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## Article

### ***Economics Educators' Preparedness towards Integrating Digital Financial Literacy in Economics for Economic Growth in Anambra State***

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## **Abstract**

This study investigated the preparedness of economics educators towards integrating digital financial literacy, specifically across digital financial inclusion, FinTech applications, and e-commerce into Economics instruction for economic growth in Anambra State, and examined whether years of teaching experience significantly differentiates this preparedness. A descriptive survey design was adopted. The population comprised 111 Economics Education lecturers drawn from four public tertiary institutions in Anambra State; a census technique was employed, covering the entire population. Data were collected using a structured 21-item questionnaire, the Economics Educators' Preparedness for Digital Financial Literacy Questionnaire (EEPDFLQ), validated by three experts and yielding a Cronbach's Alpha of 0.82. Items across the three clusters assessed preparedness across four dimensions: awareness of concepts and curriculum relevance, instructional competence, confidence in integration, and adequacy of assessment preparedness. Mean and standard deviation were used to answer the research questions, with a criterion mean of 2.50, while independent samples t-tests were used to test the three null hypotheses at the 0.05 level of significance. Findings revealed that Economics educators are marginally prepared in digital financial inclusion (cluster mean = 2.53) and FinTech applications (cluster mean = 2.51), but are not prepared to integrate e-commerce (cluster mean = 2.49). Across all three domains, preparedness was stronger on awareness-related items and weaker on instructional application, confidence, and assessment dimensions, indicating that conceptual familiarity has not translated into applied pedagogical readiness. No significant difference was found in preparedness scores based on years of teaching experience across all three domains ( $p > 0.05$  in all cases), indicating that the deficiency is systemic rather than experience-related. The study concludes that targeted professional development programmes focused on applied FinTech and e-commerce pedagogy are urgently required to equip Economics educators for effective digital financial literacy instruction in Anambra State secondary schools.

**Keywords:** *digital financial literacy, Economics educators, preparedness, FinTech, e-commerce, financial inclusion, economic growth, Anambra State*

## **Introduction**

The accelerating digitisation of Nigeria's financial and commercial landscape has created an urgent and demonstrably unresolved crisis in secondary school Economics



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education: teachers remain critically unprepared to deliver the digital financial literacy content that a productive, inclusive economy now demands. Globally, the FinTech revolution has transformed how households save, invest, borrow, and transact, and the International Monetary Fund and World Bank have consistently linked financial inclusion, mediated increasingly through digital platforms, to measurable economic growth outcomes in developing economies. In Nigeria, this global trajectory is institutionally anchored in the National Financial Inclusion Strategy (NFIS). The strategy sets explicit targets for extending access to formal financial services to economically excluded populations. Achieving these targets depends substantially on a financially literate citizenry that the secondary school system must help to produce. Yet the school system, by current evidence, is failing this mandate. Bayere et al. (2025) characterised Nigeria's education-to-employment transition as a structurally broken pipeline, demonstrating that graduates consistently lack the digital economic competencies demanded by the labour market, an indictment that locates the Economics classroom as the most critical site for intervention. Ekong and Ekong (2022) established that digital financial inclusion in Nigeria is hindered not only by infrastructural deficits but by deep-seated literacy gaps that formal education, if properly oriented, is uniquely positioned to address. Yet teacher digital readiness, the human infrastructure upon which curriculum transformation depends, remains severely underdeveloped. Chukwu (2025) found widespread digital unreadiness among Nigerian public school teachers in a national cross-sectional assessment, while Unachukwu (2026) confirmed that promoting digital competence among Economics teachers encounters persistent institutional and individual barriers that routine professional development has not resolved. Mohammed and Pitan (2023) demonstrated that curriculum renewal efforts in Economics education have been repeatedly stalled by inadequate teacher preparation, and Olanrewaju and Uche (2025) provided empirical evidence directly linking Economics education quality to sustainable national development outcomes, making teacher unpreparedness not a pedagogical inconvenience but a development emergency. In Anambra State, the urgency is compounded: even as the state's Solution Agenda invests in smart school infrastructure to position the state as a digital education leader, Nji, Chinyelugo, and Eneogu (2025) confirmed that Economics teachers in Nigerian secondary schools continue to face unresolved barriers to the classroom application of digital technologies. The coexistence of significant state-level infrastructure investment with documented and persistent teacher unpreparedness constitutes a critical, urgent, and as yet unresolved challenge.

Existing scholarship on digital integration in Economics and Business education, while growing, has not produced a coherent, domain-specific account of how secondary school Economics educators understand and deploy the three distinct pillars of digital financial literacy: financial inclusion, FinTech applications, and e-commerce as structured instructional content, leaving a substantive empirical and conceptual gap that this study addresses. Digital financial literacy, as a construct, refers to the integrated capacity to engage with digitally mediated financial systems and commercial platforms; it encompasses the knowledge and skills required for participation in formal digital financial services (financial inclusion), competence in navigating mobile and algorithm-driven financial tools (FinTech), and proficiency in digital commercial exchange (e-commerce). These are not interchangeable concepts; they represent distinct economic domains, each requiring specific pedagogical competencies, yet Economics education scholarship has treated them either in isolation or not at all. Okonkwo and Anyeji (2024), conducting research specifically in Anambra State



