

## **PERCEIVED IMPACT OF ONLINE RESOURCES ON THE ECONOMIC LITERACY LEVEL OF ECONOMICS STUDENTS IN FEDERAL UNIVERSITIES IN SOUTH EAST, NIGERIA**

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### **ABSTRACT**

This paper investigated perceived impact of online resources on the economic literacy level of Economics students in Federal Universities in South East Nigeria. Descriptive survey design was adopted. The instrument of data collection was a questionnaire which was developed based on the three (3) research questions. The respondents to the instrument were a selected sample of one hundred and fifty-two students. The method of data analysis was mean and standard deviation while t-test was used to test the hypothesis at 0.05 level of significance. The findings revealed that online resources encourage learning of current economic matters outside the classroom. Also, E-resources like blogs keep students updated on latest news about the country's economy, and economic conditions of other nations with which they can make valid generalizations. This study has significant implications for policy, highlighting the crucial role of online resources in enhancing economic literacy among Economics students in federal universities. The findings highlight the importance of investing in digital infrastructure, including internet facilities, to support online learning. Furthermore, the study emphasizes the need for digital literacy programs that teach students how to effectively navigate online resources and develop critical thinking skills.

**Keywords:** Economic Literacy, Online Resources, Undergraduates

**JEL Code:** A20, O33, A22

### **1. INTRODUCTION**

Students that are economically literate have information on how to identify economic problems, alternatives, costs, and benefits, analyze the incentives at work in economic situations, examine the consequences of changes in economic conditions and public policies, collect and organize economic evidence, and weigh costs against benefits. Economic literacy can be defined as the ability to use related knowledge and skills to manage financial sources effectively (Unal, Düger & Söylemez, 2015). Well informed economic agents make economic decisions that enhance resource allocation and rise economic efficiency (Burke & Manz, 2011). Though economic literacy helps individuals in making right economic decisions, it should not be seen as an ability which solves every economic problem. Yıldırım and Öztürk (2017) reported that individuals see economic literacy as a valuable situation. Rapidly changing

economic and sociological conditions increase the importance of economic literacy, because today, making economic decisions are more complex and riskier than past. Complexity, risks, and uncertainty have an impact on every field of life including consumption, saving, and investment preferences (Şantaş & Demirgil, 2015; Çömlekçi, 2017). Poor economic literacy may result in inefficient portfolio management, wrong choice of financial intermediaries, irreversible mistakes, and low levels of savings. Lusardi and Tufano (2009) determined that individuals who have low economic literacy are more likely to carry high-cost debt and live financial difficulty. For that reason, the lack of economic literacy will further income inequality (Prete, 2013). A better understanding of economic issues helps individuals increase their welfare and make the right choices. Akhan (2013) emphasized the importance of economic literacy training for individuals. Additionally, academic literature supports the importance of economic education in schools (Gratton-Lavoie & Gill, 2009). Thanks to economic literacy, individuals prefer efficient investment opportunities, markets, etc., and set up more accurate inflations (Burke & Manz, 2011). Lusardi and Mitchell (2010) observed that individuals who have more advanced economic literacy are more likely to be ready for retirement. However, lower degree of economic literacy causes wrong and irreversible economic decisions because without financial knowledge, individuals make poor retirement planning and benefit less from financial opportunities.

The teaching and learning of Economics need to be widespread to reduce income inequality, to reach macro- and microeconomic targets such as efficient allocation (Dilek, Küçük & Eleren, 2016). In order to achieve this level of efficiency, online resources can be adopted to augment the ones in the classroom. Thanuskodi (2012) describes online resources as those that deliver the collection of information as full text (aggregated) databases, e-journals, image collections, multimedia in the form of CD, tape, Internet, web technology, e-discussions, e-news, data archives, e-mail online chatting. In online information resources, information is stored electronically and made accessible through electronic and computer network. Online resources are becoming more and more important for the academic community (Egberongbe, 2011). Online information resources are powerful teaching and learning tools in tertiary institution. They are efficient for activating students, and they provide tools for life-long learning. Internet provides the platform for global information accessibility and allows students to have access to huge amounts of information and a number of free applications software (Ugwu & Orsu, 2017). It enables teachers and students to communicate through e-mail, course home pages and virtual discussion groups, and provides opportunities for distance education in federal universities.

