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Technology-driven teaching skills'need of business education lecturers and content delivery in a globalised economy

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ABSTRACT

This paper determined the skills needed by business education lecturers, considering the need for them to be at breast with modern technology in the arts of teaching with emphasis on activity-based learning. This study is further heightened with the need to expose business education students to globalized economy. Thus, the need arises to probe the readiness of business educators (saddled with the responsibility of guiding these students) in terms of their competencies in the use of technology in teaching. This study seeks to achieve one objective, answers one research question and test a null hypothesis. The survey research design is adopted and the study was carried out in Nigeria with an accessible population of 500 business educators, out of which 217 respondents were used. A questionnaire on technology-driven teaching skills and content delivery in Business Education generated data for the study analyzed using Linear Regression Analysis. Findings are that technology-driven teaching skills significantly predict effective delivery of the content of business education. This implies that business educators require skills in the use of modern technology in teaching business education. Based on the finding of this study, it is concluded that the effectiveness of content delivery in business education in today's globalized society is to an average extent dependent upon the skill level of business education lecturers in the use of technology in teaching.

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393

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1. INTRODUCTION

The spate at which technology is blossoming and its application in the day-to-day execution of tasks require those exposed to work place to acquire skills in the utilization of these technologies. In teaching, emphasis has shifted from the traditional mode to technology-enhanced delivery. Business education lecturers cannot afford to be left out. This implies that technology-driven teaching skills' is what business education lecturers need in content delivery in a globalized economy. Technology-driven teaching skills need of teachers is seemingly an unresolved issue. This has been observed by Johnson [1] with a poser, "what technology skills do all teachers need? Johnson at the same time posited that educators have asked this basic question for years but do not have a definitive answer. However, Johnson mentioned among others that technology in education facilitates and inspire students' learning and creativity. In a digital classroom, students and teachers are more relaxed in the process of teaching and learning as activities can be simulated with high level of attention and interactions by both parties.

394 □ ISSN:2089-9823

Thus, Chauhan noted that in the new era of learning, technology plays a fundamental role in the process of teaching. Again, Chien [2] maintained that achieving effective learning via digital media continues to be a major concern in contemporary education. Technology [3] can be a powerful tool for transforming learning. It can help affirm and advance relationships between educators and students, reinvent our approaches to learning and collaboration, shrink long-standing equity and accessibility gaps, and adapt learning experiences to meet the needs of all learners.

Contents of business education promotes the acquisition of practical skills and skills can better be acquired with technology enhancement. Apart from the outburst of technology in the teaching and learning in this modern era, teachers of old had always promoted the use of local technology in the teaching and learning process and students were trained to develop competence in the use of these local tools. Eady and Lockyer [4] had earlier observed that technology has been a part of the teaching and learning process and form part of the learning environment. This implies that content delivery cannot be effective without these technologies as well as an artistry manipulation of these technologies. Importantly also, these technologies have the potency to drive teachers' proficiency in the display of sound and result-oriented teaching skills. A good mastery in the use of these technology can ease the work of the teacher and motivates both the teacher and the learner in the classroom. Thus, the teacher can utilize such technologies in lesson preparation, storage and an easy mode to retrieve as well as the presentation of such lesson. The application of technology in lesson preparation can afford the teacher the opportunity to effectively edit such lessons with high level of accuracy than preparing the lesson manually. It can also avail the teacher an editorial efficiency thereby making facts to be presented to learners with minimal error. In the course lesson presentation, the teacher spend minimal energy as task performance by students are encouraged. Students can learn on their own pace with power of discoveries with the application and utilization of technologies.

Technologies such as computer system and other devices such as handsets with applications, Internet facilities encourage the development of software applications that can drive teaching and learning effectively. These are resources that if adequately provided and effectively utilized in business education by both lecturers and students skill development and proficiency level of graduates at the end of the program would by high. Software applications are significantly needful in any academic environment. The teacher can use these technologies (both hard and software) to send assignment across to students, give progress report of students' performance to the school authority and other interested parties and equally get feedback that is capable of improving the educational system generally. One unique advantage of the use of technology and the development of technology-driven teaching skills is its ability to promote teaching and learning anywhere as most of these technologies are mobile devices. Eady and Lockyer [4] reported that in Australia, technological investments in schools have been made at the state/territory level and at the national level through initiatives such as the Digital Education Revolution, which have availed the availability of computers and interactive whiteboards in schools, and schools are connected to each other and the world at higher speeds than ever before.