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secondary schools, found that Economics teachers demonstrated awareness and utilisation of innovative instructional strategies well below acceptable benchmarks, with no examination of digital financial content domains as distinct instructional areas. Chidiebere (2020) found, across Nigerian secondary schools, that despite the presence of digital devices, pedagogical technology integration remained shallow and institutionally unsupported, pointing to a structural gap between equipment provision and teacher instructional competence. Zondo and Adu (2023), examining ICT use in Economics instruction in an African context, argued that technology application in Economics classrooms remains aspirational rather than operational, constrained by the absence of subject-specific digital pedagogical frameworks. Onwubuya, Amobi, and Atah (2025), examining Business Studies teachers specifically in Anambra State, found professional development support in the technological era to be grossly insufficient, with teachers reporting low confidence in technology-based delivery. Idowu (2025) argued that digital entrepreneurship education in Nigeria is systematically constrained by teacher unpreparedness, a constraint this study directly confronts. Beyond Nigeria, Dean and Nasirin (2002) established foundational principles for effective e-commerce curriculum design, demonstrating that educator competence determines instructional effectiveness; Lin, Xi, Gao, and Tsai (2021) proposed a data-informed training model affirming that e-commerce competence is a structured academic discipline requiring deliberate instructional preparation; Hu (2024) argued that effective digital commerce instruction requires educators capable of bridging theory and applied commercial realities; Wu (2020) confirmed that e-commerce education achieves its highest impact when teachers possess both domain knowledge and industry-relevant digital skills; and Dodor and Rana (2009), applying the Theory of Planned Behaviour, identified teacher attitude and perceived behavioural control as the decisive determinants of digital content instructional uptake. Taken together, these studies confirm that teacher preparedness is the pivotal variable, yet no study has examined Economics educators' preparedness specifically across financial inclusion, FinTech, and e-commerce as distinct instructional domains in Anambra State, nor investigated whether years of teaching experience, as a moderating variable, significantly differentiates preparedness levels across these domains.

This represents a measurable, consequential, and unresolved gap. This study investigates the preparedness of Economics educators in Anambra State secondary schools to integrate digital financial literacy across the domains of financial inclusion, FinTech applications, and e-commerce into Economics instruction, and examines whether years of teaching experience significantly moderates this preparedness. The motivation for this direction is grounded in the evidence that policy investment without demonstrated human capacity is pedagogically hollow: Rani (2026) argued that digital transformation in commerce education succeeds only when the teacher's capacity to deliver it is rigorously assessed and developed, a standard that Anambra's current reform trajectory has not yet applied. Dodor and Rana (2009) showed that teacher attitudes and self-perceived competence are stronger predictors of digital content delivery than institutional resource provision, which means that smart classrooms without digitally prepared teachers yield diminishing educational returns. Dean and Nasirin (2002) and Lin et al. (2021) further established that effective digital financial literacy instruction requires structured, competency-based teacher preparation frameworks informed by empirical assessment, a standard this study applies to the Anambra context for the first time. The study is delimited to public secondary school Economics teachers across Anambra State's three senatorial zones, employing a descriptive survey design with inferential



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analysis to test the moderating role of teaching experience. The contribution to knowledge is threefold: this study provides the first domain-specific empirical account of Economics educators' preparedness to deliver digital financial literacy content in Anambra State; it introduces years of teaching experience as a theoretically grounded and empirically tested moderating variable in the preparedness framework; and it generates targeted, evidence-based recommendations capable of informing professional development policy within the Anambra State Ministry of Education, thereby constructing the bridge between the demands of the modern digital economy and the realities of the traditional Economics classroom.

## Statement of the Problem

The global transition to a digital economy has fundamentally altered the knowledge and skill requirements for productive economic participation, yet the secondary school Economics classroom in Nigeria, the formal site where foundational economic literacy is developed, has not kept pace with this transformation, creating a structural misalignment whose consequences for economic growth and financial inclusion are both measurable and escalating. Across developed and emerging economies alike, digital financial literacy has emerged as a core determinant of economic agency: citizens who cannot navigate digital payment systems, FinTech platforms, and e-commerce environments are effectively excluded from an expanding share of economic opportunity. In Nigeria, this exclusion is institutionally acknowledged in the National Financial Inclusion Strategy, which identifies low financial literacy as a principal barrier to inclusion targets with direct implications for poverty reduction and economic growth. The secondary school Economics curriculum, properly delivered, is one of the most scalable and equitable instruments available to address this literacy deficit at scale. The operative question, however, is whether the Economics educators responsible for delivering this curriculum are themselves prepared to do so. Available evidence suggests that they are not, and that this unpreparedness is both widespread and persistent. Chukwu (2025) found, in a cross-sectional national assessment, that Nigerian public school teachers exhibit pervasive deficiencies in digital readiness, while Unachukwu (2026) established that the promotion of digital skills among Economics teachers in secondary schools is impeded by entrenched institutional and individual barriers. In Anambra State specifically, Okonkwo and Anyeji (2024) found that Economics teachers' awareness and utilisation of innovative instructional strategies, including digitally oriented approaches, remained well below acceptable levels. Onwubuya, Amobi, and Atah (2025) corroborated this finding in a study of Business Studies teachers in Anambra State, demonstrating that professional development support for technology-integrated teaching is structurally inadequate. Nji, Chinyelugo, and Eneogu (2025) similarly confirmed that secondary school Economics teachers in Nigeria face unresolved barriers to the classroom application of digital technologies, suggesting that the problem is systemic and not attributable to individual teacher deficiency alone.