However, due to limited resources, the classroom alone does not provide access to a variety of information ranging from primary to tertiary sources. Resources that will bring about an increase in the economic literacy level of students are meant to be found in our classrooms and they are also meant to be easily accessed by the students. Studies conducted on Economics Literacy among University Students (Nurul, Lai & Noorasiah, 2020; Lusardi & Mitchell, 2010) revealed that the literacy level of students is low. This can be attributed to certain factors such as incompetence on the part of teachers and relevant stakeholders, etc. It may also be attributed to limited resources as they may be constrained to only classroom materials and not able to access and utilize online resources for more economic literacy. This study therefore determined the perceived impact of online resources on the economic literacy level of Economics students in federal universities bearing in mind the importance of economic literacy in the survival of individuals in the economy. This is the broad objective of this study. The research questions and hypotheses as found in the later chapter are also tailored to align with the main objectives.

## **2. LITERATURE REVIEW**

### **2.1 Theoretical Review**

Theoretically, this work is anchored on the Social Cognitive Theory (SCT), Technology Acceptance Model (TAM) and the Constructivism Theory.

#### **2.1.1 Social Cognitive Theory (SCT)**

According to SCT, proposed by Bandura (1986), learning is a cognitive process that occurs through observation, imitation, and reinforcement. In the context of this study, online resources serve as a platform for Economics students to observe and learn from various economic concepts, theories, and models. The SCT suggests that students' perception of online resources as a useful tool for learning will influence their motivation to use these resources, which in turn will impact their economic literacy level.

#### **2.1.2 Technology Acceptance Model (TAM)**

The TAM, developed by Davis (1989), provides a framework for understanding the factors that influence an individual's acceptance and use of technology. According to TAM, the perceived usefulness and perceived ease of use of a technology are the primary determinants of an individual's intention to use it. In this study, the TAM suggests that Economics students' perception of online resources as useful and easy to use will influence their intention to use these resources, which will ultimately impact their economic literacy level.

#### **2.1.3 Constructivism Theory**

Furthermore, this study is also guided by the Constructivist Theory, which posits that learning is an active process of constructing knowledge through experience and social interaction (Vygotsky, 1978). In the context of this study, online resources provide Economics students with opportunities to engage in interactive learning experiences, such as online discussions, simulations, and games, which can enhance their economic literacy level.

### **2.2 Empirical Studies**

Collins and Kafui (2022) assessed the Usage of Library Electronic Resources by Postgraduate Students at the University of Ghana. Their study revealed that the respondents mostly use electronic resources, especially the institutional repository (UGspace) as their first point of search for online journals. There was a high level of awareness of the electronic resources through library training programs and fresher's orientations. The electronic resources were purposely used by the postgraduate students for their research, dissertation, assignment, and literature that support their studies. The major source of electronic resources training was the library. Some challenges such as many irrelevant search results, inability to identify the best resources, and too much time to identify resources were identified.

Okorie (2018) carried out a study on the influence of electronic information resources utilization on academic performance of HND students in federal polytechnic, Nekede, Owerri. The study investigated the influence of Electronic Information Resources utilization on academic performance of HND students of Federal Polytechnic Nekede, Owerri. The findings revealed that the HND students used Electronic Information Resources (EIR) daily for academic purposes such as helping them in completing their assignment and seminar papers. A greater number of the respondents attested to the fact that the use of EIR influences their performance in seminar writing and presentation positively. Electronic books (e-books) were found to be the resource mostly available for the students' academic consumption. The study identified epileptic power supply and the cost of access as the main challenges faced by the students in the use of EIR.