The authors further explained that technology in schools has become mobile, with laptop computers, tablet devices and smart phones now part of the teaching and learning context. In Australia, [4], it is acknowledged that advances in technology have an influence on the way people create, share, use and develop information in society, and that young people need to be highly skilled in their use of information and communications technologies. It is therefore imperative to note that business education lecturers and in deed teachers generally, whether in developed or less-developed economies or in between the two extremes cannot afford to be eluded of technology teaching skills in this 21st Century where the World Wide Web is connecting people and how they learn across the globe. Fidalgo et al. [5] observed that the World Wide Web has made information access and distribution of educational content available to a large fraction of the world's population and helped to move distance education to the digital era.

Technological invention, especially as it shapes the frontiers of educational delivery is getting wider every day. Countries of the world, including the technological disadvantage are building partnerships to integrate and infuse technological culture that can ease teaching and learning and gives it the face of the present century. The less-developed and emerging economies now have technological development as cardinal in their economic development and agenda and item of national development. Greater part of the investment in technology among these nations aim to create a technology-driven school environment. This is because an educational system that is technology-driven as well as the development skills in the use of these technologies, their application and utilization in the teaching learning process is what fast-track development in any society. A study conducted by Okon [6] determined the influence of electronic-based learning resources requirements for undergraduate business education program and skill acquisition for global business environment. Finding was that there was no significant difference in mean responses of business education undergraduates on the influence of electronic education on skill acquisition for global business environment. Okon [6] therefore posited that the era where schooling, and of course learning was basically to

train graduates for workforce is already being interrupted with the emergence of an era where training in school should not only prepare learners for self-reliance but keep them abreast and afloat with a globalized world enabled by the infusion of information and communication technology (ICT).

Technology-driven teaching skills make the art of teaching (either pedagogy) productive. Pedagogy [7] is the activity of educating or instructing; activities that impart knowledge or skill is the function or work of a teacher makes the need to acquire skills in the use of these technology (that have become veritable tools for teaching) imperative. Educational institutions can promote teaching and learning with effective utilization of ICT. No wonder Okon & Okon [8] deciphered that ICT has been acknowledged globally as one of the greatest techniques infused into the teaching learning process and imply a diverse set of electronic technologies, technological tools and resources used to communicate, disseminate, store and manage information in the course of teaching and learning. Business education as a skill-oriented course under the technical and vocational education and training is well established. In Nigeria, this is captured in the National Policy of Education as posited by [9] thus:

"Technical and Vocational Education and Training is used as a comprehensive term referring to those aspects of the educational process involving, in addition to general education, the study of technologies and related sciences and the acquisition of practical skills, attitudes, understanding and knowledge relating to occupations in various sectors of economic and social life.TVET is further understood to be: an integral part of general education; a means of preparing for occupational fields and for effective participation in the world of work; an aspect of lifelong learning and a preparation for responsible citizenship; an instrument for promoting environmentally sound sustainable development; and a method of alleviating poverty."

It is therefore clear that content delivery in TVET or any TVET program by technology-driven. Hence; [10] noted that business education (an aspect of vocational education) has: Vocational objective; exploratory objective; economic understanding objective; consumer education objective; personal use objective; semi-vocational objective; and the college preparation objective. Vocational objective of business education (10) observed, relates specifically to the preparation of students for initial employment, to upgrading existing skills, and to retraining in new and/or related business and office occupations; the exploratory objective aimed primarily at the middle grades and early high school, and this provides opportunities for students to gain information about business; the occupational intelligence objective recognizes that all citizens should have an intelligent understanding of the various areas of work in which they earn a living. Other objectives [10] include: the economic understanding objective is related to developing economic literacy in all citizens; the consumer education objective serves a dual role; it promotes both discriminating use of services and resources by consumers and corresponding understanding of the consumer viewpoint and how best to serve the consumer; the personal use objective relates to those business courses designed to prepare students for proper execution of their personal business affairs; the semi vocational objective recognizes that many business skills lead to advertisement in professions or occupations other than those directly related to business; and the college preparation objective recognizes that high schools have an obligation to provide background preparation in business as well as to develop skills that provide students with the tools to cope more effectively with college demand.