The problem is rendered more acute by three compounding factors. First, it is domain-specific in nature: digital financial literacy encompasses at least three distinct instructional domains digital financial inclusion, FinTech applications, and e-commerce each requiring differentiated teacher knowledge, attitude, and pedagogical skill. No available study has assessed Economics teachers' preparedness across these three domains as distinct and measurable constructs in the Anambra State context. Second, it is shaped by teacher-level



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characteristics, notably years of teaching experience, which Dodor and Rana (2009) identified, through the lens of the Theory of Planned Behaviour, as a factor influencing educators' perceived competence and behavioural intention to adopt digital instructional content. Whether teaching experience significantly differentiates preparedness levels across the three domains has not been empirically tested among Anambra State Economics educators. Third, and critically, it persists despite significant state-level policy intent: Anambra State's Solution Agenda has committed to expanding digital infrastructure in public schools, yet infrastructure investment without a corresponding and assessed uplift in teacher instructional capacity risks producing digitally equipped classrooms staffed by pedagogically unready teachers. As Rani (2026) argued, digital transformation in education succeeds only when the human capacity component is systematically evaluated and developed alongside physical infrastructure. Mohammed and Pitan (2023) further confirmed that in Nigerian secondary schools, curriculum innovation consistently stalls at the point of teacher implementation, the precise failure point this study investigates.

It is against this background that the problem of this study is stated: there exists a critical, empirically unverified, and consequential gap in the preparedness of Economics educators in Anambra State secondary schools to integrate digital financial literacy — specifically across the domains of financial inclusion, FinTech applications, and e-commerce into Economics instruction for economic growth, and it is not known whether years of teaching experience significantly differentiates this preparedness. This study was designed to address that gap.

## Purpose of the Study

The main purpose of this study is to assess the preparedness of Economics educators to integrate digital financial literacy into Economics instruction for economic growth in Anambra State. Specifically, the study seeks to:

1. Ascertain the level of preparedness of Economics educators in integrating digital financial inclusion in Economics for economic growth in Anambra State.
2. Ascertain the level of preparedness of Economics educators in integrating FinTech applications in Economics for economic growth in Anambra State.
3. Ascertain the level of preparedness of Economics educators in integrating e-commerce in Economics for economic growth in Anambra State.

## Research Questions

The following research questions guided the study:

1. What is the level of preparedness of Economics educators in integrating digital financial inclusion in Economics for economic growth in Anambra State?
2. What is the level of preparedness of Economics educators in integrating FinTech applications in Economics for economic growth in Anambra State?
3. What is the level of preparedness of Economics educators in integrating e-commerce in Economics for economic growth in Anambra State?





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## Hypotheses

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

H<sub>01</sub>: There is no significant difference in the mean preparedness scores of Economics educators in integrating digital financial inclusion in Economics for economic growth based on their years of teaching experience.

H<sub>02</sub>: There is no significant difference in the mean preparedness scores of Economics educators in integrating FinTech applications in Economics for economic growth based on their years of teaching experience.

H<sub>03</sub>: There is no significant difference in the mean preparedness scores of Economics educators in integrating e-commerce in Economics for economic growth based on their years of teaching experience.

## Conceptual Framework

### Preparedness

Preparedness refers to the state of readiness of an individual to perform a specific task with the requisite knowledge, skills, and disposition required for effective execution; Dodor and Rana (2009) operationalised this construct in an educational technology context as the convergence of attitude, subjective norm, and perceived behavioural control that determines whether a teacher intends to and does deliver digital content. In the context of this study, preparedness denotes the extent to which Economics educators possess the content knowledge, pedagogical competence, and attitudinal orientation necessary to deliver digital financial literacy instruction, and Chukwu (2025) confirmed that this readiness is unevenly distributed across Nigerian public schools and measurably deficient at the national level. It is operationalised here across three measurable domains: digital financial inclusion, FinTech applications, and e-commerce, with years of teaching experience constituting the moderating variable through which differences in preparedness are tested.

### Digital Financial Literacy

Digital financial literacy is the integrated capacity of an individual to access, understand, evaluate, and apply digitally mediated financial information and services for informed economic decision-making; Ekong and Ekong (2022) established that this capacity is a prerequisite for meaningful participation in Nigeria's emerging digital financial ecosystem, noting that its absence constitutes one of the most consequential barriers to financial inclusion. It transcends conventional financial literacy by incorporating the technical competence to engage productively with digital financial platforms, mobile money ecosystems, and technology-driven commercial environments, and Rani (2026) further argued that its integration into formal education curricula is among the most impactful levers available for accelerating digital transformation in commerce education. In this study, digital financial literacy constitutes the core instructional content whose effective delivery is contingent on the preparedness of the Economics educator across three distinct and measurable sub-domains.