Oghenetega and Igere (2014) carried out a research on the impact of the internet on academic performance of students in tertiary institutions in Nigeria. The study found that majority of the respondents were computer literate and that they made use of the internet, it was discovered that the students frequently access the internet from Cyber Café, and that they consult the

internet in order to retrieve relevant academic materials, majority of the students rated the internet for academic pursuit to be on the average, E-journals and E-books were among the resources the students mostly used on the internet. They also indicated that with the help of the internet, they are better prepared for their examinations. It was also revealed that Power outage, slow internet speed, lack of computer terminals, too many hits or information overload, Insufficient computer were some of the problems militating against effective internet access in tertiary institutions in Nigeria.

Ugwu and Orsu (2017) carried out a research on the challenges of utilization of online information resources by undergraduate students: implications for information services. The results revealed that few online resources were widely used and that the participants preferred accessing these resources from Cyber cafes. The greatest of the direct factors underlying students' challenges with the use of online information include lack of browsing skills, low internet bandwidth and insufficient ICT infrastructure, whereas the indirect factors include lack of internet access at home, absence of online assignments, lack of motivation to use online information and majority of the students not having personal laptops. The statistical difference in the opinion of the students on the direct and indirect factors was not significant.

Chandan, Santosh, Davinder and Abhinav (2020) carried out a research on promoting financial literacy through digital platforms through a systematic review of literatures. Through this process, the researchers were able to safely establish that using online tools to impart financial literacy, coupled with digital literacy amongst individuals has led to an increased and targeted use and subscription of financial services by consumers around the world. This implies that the utilization of online resources begets economic literacy.

Lateef and Olaoluwa (2024) examined the impact of library electronic resources on students' academic performance in economics in private universities in Lagos State, Nigeria. Based on these findings, the study revealed that there was significant relationship between library electronic resources on students' academic performance in economics in private universities in Lagos State, Nigeria. This implies that the library electronic resources helps to improve the understanding of economics and academic performance in assignments, reading online, research project, exams, overall academic assessments in Economics.

Gaddafi, Mgbeonyejume and Abubakar (2022) investigated ICT in teaching and learning for entrepreneurial and economic sustainability and found that ICT in teaching and learning creates a very good conducive workplace atmosphere free of physical, psychological or financial damages to both teachers and learners.

Ezeudu, Ezeudu and Jolaosho (2020) experimentally determine the effect of YouTube instructional package videos on male and female secondary school students' achievement and retention in Economics in Mushin Local Government Area. The study found out that YouTube instructional package video is effective for improving both male and female students' achievement and retention in Economics. This implies that access to online resources can improve students' economic literacy.

### **3. METHODOLOGY**

#### **3.1 Theoretical Framework**

This study is deeply rooted in Technology Acceptance Model (TAM). The TAM explains how users form attitudes and intentions towards using a technology, which in this case is online resources. The theory suggests that two main factors influence an individual's decision to use a technology:

1. Perceived Usefulness (PU): The degree to which an individual believes that using the technology will improve their performance or achieve their goals.
2. Perceived Ease of Use (PEU): The degree to which an individual believes that using the technology will be free from effort.

In the context of this study, the TAM can help explain how Economics students' perceptions of online resources (PU and PEU) influence their intention to use these resources, which ultimately affects their economic literacy level. Hence, by using the TAM as the underlying theory, this study can investigate the students' perceptions of online resources, and the impact of these resources on their economic literacy level, providing valuable insights into how online resources can be effectively used to enhance economic literacy.

### **3.2 Research Design, Population and Sampling**

This study adopted descriptive survey research design. This research design is the most appropriate for this study because it described the impact of online resources on the economic literacy level of economics students in federal universities. The population of the study comprised 508 third- and fourth-year undergraduate Economics and Economics Education students in the two selected federal universities (University of Nigeria, Nsukka (UNN) and Alex Ekwueme Federal University Ndufu Alike Ikwo (AE FUNAI)). A sample of one hundred and fifty-two (152) students was used for the study. Simple random sampling technique was used to 76 students from each university giving a total of 152 students.