Teaching skill need of business education lecturers is as good as saying that these lecturers need training in the use of teaching technologies. Of course, training aims to provide skill. Skill, Usoro [11] described as abilities for adaptive and positive behaviors that enable one to deal effectively with the demands and challenges of everyday life. This implies that business education lecturers' need for technology-driven teaching skill go beyond what is required in the classroom. This arises from the fact that learners have very high need for technology skills. Thus, Singal [12] observed: "the world has moved into the 21st century with a technological boom". It is therefore important to note that Information and Communication Technology (ICT) if fully integrated in Nigeria and students trained to acquire its skills can modernize the economy, expands and deepens the possibilities in business education and education generally, accelerate growth, creates large-scale direct and indirect employment to the educated youths, boost trade expansion and empowers citizens with better understanding of the global trend, among others.

The readiness to develop technology has made most countries to put some cities with already existing educational institutions with reasonable level of technology-drive on advantage with significant investment and development to what Khan [13] described as knowledge cities or evolving knowledge cities. Knowledge cities [13] strengthens technologies, especially in the promotion of learning. Nigeria, and of course, her universities need to aggressively lunch into technological era, including of course, digital cities. Here, Khan noted that knowledge city can mean a city or geographic location or an area in a country where different players like universities, government institutions, community support systems and industries joint forces in order to develop knowledge and skills and promote innovative efforts and initiatives. It is aimed at knowledge-based development, by the continuous creation, renewal and update of knowledge. Interestingly,

396 □ ISSN:2089-9823

countries that had very low or no technology-drive in teaching and learning have to take up the challenge posed by COVID-19 Pandemic with schools closed down for some months grappling with the dilemma of reopening or otherwise. Be as it may, the entire world continue to be engulfed with fear of the impending disaster akin to COVID-19 since similar Pandemic like EBOLA surface not quite long. Besides, Coronavirus is still raging. As a precautionary measure, MacGregor [14] advised that it is critical for universities to share information, noting that the Pandemic, among other things has encouraged more online learning for students over the summer months – more than ever before with extensive training of faculty on how to teach more effectively online.

Universities offering business education in Nigeria can learn from the foregoing. First, the need to create a technology-driven educational environment has become more imperative in Nigeria. Second, the adaptability of technologies in teaching and learning process and most importantly, the ability of facilitators in the teaching-learning process, especially lecturers and teachers in utilizing these technologies are issues that are utmost importance to stakeholders.

Software program avails teachers the opportunity to exchange knowledge and promote the understanding and acquisition of skills within and outside the classroom setting. Thus, it is an important aspect of technology that can enhance the achievement of the goals of teaching and learning in business education. As stated by Nagata [15], that online education software has been an integral teaching tool for teachers as part of their lessons. According to Samad [16] internet has expanded its dimensions like anything with incredible expansion of the Web world along with easy and affordability of integrated technology coming together to create a new learning methodology of educational software. Samad further explained that Education Software is nowadays constituents of a school's identity as they are capable of delivering all the associated tasks. Software packages in educational process cannot be limited to the classroom environment with the teacher and learner only. It can extend to parents' utilisation and monitoring of learning progress and educational achievement of their wards in school.

Educational Software can now be found for students of all ages and for all subjects [16]. According to Nagata [15], posited that education software is computer software with the primary purpose of teaching or self-learning. In the views of Nagata, like other authors, online education software benefits teachers and allow them to better connect with students, thus keeping them interested in the lesson presented as well as promoting productive learning environment. Wul et al. [17] conducted a study which investigated how students' online social networking relationships affect knowledge sharing and how the intensity of knowledge sharing enhances students' engagement. It adopts the social capital theory as the basis for investigation, and the partial least square structural equation modelling was used to examine the hypothesized model. Wul et al. [17] maintained that teaching and learning are no longer restricted to traditional classrooms, while e-learning (electronic learning) has become one of the powerful supporting tools which have diversified the traditional context of learning in colleges. With the rapid development of technology, the Internet as a delivery platform has motivated colleges to invest their resources on developing online programs. A well developed technology driven teaching skills works effectively with software application. Software applications create platform for sharing educational information. Therefore, it promote electronic learning with the aid of Internet resources.