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## Digital Financial Inclusion

Digital financial inclusion refers to the deliberate expansion of access to formal financial services, savings, credit, insurance, and payments through digital channels, particularly for economically marginalised populations, and Ekong and Ekong (2022) demonstrated that in Nigeria, the realisation of this objective is significantly constrained by financial literacy deficits that the formal school system is uniquely positioned to address. It is both a national policy objective, as institutionalised in Nigeria's National Financial Inclusion Strategy, and an instructional domain whose integration into the Economics curriculum would directly equip learners to engage productively with formal financial systems, a point underscored by Mohammed and Pitan (2023), who found that Economics curriculum renewal in Nigerian secondary schools has consistently failed to incorporate the financial inclusion agenda in any substantive instructional form. In this study, digital financial inclusion is conceptualised as the first of three preparedness domains, operationalised through teacher knowledge of inclusion mechanisms, instructional confidence in delivering inclusion content, and attitudinal orientation toward inclusion-related Economics pedagogy.

## FinTech Applications

FinTech applications denote the deployment of technology-driven innovations including mobile banking platforms, algorithmic lending, digital wallets, blockchain systems, and automated financial advisory tools to deliver financial services more efficiently and accessibly than traditional financial institutions, and Lin, Xi, Gao, and Tsai (2021) demonstrated that the integration of FinTech as instructional content requires deliberate, structured teacher preparation informed by empirical assessment of educator competence. FinTech has fundamentally restructured the operational landscape of financial markets in Nigeria and globally, making its understanding increasingly indispensable as Economics subject matter, and Ekong and Ekong (2022) noted that the expansion of FinTech platforms in Nigeria is outpacing the regulatory and literacy frameworks needed to govern citizen engagement with them, a gap that Economics education is positioned to help close. In this study, FinTech applications represent the second preparedness domain, assessed through educators' conceptual familiarity with FinTech tools, their pedagogical capacity to contextualise these tools within the secondary school Economics curriculum, and their confidence in teaching FinTech content.

## E-Commerce

E-commerce refers to the conduct of commercial transactions, buying, selling, marketing, and distribution of goods and services through electronic networks, and Dean and Nasirin (2002) established in their foundational study that the effective teaching of e-commerce content demands educator competencies that go beyond standard subject knowledge to encompass technological fluency and applied commercial understanding. It has emerged as a major driver of economic growth in Nigeria, particularly through the expansion of platforms facilitating domestic retail and cross-border trade, and Hu (2024) and Wu (2020) corroborated that effective e-commerce instruction requires teachers who can bridge the conceptual content of commerce with the practical realities of digital commercial engagement in ways that are



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directly relevant to the learner's economic environment. In this study, e-commerce constitutes the third preparedness domain, operationalised through the Economics educator's knowledge of e-commerce concepts, their instructional strategies for teaching e-commerce content, and their attitudinal openness to incorporating it into the secondary school Economics curriculum.

## Economic Growth

Economic growth is defined in standard economic theory as a sustained increase in the productive capacity of an economy, typically measured by growth in real Gross Domestic Product per capita over time, and Olanrewaju and Uche (2025) provided direct empirical evidence that the quality of Economics education in Nigerian secondary schools is a statistically significant predictor of sustainable national development outcomes, establishing the link between classroom instruction and macroeconomic performance. In the context of this study, economic growth is conceptualised as the ultimate developmental outcome that an educated, digitally financially literate citizenry produced through effective Economics instruction in financial inclusion, FinTech, and e-commerce is expected to facilitate, and Bayere et al. (2025) confirmed that the failure to produce such literacy at the school level contributes directly to the structural mismatch between education outputs and economic development requirements in Nigeria. It serves as the overarching justification for the study's preparedness agenda, linking classroom instructional quality directly to macroeconomic development outcomes and anchoring the study's relevance within the national development discourse.

## Economics Educators' Preparedness as a Composite Construct

Economics educators' preparedness, as a composite concept, situates the individual teacher at the intersection of content knowledge, technological competence, and pedagogical readiness, and Okonkwo and Anyeji (2024) demonstrated that in Anambra State, this intersection is characterised by significant deficiencies in all three dimensions, particularly regarding the adoption of innovative instructional strategies. It is further moderated in this study by the variable of years of teaching experience, which shapes both the disposition toward and the self-perceived capacity for digital content integration, a theoretical position grounded in the work of Dodor and Rana (2009), whose application of the Theory of Planned Behaviour established that teacher experience influences perceived behavioural control over digital instructional behaviour. The construct is thus understood not as a static credential but as a dynamic, experience-influenced, and domain-specific state of instructional readiness that must be empirically measured, differentiated, and developed if digital financial literacy instruction in Anambra State secondary schools is to achieve its intended economic development outcomes, a conclusion directly supported by the findings of Nji, Chinyelugo, and Eneogu (2025) regarding persistent barriers to digital instructional practice among Economics teachers in Nigerian secondary schools.

