyzing, processing, interpreting and communicating financial transactions to enable stakeholders make quick, rightful decisions and reduction of costs. The second null hypothesis further revealed that there is a significant difference in the mean ratings of business educators in the e-business competencies required for managing small scale businesses based on experiences. And lastly, the finding in respect to the third research question revealed that e-advertising competencies are required by business education students to thrive in management of small scale businesses in Delta State. The finding also agreed with the view of Marzan and Gonzales, (2014), opined that there are more opportunities for advertisers to reach out a larger online audience through technology and that web portals provide effective ways to attract viewers using the various websites in advertising their products and services. The relevance of e-advertising cannot be overemphasized, as it enhances the last long relationship, personalized for targeted audience and wider coverage of customers. The discussion cannot be said to be complete without an allusion to the aforementioned diffusion theory of Rogers (1962), which explains how, why and at what rate new ideas and technology spreads among groups of people. And its application supports the assertion of Udegbumam, Uchenu, Odimmega and Macpherson (2018) and who in their opinion maintained that many companies greatly depend on new technology(ies) to provide accurate information for the effective management of their businesses today.

Conclusion

Based on the findings of the study, the researchers conclude that for business education students to effectively manage small scale business outfits upon graduation the knowledge of new technologies in business is inevitable and possessing the requisite competencies and its application is key to relevance and self-reliance.

Recommendations

The following recommendations were made based on the findings of the study:

1. The business education curriculum planners should incorporate digital marketingskills, which is one of the global trends and new technologies in the business education programme and from time to time review the curriculum as more technological development evolves.
2. Business educators should practically utilize and expose students to new technologies of accounting and banking in the teaching and learning process.



3. Business education students should explore the potentials of new information and communication technologies beyond just social use to create wealth and be self-reliant.

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