No wonder Wul and Hwang [17] maintained that e-learning is emerging as the new paradigm of modern education, the blended course, which combines online components with the conventional face-to-face components, has emerged as alternative mode of teaching and learning and a substantial supplement. There is a growing demand for e-learning in a bid to facilitate access and enhance effective and efficient content delivery. E-learning has been challenged in some part of the world until recently that emerging trends are having a push factor, implying that emerging challenges that are gradually driving human race to a seemingly contactless situation such as COVID-19, Ebola Virus, incessant violent attacks at public gathering, among others are pushing human race to be handling certain social activities electronically. In the school system, teachers have been struggling to deliver contents in classes with outrageously imbalance teacher-learner ratio with no modern communication gadgets.

Also, Conolly, et al. [18] deciphered that the use of educational technologies to support learning are utilised across many parts of education and training and institutions have invested heavily in technologies such as Virtual Learning Environments and ePortfolios. The views of [18] implies that technology which enhances eLearning is now supplementing and, in some cases, replacing traditional (face-to-face) approaches to teaching and learning and replacing the traditional paper portfolios. This prompted further questions on electronic or virtual learning within the context of vocational training are pertinent in this research as [18] asked: Can a Virtual Learning Environment supplement or in some instances replace specific elements of vocational training? Can paper-based portfolios be replaced with ePortfolios? Is the use of educational technologies the way forward for private vocational training companies? Ultimately, can VLEs and ePortfolios be successfully implemented and used within private vocational training companies? Thus,

Conolly, et al. [18] argued that virtual learning is in contrast to the traditional classroom instruction, which is time and place bound, face-to-face, typically conducted in an educational setting and consisting primarily of a lecture/note-taking model, and blended learning, which is a combination of online learning and traditional classroom instruction.

E-learning [18] noted can be used as a generic term to encompass both (fully) online learning and blended learning, as used in this paper. Virtual Learning Environments (VLEs) refers to the components in which learners and tutors participate in online interactions of various kinds, including online learning. Classroom of today seems to take a different shape as teachers [19] in much of the developed world now use smart boards, tablets and student-centered, collaborative and project-based learning.

A study conducted by [20] explored the relationship between e-skills procedural, functional and pedagogical content knowledge of Business Studies teachers in the use of Information Communication Technology (ICT) infrastructure as pedagogical tools underscored the demand for a highly skilled workforce to use ICT for innovation, creativity, improved performance and societal transformation as enormous and has led to it becoming known as e-skills. The findings [20] revealed that procedural functional knowledge (PrF) has the highest direct impact on pedagogical knowledge. The findings also revealed that teacher experience is an important construct that moderates the dynamic relationship between e-skills, procedural and pedagogy. Learning is truly a lifelong process and teaching in the digital environment is an evolving skill set. Therefore, [21] managing technology for learning is a unique and incredibly exciting role. Meanwhile, some authors [22] view technology with mixed feeling. And posited thus:

"Our experience with technology is a bitter-sweet one. We relish its presence in our lives, but we dread the effect it may have on our manners, attitudes and social interactions. We open the gates of our schools to all types of technological tools, yet we fear it may badly impact our students' performance. Classroom technologies such as iPad, Internet connection, laptops and social media, impacts negatively on education. Relevant research has proven that technology could change education negatively through four paths: deteriorating students' competences of reading and writing, dehumanizing educational environments, distorting social interactions between teachers and students and isolating individuals when using technology." Many studies [23, 24] indicate that significant relationship exist between students' use of technology in learning and their academic achievements.

The good thing about technology in teaching is that it can be used at all levels of education. Drawing from the experience of Mexico [25] observed that the expansion of technological competence (teacher, Internet, smart classroom) has reached a large number of institutions of all levels of education: Primary, secondary, and vocational school. Technology [25-27] has created the need for updating of teachers and students in developing these skills to improve school academic performance. Therefore, research was needed on the benefits of technological skills (teaching, internet, smart classroom) applied in the teaching and learning of higher level students, and observe the surveys and assessments applied to certain samples of students to investigate and verify their perception of academic performance.