## Theoretical Framework

### *Theory of Planned Behaviour (TPB)*

The Theory of Planned Behaviour was propounded by Icek Ajzen in 1991. In its original formulation, the theory posits that human behaviour is most proximately predicted by





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behavioural intention, which is itself determined by three antecedent constructs: attitude toward the behaviour, subjective norms, and perceived behavioural control; Ajzen argued that the stronger an individual's favourable attitude, the more supportive the perceived social norms, and the greater the individual's sense of control over performing the behaviour, the stronger the intention to act and the more likely the behaviour will occur. The theory is directly relevant to this study because it provides a precise explanatory framework for understanding why Economics educators may or may not integrate digital financial literacy into their teaching: an educator who holds positive attitudes toward digital instruction, perceives collegial and institutional support for such instruction, and believes their competence is sufficient will demonstrate stronger preparedness and higher integrative intention. Critically, the TPB accommodates the moderating role of years of teaching experience, since experience directly shapes perceived behavioural control, making it theoretically coherent to test whether teaching experience significantly differentiates preparedness levels across the three digital financial literacy domains examined in this study.

## ***Technological Pedagogical Content Knowledge (TPACK) Framework***

The TPACK framework was propounded by Punya Mishra and Matthew J. Koehler in 2006. In its original formulation, the framework posits that effective technology integration in teaching requires the simultaneous and dynamic intersection of three knowledge domains: Content Knowledge (CK), Pedagogical Knowledge (PK), and Technological Knowledge (TK), with the most powerful instructional outcomes emerging at their full intersection, designated Technological Pedagogical Content Knowledge; Mishra and Koehler argued that teachers who possess strong content knowledge but weak technological knowledge, or strong technological knowledge but weak pedagogical understanding, cannot achieve effective technology-integrated instruction. The framework directly governs this study's conceptualisation of preparedness, providing the analytical structure within which an Economics educator's readiness to deliver digital financial inclusion, FinTech, and e-commerce content is understood as a product of content-specific, technology-specific, and pedagogically integrated knowledge operating in concert. Its relevance to this study is further strengthened by the domain-specific nature of digital financial literacy instruction, which is simultaneously content-rich, technology-embedded, and pedagogically demanding, making TPACK uniquely capable of disaggregating the specific knowledge deficits that years of teaching experience may or may not have addressed, thereby complementing the TPB's explanatory focus on attitude and intention with a knowledge-structure account of instructional capacity.

## **Empirical Review**

A synthesis of existing empirical studies reveals a consistent and cross-contextual pattern: across Nigerian and African secondary school settings, Economics and Business Education teachers demonstrate measurable deficiencies in both digital readiness and the pedagogical integration of technology into instruction, with Okonkwo and Anyeji (2024), Chidiebere (2020), Nji et al. (2025), and Zondo and Adu (2023) collectively establishing that digital instructional tools remain largely absent from Economics and Business classrooms despite their documented capacity to improve learning outcomes and economic orientation among students. A notable and unresolved inconsistency, however, is evident between infrastructure-focused studies — which suggest that increased access to digital tools



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moderately improves instructional behaviour over time — and capacity-focused studies such as those by Chukwu (2025), Onwubuya et al. (2025), and Idowu (2025), which demonstrate that device availability without structured pedagogical preparation produces no significant improvement in teacher digital instructional performance, thereby generating an empirical debate about whether the primary constraint on digital integration is access or competence. Furthermore, the international and Nigerian literature on digital commerce and FinTech curriculum, represented by Dean and Nasirin (2002), Lin et al. (2021), Hu (2024), Wu (2020), and Dodor and Rana (2009), establishes robust frameworks for assessing and developing educator competence in digital financial domains, yet these frameworks have not been applied empirically to the secondary school Economics teacher population in any Nigerian state, leaving a persistent and cross-contextually documented methodological gap between international conceptual development and local empirical application. This study enters the empirical conversation at this precise juncture: by applying a domain-disaggregated, experience-moderated preparedness assessment specifically to Economics educators in Anambra State, it addresses what prior studies have consistently approached but never directly measured, thereby positioning its findings as both an original contribution to the Nigerian Economics education literature and an empirical test of the explanatory power of the Theory of Planned Behaviour and the TPACK framework in a West African instructional context.

## Methodology

A descriptive survey research design was adopted for this study to assess the preparedness of Economics educators in integrating digital financial literacy for economic growth in Anambra State. The study was conducted across the four public tertiary institutions in the state offering Economics Education: Nnamdi Azikiwe University, Awka (UNIZIK); Chukwuemeka Odumegwu Ojukwu University, Igbariam (COOU); Nwafor Orizu College of Education, Nsugbe (NOCEN); and Federal College of Education (Technical), Umunze (FCETU). The population consists of 111 Economics Education lecturers, comprising 74 from UNIZIK, 13 from COOU, 11 from NOCEN, and 13 from FCETU. Due to the manageable size of the population, a census technique was employed, involving the entire population. The instrument for data collection was a structured questionnaire titled the Economics Educators' Preparedness for Digital Financial Literacy Questionnaire (EEDPDLQ), developed by the researchers. The instrument consists of 21 items categorised into three clusters of seven items each, focusing on preparedness in digital financial inclusion, FinTech applications, and e-commerce. Items across the clusters assess preparedness across four dimensions: awareness of concepts and curriculum relevance, instructional competence, confidence in integration, and adequacy of assessment preparedness. The questionnaire was validated by three experts from Chukwuemeka Odumegwu Ojukwu University and yielded a Cronbach's Alpha reliability coefficient of 0.82, indicating high internal consistency. Data were collected via the direct delivery and retrieval method, achieving a 100% return rate. Analysis was performed using mean and standard deviation based on a 4-point Likert-type scale weighted as: Very Prepared (4), Prepared (3), Poorly Prepared (2), and Not Prepared at all (1). A criterion mean of 2.50 was adopted as the decision rule, such that mean scores of 2.50 and above were interpreted as "Prepared," while mean scores below 2.50 were interpreted as "Not Prepared." For hypothesis testing, respondents were grouped based on years of teaching experience into two categories: less experienced teachers (0–5 years) and more experienced teachers (above 5 years). This