### **3.3 Data Collection Instrument, Validity and Reliability**

The data for this study was collected using a structured questionnaire which was developed by the researchers. The instruments consist of two sections which are section A and section B. Section A sought information on the respondents' demographic data. Section B consists of three clusters addressing the three research questions. A four-point rating scale response option of Very High Extent (VHE), High Extent (HE), Low Extent (LE) and Very Low Extent (VLE) was used for cluster A. A four-point rating scale of Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD) was used for clusters B and C. Items on the questionnaires were developed by the researchers with insights from empirical studies.

The research instrument was validated by three experts, two from the Department of Social Science Education (Education/Economics unit), and one from the Department of Science Education (Measurement and Evaluation unit). The reliability of this instrument was ascertained through trial-testing of the instrument to determine the internal consistency of the items. The overall reliability coefficient of 0.876 was obtained using Cronbach alpha statistics.

### **3.4 Data Analysis Method**

The data collected was analyzed using mean and standard deviation. Mean of 2.50 was used as the criterion level to accept or reject mean responses and t-test was used to test the null hypothesis at 0.05 level of significance. The mean helped to determine the average level of accessibility and perceived impact, while the standard deviation indicates the level of variation in the responses. Using a criterion mean of 2.50 allows the researcher to determine whether the mean responses are above or below a certain threshold, providing a clear indication of the extent of accessibility and perceived impact. The t-test is also suitable for comparing the mean ratings of two independent groups (UNN and AE FUNAI students) to determine if there is a significant difference in their perceptions of the impact of online resources on their economic literacy level. The independent sample t-test helped to test the null hypothesis and provide a basis for accepting or rejecting it.

#### 4. RESULTS AND DISCUSSION OF FINDINGS

**Research Question 1:** What is the extent to which the available online resources in Economics are accessible?

**Table 1:** Mean rating and standard deviation of the extent to which the available online resources in Economics are accessible

| S/N | Item Statements  | Mean | SD  | Decision   |
|-----|--|------|-----|------------|
| 1   | E-books on Economics courses                             | 2.34 | .91 | Low Extent |
| 2   | E-journals on Economics courses                          | 2.21 | .85 | Low Extent |
| 3   | E-library for Economics courses                          | 2.26 | .85 | Low Extent |
| 4   | E-database for research on Economics courses             | 2.28 | .85 | Low Extent |
| 5   | Blogs on current news on economic growth and development | 2.14 | .91 | Low Extent |
| 6   | CBN and World Bank statistical bulletin                  | 2.13 | .92 | Low Extent |

**Source: Fieldwork (2021)**

Table 1 shows the extent to which the available online resources in Economics are accessible. The mean scores of Items 1-6 falls short of the 2.50 benchmark for acceptance of any item which implies they are rejected. This result implies that most online resources are not accessible by Economics students in federal universities. The results also suggest that Economics students underutilize these online resources, which could be hindering their economic literacy.

For the students, if the online resources for economic literacy continues to be unavailable, it might result in reduced or static economic literacy level in that, there will be no room for them to grow their knowledge base on economic matters. They can only make use of and depend on information gotten in the classroom which many a times are inadequate and less comprehensive.

This finding is in line with Ugwu and Orsu (2017) who stated that most of the online information resources were not used by undergraduate students. However, in disagreement, Collins and Kafui (2022) reported that electronic resources were used by the students for their research, dissertation, assignment, and literature that support their studies. Still in contrast, Okorie (2018) revealed that the HND students used Electronic Information Resources (EIR) daily for academic purposes such as helping them in completing their assignment and seminar papers. Electronic books (e-books) were found to be the resource mostly available for the students' academic consumption (Okorie, 2018). Also in contrast, Oghenetega and Igere (2014) discovered that the students frequently access the internet from Cyber Café, and that they consult the internet in order to retrieve relevant academic materials, majority of the students rated the internet for academic pursuit to be on the average, E-journals and E-books were among the resources the students mostly used on the internet.