Until recently, most countries invested very little in the development of online learning. Meanwhile, countries that actually invested in online learning had equally experienced high returns with functional education system. Elsewhere, especially in developed economies that have invested heavily in the development of her educational system, e-learning and of course, virtual learning environment are well developed, thus software packages are equally developed for content delivery. Could same be said of Nigerian situation? Could universities and indeed, other institutions offering business education in Nigeria pride themselves of having these put in place? Do business education lecturers acquire the technical knowhow needed to drive technology in teaching? These issues may be far from being resolved at the moment and have prompted this research.

Therefore, the study seeks to determine technology-driven teaching skills' need of business education lecturers and content delivery in a globalized economy. The study sought answer to the research question, "What is the need gap of technology-driven teaching skills among business education lecturers for content delivery in a globalized economy? The study sought to test the null hypothesis, "there is no significant relationship between technology-driven teaching skills and content delivery in a globalized economy."

2. RESEARCH METHOD

The correlational research design was used for the study. The correlational research designed was adopted because the study is a non-experimental one. Correlational research measures two variables and assesses the statistical relationship (i.e., the correlation) between them with little or no effort to control extraneous variables. The area of the study is Cross River State, Ethiopia. The choice of Cross River State is

to report on the trend in the two public universities that have been producing business education graduates yearly for some decades.

The population of 480 consisting of 80 lecturers and 400 final year students (except in COE, Akamkpa, where the pioneer degree students), who are pursuing first degree drawn from the four conventional tertiary institutions offering business education in the state. The four conventional institutions offering first degree are University of Calabar (UNICAL); Cross River University of Technology (CRUTECH); College of Education (COE), Akamkpa and College of Education (COE), Obudu. The simple random sampling technique was used to select a sample size of 166 respondents' comprising 66 lecturers and 100 students. The justification for not using the entire population of lecturers as part of the sample size despite its manageable size is premised on the fact that part of the population of lectures was equally used for reliability test. On the other hand, part of the sample size of 100 students was selected by the researchers for convenience. Meanwhile, part of the sample size of 66 lecturers was determined using Table of sample determination.

A special questionnaire designed by the researchers, tagged, "Technology-driven teaching skills' need of business education lecturers and content delivery in a globalized economy questionnaire" (TechTeachSneedBEDLecConDelQ), with a five-point scale generated data for the study. The questionnaire was designed such that it treats issues in the independent and the dependent variables separately, first to generate the lecturers' opinion on technology-driven teaching skill need and the second segment on content delivery, accessed by students. The aim is to establish the need gap that exist between teaching skills and content delivery. The questionnaire was validated by three experts and a reliability coefficient of .83 determined using Cronbach alpha reliability techniques. Item-by-item analysis was used to answer research questions, while Linear Regression Analysis was used to test the null hypothesis.

3. RESULTS AND DISCUSSION

The result obtained from the analysis presented in Table 1 and Table 2 and further discussed under this section. Table 1 captioned, "item-by-item analysis showing technology-driven teaching skill need among business education lecturers for content delivery in a globalized economy" presented the result obtained from answer to the research question.

Table 1. Item-by-item analysis showing technology-driven teaching skill need among business education lecturers for content delivery in a globalised economy