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classification is consistent with existing literature which indicates that teachers experience the most significant improvement in effectiveness within the first three to five years of teaching, after which growth tends to stabilise (Kini & Podolsky, 2016). The independent samples t-test was used to determine whether a significant difference existed in the mean preparedness scores of the two groups, and all hypotheses were tested at the 0.05 level of significance, where  $p \leq 0.05$  led to rejection of the null hypothesis, while  $p > 0.05$  led to its retention.

## Results

*Research Question 1: What is the level of preparedness of Economics educators in integrating digital financial inclusion in Economics for economic growth in Anambra State?*

**Table 1**

*Mean and Standard Deviation of Economics Educators' Preparedness in Integrating Digital Financial Inclusion*

S/N	Item	Mean	SD	Remarks
1	I am aware of the relevance of the concept of digital financial inclusion to the Economics curriculum.	2.51	0.50	Prepared
2	I am aware of topics in the Economics curriculum where digital financial inclusion can be integrated.	2.53	0.52	Prepared
3	I can explain digital financial inclusion concepts clearly to students using appropriate teaching methods.	2.58	0.51	Prepared
4	I can use real-life examples to teach digital financial inclusion.	2.50	0.54	Prepared
5	I can develop lesson plans that incorporate digital financial inclusion into Economics teaching.	2.59	0.49	Prepared
6	I feel confident integrating digital financial inclusion into my Economics lessons.	2.52	0.52	Prepared
7	I am adequately prepared to assess students' understanding of digital financial inclusion concepts.	2.51	0.51	Prepared
<b>Cluster Mean</b>		<b>2.53</b>	<b>0.53</b>	<b>Prepared</b>

*Note.* VP = Very Prepared; P = Prepared; PP = Poorly Prepared; NP = Not Prepared at all. Criterion mean = 2.50.



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The results in Table 1 show that all seven items recorded mean scores of 2.50 and above, ranging from 2.50 to 2.59. Items assessing awareness of digital financial inclusion and its curriculum relevance (Items 1 and 2), the ability to explain concepts and use real-life examples (Items 3 and 4), lesson planning capacity (Item 5), instructional confidence (Item 6), and preparedness to assess student understanding (Item 7) all met the criterion mean. The cluster mean of 2.53 indicates that, collectively, Economics educators are prepared to integrate digital financial inclusion. The standard deviation of approximately 0.50 across items indicates a consistent pattern of responses among respondents.

*Research Question 2: What is the level of preparedness of Economics educators in integrating FinTech applications in Economics for economic growth in Anambra State?*

**Table 2**

*Mean and Standard Deviation of Economics Educators' Preparedness in Integrating FinTech Applications*

S/N	Item	Mean	SD	Remarks
1	I am aware of key FinTech concepts relevant to the Economics curriculum.	2.51	0.49	Prepared
2	I am aware of areas within the Economics curriculum where FinTech applications can be taught.	2.54	0.50	Prepared
3	I can explain FinTech concepts to students using appropriate instructional strategies.	2.55	0.51	Prepared
4	I can use examples of FinTech platforms to illustrate economic concepts during teaching.	2.48	0.52	Not Prepared
5	I can design classroom activities that help students understand the economic implications of FinTech.	2.49	0.49	Not Prepared
6	I feel confident integrating FinTech applications into my Economics teaching.	2.48	0.53	Not Prepared
7	I am adequately prepared to evaluate students' understanding of FinTech concepts.	2.50	0.51	Prepared
<b>Cluster Mean</b>		<b>2.51</b>	<b>0.50</b>	<b>Prepared</b>

*Note.* VP = Very Prepared; P = Prepared; PP = Poorly Prepared; NP = Not Prepared at all. Criterion mean = 2.50.

The results in Table 2 show a mixed pattern. Items 1, 2, 3, and 7 met or exceeded the criterion mean: awareness of key FinTech concepts (Item 1), awareness of curriculum areas for FinTech instruction (Item 2), the ability to explain FinTech concepts using appropriate instructional strategies (Item 3), and preparedness to evaluate student understanding (Item 7). However,



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Items 4, 5, and 6 fell below 2.50, indicating that Economics educators are not prepared to use FinTech platform examples to illustrate economic concepts, design classroom activities on FinTech implications, or express confidence in FinTech integration. The cluster mean of 2.51 nonetheless indicates that, collectively, Economics educators are marginally prepared to integrate FinTech applications. The narrow standard deviation values indicate a consistent response pattern across participants.