The underutilization of online resources by Economics students suggests that they may be missing out on valuable learning opportunities, which could negatively impact their academic performance and economic literacy. This, in turn, could have broader implications for the development of a knowledgeable and skilled workforce in Nigeria.

**Research Question 2:** What are the impacts of online resources on student's economic literacy level?

**Table 2:** Mean rating and standard deviation of the impacts of online resources on student's economic literacy level

| S/N | Item Statements  | Mean | SD  | Decision |
|-----|--|------|-----|----------|
| 7   | Encourages learning of current Economic matters outside the classroom  | 3.40 | .80 | Accepted |
| 8   | E-resources like blogs keep students updated on latest news about the country's economy  | 3.25 | .67 | Accepted |
| 9   | Online resources keeps students updated about economic conditions of other nations with which they can make valid generalizations                      | 3.06 | .57 | Accepted |
| 10  | Online resources puts economic literacy into practice in terms of making decisions that would reduce cost (downloading texts online instead of buying) | 3.09 | .58 | Accepted |
| 11  | It assists students in broadening their horizon of knowledge on Economic matters outside the classroom.  | 3.40 | .74 | Accepted |
| 12  | It enables students to be well updated on economic matters   | 3.12 | .70 | Accepted |
| 13  | It enables students to have deeper knowledge of Economics concepts presented in the classroom by the teacher   | 3.36 | .66 | Accepted |

**Source: Fieldwork (2021)**

Table 2 above shows the perceived impacts of online resources on student's economic literacy level. The mean scores of items 7-13 meet up with the 2.50 benchmark for acceptance of any item. This result implies that online resources have a positive impact on students' economic literacy level. Students reported that online resources encourage learning of current economic matters, keep them updated on latest news and economic conditions, and assist in broadening their knowledge of economic matters. The mean ratings for these items ranged from 3.06 to 3.40, indicating a high level of agreement.

These results agree with Chandan, Santosh, Davinder and Abhinav (2020) who reported that the utilization of online resources begets economic literacy. This is also in line with the results of Lateef and Olaoluwa (2024) revealed library electronic resources helps to improve the understanding of economics and academic performance in assignments, reading online, research project, exams, overall academic assessments in Economics. Oghenetega and Igere (2014) also indicated that with the help of the internet, they are better prepared for their examinations. Still in consonance, Ezeudu, Ezeudu and Jolaosho (2020) experimentally found out that YouTube videos is effective for improving students' performance in Economics which implies that access to online resources can improve students' economic literacy.

Similarly, Okorie (2018) revealed that a greater number of the respondents attested to the fact that the use of EIR influences their performance in seminar writing and presentation positively. Gaddafi, Mgbeonyejume and Abubakar (2022) also found that ICT in teaching and learning creates a very good conducive atmosphere free of physical, psychological or financial damages to both teachers and learners. The broader implications of these findings suggest that online resources can be a valuable tool in enhancing economic literacy among students. Therefore, by providing access to up-to-date information and real-world examples, online resources can help students develop a deeper understanding of economic concepts and apply them to practical situations. This, in turn, can better prepare students for careers in economics and related fields, and enable them to make informed decisions as citizens.

The findings also emphasize the importance of integrating computer literacy skills into the economics curriculum, to ensure that students have the necessary skills to effectively utilize online resources. Furthermore, the distractive nature of the internet and the constraint in time due to academic commitments suggest that educators need to develop strategies to promote responsible internet use and time management among students.

Moreover, the study's findings imply that Economics Education in Nigeria needs to adapt to the digital age by incorporating online resources into the curriculum. This requires educators to develop digital literacy skills and to design instructional materials that take advantage of online resources. By doing so, educators can enhance the quality of economics education, improve student learning outcomes, and prepare students for the demands of the digital economy.

**Hypothesis:** There is no significant difference in the mean ratings of UNN and AE FUNAI students on the perceived impact of online resources on their economic literacy level.