*Research Question 3: What is the level of preparedness of Economics educators in integrating e-commerce in Economics for economic growth in Anambra State?*

**Table 3**

*Mean and Standard Deviation of Economics Educators' Preparedness in Integrating E-Commerce*

S/N	Item	Mean	SD	Remarks
1	I am aware of the concept of e-commerce and its relevance to the Economics curriculum.	2.53	0.49	Prepared
2	I am aware of areas within the Economics curriculum where e-commerce concepts can be integrated.	2.48	0.50	Not Prepared
3	I can explain e-commerce concepts clearly using appropriate teaching methods.	2.48	0.53	Not Prepared
4	I can use examples of online markets platforms to teach e-commerce concepts.	2.50	0.51	Prepared
5	I can design classroom activities that enable students to understand the role of e-commerce in economic growth.	2.49	0.49	Not Prepared
6	I feel confident integrating e-commerce concepts into my Economics lessons.	2.48	0.54	Not Prepared
7	I am adequately prepared to assess students' understanding of e-commerce concepts.	2.49	0.53	Not Prepared
<b>Cluster Mean</b>		<b>2.49</b>	<b>0.52</b>	<b>Not Prepared</b>

*Note.* VP = Very Prepared; P = Prepared; PP = Poorly Prepared; NP = Not Prepared at all. Criterion mean = 2.50.

The results in Table 3 show that five of the seven items fell below the criterion mean of 2.50. Items 1 and 2, assessing awareness of e-commerce concepts and curriculum areas for integration, met or approached the criterion mean; however, Items 3 through 7, covering the ability to explain e-commerce concepts, use platform examples, design classroom activities, express confidence in integration, and adequately assess student understanding, all fell below





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2.50. The cluster mean of 2.49 indicates that, collectively, Economics educators are not prepared to integrate e-commerce into their instruction. The low standard deviation values confirm that this finding is consistent across respondents.

*H<sub>01</sub>: There is no significant difference in the mean preparedness scores of Economics educators in integrating digital financial inclusion in Economics for economic growth based on their years of teaching experience.*

**Table 4**

*Independent Samples t-Test of Preparedness Scores in Digital Financial Inclusion by Years of Teaching Experience*

Group			N	Mean	SD	t	p	Decision	
Less Experienced (0–5 years)			55	2.50	0.52	0.61	0.54	H <sub>01</sub>	Not Rejected
More Experienced (Above 5 years)			56	2.56	0.51				

*Note.* df = 109; critical t = 1.98; p > 0.05.

The result in Table 4 shows that less experienced Economics educators had a mean preparedness score of 2.50 (SD = 0.52), while more experienced educators had a mean score of 2.56 (SD = 0.51). The t-value of 0.61 and p-value of 0.54 are greater than the 0.05 level of significance. Therefore, H<sub>01</sub> was not rejected, indicating no significant difference in preparedness scores in digital financial inclusion based on years of teaching experience.

*H<sub>02</sub>: There is no significant difference in the mean preparedness scores of Economics educators in integrating FinTech applications in Economics for economic growth based on their years of teaching experience.*

**Table 5**

*Independent Samples t-Test of Preparedness Scores in FinTech Applications by Years of Teaching Experience*

Group			N	Mean	SD	t	p	Decision	
Less Experienced (0–5 years)			55	2.48	0.51	0.64	0.52	H <sub>02</sub>	Not Rejected
More Experienced (Above 5 years)			56	2.54	0.50				

*Note.* df = 109; critical t = 1.98; p > 0.05.



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The result in Table 5 shows that less experienced Economics educators had a mean preparedness score of 2.48 (SD = 0.51), while more experienced educators had a mean score of 2.54 (SD = 0.50). The t-value of 0.64 and p-value of 0.52 exceed the 0.05 threshold. Therefore,  $H_{02}$  was not rejected, indicating no significant difference in preparedness scores in FinTech applications based on years of teaching experience.

*H<sub>03</sub>: There is no significant difference in the mean preparedness scores of Economics educators in integrating e-commerce in Economics for economic growth based on their years of teaching experience.*

**Table 6**

*Independent Samples t-Test of Preparedness Scores in E-Commerce by Years of Teaching Experience*

Group	N	Mean	SD	t	p	Decision
Less Experienced (0–5 years)	55	2.46	0.53	0.63	0.53	$H_{03}$ Not Rejected
More Experienced (Above 5 years)	56	2.52	0.51			

Note. df = 109; critical t = 1.98;  $p > 0.05$ .

The result in Table 6 shows that less experienced Economics educators had a mean preparedness score of 2.46 (SD = 0.53), while more experienced educators had a mean score of 2.52 (SD = 0.51). The t-value of 0.63 and p-value of 0.53 exceed the 0.05 threshold. Therefore,  $H_{03}$  was not rejected, indicating no significant difference in preparedness scores in e-commerce based on years of teaching experience.

## Discussion of Findings

The finding that Economics educators in Anambra State are marginally prepared to integrate digital financial inclusion (cluster mean = 2.53) aligns with Ekong and Ekong (2022), who identified financial literacy gaps as a major barrier to digital inclusion in Nigeria and highlighted the school system as the primary corrective instrument. The pattern of responses reveals that educators demonstrate adequate awareness of digital financial inclusion concepts and their curriculum relevance, and can explain these concepts and develop lesson plans; however, preparedness is marginal in the dimensions of instructional confidence and the assessment of student understanding, suggesting that theoretical familiarity is not translating into robust pedagogical practice. This contradicts assumptions that access to digital infrastructure automatically improves instructional readiness, a concern also raised by Chukwu (2025) in his national assessment of teacher digital readiness. The hypothesis result ( $t = 0.61$ ;  $p = 0.54 > 0.05$ ), which showed no significant difference based on years of teaching experience, supports the position of Dodor and Rana (2009) that preparedness is more strongly predicted by perceived competence and attitudinal orientation than by years of service. This finding



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suggests that current teacher training and professional development programmes are insufficiently targeted: both newer and more experienced teachers are equally underprepared at the margins, and without deliberate capacity-building interventions focused on financial inclusion pedagogy, Nigeria's NFIS objectives cannot be effectively transmitted through the school system.

The finding that Economics educators are only marginally prepared to integrate FinTech applications (cluster mean = 2.51), with three of seven items falling below the criterion mean, reflects the systemic instructional gap documented by Chukwu (2025) and Onwubuya, Amobi, and Atah (2025), both of whom reported low digital instructional confidence among Nigerian teachers even when equipment is available. Specifically, while educators demonstrated preparedness in awareness of FinTech concepts and curriculum areas, and in explaining FinTech to students and evaluating their understanding, they fell below the criterion in applying FinTech platform examples to illustrate economic concepts, designing classroom activities on FinTech implications, and expressing confidence in integrating FinTech into their teaching. This distinction between declarative awareness and applied instructional competence supports Lin, Xi, Gao, and Tsai (2021), who demonstrated that FinTech education requires structured, purpose-built training that goes beyond general digital literacy. The non-significant hypothesis result ( $t = 0.64$ ;  $p = 0.52 > 0.05$ ) reinforces the conclusion that neither newly appointed nor experienced teachers have been systematically equipped for practical FinTech pedagogy, indicating a system-wide competence gap rather than an experience-related one. The implication is unambiguous: without deliberate and structured FinTech pedagogical training, students will graduate without the FinTech knowledge increasingly required for participation in Nigeria's digital economy.

The finding that Economics educators are not prepared to integrate e-commerce (cluster mean = 2.49), with five of seven items below the criterion mean, is the most critical finding of this study. The pattern is revealing: while educators demonstrated proximate awareness of e-commerce concepts and curriculum integration areas, they fell below the criterion on all instructional competence, activity design, confidence, and assessment readiness items. This gap between awareness and application directly supports Dean and Nasirin (2002), who argued that e-commerce instruction demands specialised competencies that teachers must be explicitly trained to acquire, and Hu (2024), who established that effective e-commerce teaching requires educators capable of bridging conceptual content and applied commercial realities. The specific deficiency in confidence and assessment preparedness also aligns with the TPACK framework's proposition that content awareness alone is insufficient without technological and pedagogical knowledge operating in concert. The non-significant hypothesis result ( $t = 0.63$ ;  $p = 0.53 > 0.05$ ) confirms that this deficiency is not resolved by accumulated teaching experience, indicating a curriculum-level failure rather than an individual one, a conclusion consistent with Mohammed and Pitan (2023), who found that curriculum reform in Nigerian secondary school Economics consistently stalls at implementation. Students are consequently denied exposure to e-commerce competencies that directly underpin digital entrepreneurship and Nigeria's participation in the global digital commerce ecosystem.



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## Conclusion

The study concludes that Economics educators in Anambra State are generally underprepared to effectively integrate digital financial literacy into instruction, with preparedness only marginally achieved in digital financial inclusion and FinTech applications, and not achieved at all in e-commerce. A consistent pattern across all three domains indicates that awareness of concepts and curriculum relevance tends to be relatively higher, while instructional application, confidence in integration, and readiness to assess student understanding remain the weakest dimensions. This awareness-application gap confirms that the challenge is not merely informational but fundamentally pedagogical, requiring structured, practice-oriented professional development rather than content exposure alone. Across all three domains, years of teaching experience did not significantly differentiate preparedness levels, confirming that the challenge is systemic rather than individual and cannot be resolved through time alone. Targeted, structured, and domain-specific capacity development is urgently required if the Economics classroom is to serve as the bridge between Nigeria's digital economic ambitions and the citizens who must navigate them.

## Recommendations

Based on the findings of this study, the following recommendations are made:

1. Anambra State Ministry of Education should organise mandatory annual training programmes for Economics teachers in public secondary schools that go beyond conceptual orientation to develop applied instructional competence in digital financial inclusion, FinTech applications, and e-commerce, with particular emphasis on lesson design, classroom activity development, and student assessment in these domains.
2. Teacher training institutions should revise their Economics Education curricula to include structured courses on digital financial literacy, covering financial inclusion, FinTech, and e-commerce as distinct instructional competency areas, and should ensure that these courses develop all four preparedness dimensions: conceptual awareness, instructional competence, integrative confidence, and assessment readiness.
3. The Teachers Registration Council of Nigeria (TRCN) should introduce digital teaching competency certification, with a specific module on digital financial literacy instruction, as a requirement for professional licence renewal.

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