**Table 3:** Summary of t-test analysis on mean ratings of UNN and AE FUNAI respondents' opinions on the perceived impact of online resources on their economic literacy level

|                | N  | Mean | SD  | df  | t    | Sig. (2-tailed) |
|----------------|----|------|-----|-----|------|-----------------|
| <b>Impacts</b> | 76 | 3.25 | .60 | 150 | .183 | 0.855           |
|                | 76 | 3.23 | .38 |     |      |                 |

**Source: Fieldwork (2021)**

The analysis on Table 3 shows that the t-cal is significant at 0.855 with degree of freedom of 150 which is greater than the 0.05 level of significance. Therefore, the null hypothesis is not rejected. Thus, there was no significant difference in the mean scores of UNN and AE FUNAI students on the perceived impact of online resources on their economic literacy level.

The broader implications of this finding suggest that students from different institutions in the South East region of Nigeria have similar perceptions regarding the impact of online resources on their economic literacy level. This implies that the benefits and limitations of online resources are uniformly experienced by students across institutions, highlighting the need for a standardized approach to integrating online resources into economics education.

**Research Question 3:** What are the factors hindering the accessibility of these online resources for economic literacy?

**Table 4:** Mean rating and standard deviation of the factors hindering the accessibility of online resources for economic literacy

| S/N | Item Statements   | Mean | SD  | Decision |
|-----|---|------|-----|----------|
| 14  | Inadequate supply of electricity  | 3.17 | .65 | Accepted |
| 15  | High cost of internet access data bundle  | 3.09 | .64 | Accepted |
| 16  | Poor browsing network   | 3.21 | .60 | Accepted |
| 17  | Low level of computer literacy  | 3.03 | .60 | Accepted |
| 18  | Distractive nature of the internet  | 3.25 | .62 | Accepted |
| 19  | Constraint in time due to much time spent in doing assignments and other projects | 3.15 | .57 | Accepted |

**Source: Fieldwork (2021)**

Table 4 above shows the factors hindering the accessibility of these online resources for economic literacy. The mean scores of items 14-19 meet up with the 2.50 benchmark for acceptance of any item. This result reveal that several factors hinder the accessibility of online resources for economic literacy among students. The top factors include inadequate supply of electricity, poor browsing network, high cost of internet access data bundle, and the distractive



nature of the internet. Other factors such as low level of computer literacy, and constraint in time due to academic commitments also pose significant barriers.

This is in line with Oghenetega and Igere (2014) also revealed that Power outage, slow internet speed, lack of computer terminals, too many hits or information overload, Insufficient computer were some of the problems militating against effective internet access in tertiary institutions in Nigeria. The finding is also in line with Okorie (2018) who revealed that epileptic power supply and the cost of access as the main challenges faced by the students in the use of EIR.

In addition to this finding, Collins and Kafui (2022) reported other challenges such as many irrelevant search results, inability to identify the best resources, and too much time to identify resources were identified. Similarly, Ugwu and Orsu (2017) reported lack of browsing skills, low internet bandwidth and insufficient ICT infrastructure, lack of internet access at home, absence of online assignments, lack of motivation to use online information and majority of the students not having personal laptops as challenges of using online resources.

The broader implications of these findings suggest that addressing the accessibility of online resources requires a nuanced approach. Policymakers, educators, and stakeholders must work together to improve the infrastructure and affordability of internet access, enhance computer literacy among students, and promote responsible internet use. Furthermore, institutions can explore alternative solutions, mobile-based learning platforms, to ensure that students have access to the resources they need to develop their economic literacy skills.

## **5. CONCLUSION AND RECOMMENDATIONS**

In conclusion, the findings highlight the importance of investing in digital infrastructure, including internet facilities, to support online learning. Furthermore, the study emphasizes the need for digital literacy programs that teach students how to effectively navigate online resources and develop critical thinking skills. To fully leverage the potential of online resources, policymakers should encourage the integration of these tools into Economics curricula. Additionally, governments and educational institutions must provide teachers with training and support to effectively incorporate online resources into their teaching practices. By doing these, Governments and educational institutions can help improve economic literacy and prepare students for success in an increasingly digital and interconnected world.

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