S/N	Item	Weighted Mean	Weighted Mean	Remark	
		(Lecturers)	(Students)		
1	Skill need in the use of computer assisted Instruction	2.52	3.43	2.98	AN
2	Skill need in teaching with newer technology	3.26	3.58	3.42	AN
3	Skill need in the use of computer devices that sit on desks	3.02	3.16	3.09	AN
4	Skill need in the use of computer that sit in the palm of our hands	3.06	3.3	3.18	AN
5	Skill need in internet connection to devices for classroom instruction	2.74	3.44	3.09	AN
6	Skill need in the use of Software	2.68		3.86	3.27
7	Skill need in creation of software	3.03		3.72	3.38
8	Skill need in using computer applications	3.21	3.58	3.40	AN
9	Skill in the use of resources that support teaching/learning	3.52	3.44	3.48	AN
10	Skill need to use interactive whiteboard	2.24		3.29	2.77
11	Skill need in Networks with broadband connectivity	3.29	3.44	3.37	AN
12	Skill in using software tools and techniques for creation of data	2.98		3.44	3.21
13	Skill need in developing computer applications	2.74	3.14	2.94	AN
14	Skill need in sharing information using computer devices	2.95	3.0	2.98	AN
15	Skill need in teaching with interactive Whiteboards	2.77	3.57	3.17	AN
16	Skill need in using courseware	2.5	3.43	3.3	AN
17	Skill need in using assessment software	2.25	3.57	2.91	AN
18	Skill need in using reference software	2.31	3.72	3.02	AN
19	Skill needs in developing teachers' instructional software	2.52	3.58 3.05	AN	
20	Skill need for developing graphic software	2.59	3.71	3.15	AN
21	Skill need for desktop publishing	2.69	3.86	3.28	AN
22	Skill need for developing drill and practice software	2.77	3.72 3.25	AN	
23	Skill need for developing problem solving software	3.02	3.86	3.44	AN
24	Skill needs in developing utility	2.76	3.58	3.17	AN
25	Skill need in developing special needs Software	3.5	3.72	3.61	HN
	Average	2.84	3.53	3.2	AN

Table 2 captioned, "result of linear regression of no significant relationship between technology-driven teaching skills need and business education content delivery in a globalised economy" was used to present the result obtained from test of null hypothesis.

Table 2. Result of linear regression of no significant relationship between technology-driven teaching skills need and business education content delivery in a globalised economy

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Variable			SE	R	\mathbb{R}^2			
Technology-driven teaching skill need			.29519	.641.638	.087			
Model	Sum of Squares	df	Mean Square	F	Significant Level			
Regression (X)	25.472	1	25.472	292.395	.05			
Residual (Y)	14.287	164						
Total	39.759	165						
N = 166;	Critical $F = 3.84$							

3.1. Research question

What is the need gap of technology-driven teaching skills among business education lecturers for content delivery in a globalised economy? Result presented in Table 1 shows item-by-item analysis of technology-driven teaching skill need among business education lecturers for content delivery in a globalised economy. The grand mean of the weighted mean averages from responses from lecturers and students were 2.84 and 3.53 with an average of 3.2. Based on the rating – Very highly needed (5 points); highly needed (4 points); needed (3 points); somehow needed (2 points); and not needed (a point) with the range, .1 - 1.4; 1.5 - 2.4; 2.5 - 3.4; 3.5 - 4.4; and 4.5 - 5 for very highly needed (VHN), highly needed (HN), averagely needed of (AN), somehow needed (SN), and not needed (NN) respectively, the calculated grand (weighted) mean of 3.2 indicate that technology-driven teaching skill is averagely needed (AN) among business education lecturers for content delivery in a globalised economy.

3.2. Hypothesis

The study sought to test the null hypothesis, there is no significant relationship between technology-driven teaching skills and business education content delivery in a globalised economy. Result from the Linear Regression Analysis presented in Table 2 reveals that the calculated F-ratio of 292.395 is by far greater than the critical F-ratio of 3.84 at .05 levels of significance with degrees of freedom being 1 and 164. Thus, the null hypothesis, "there is no significant relationship between technology-driven teaching skills need and business education content delivery in a globalised economy" is rejected. Thus, alternate hypothesis, "there is significant relationship between technology-driven teaching skills need and business education content delivery in a globalised economy."

The major finding from this study is that technology-driven skill is averagely and significantly needed by business education lecturers in content delivery. This implies that business education lecturers are yet to acquire adequately, technology-driven teaching skills to effectively and efficiently deliver the content of business education such that students under their care can be guided to cultivate optimally, competent skills in a globalised economy of the present era. This view further strengthens the earlier view by Okon (2017) that the era where schooling, and of course learning was basically to train graduates for workforce is already being interrupted with the emergence of an era where training in school should not only prepare learners for self-reliance but keep them abreast and afloat with a globalised world enabled by the infusion of information and communication technology (ICT).

Similarly, the finding of this study further confirms the reality of transition from the traditional face-to-face classroom delivery where the teacher does the talking as earlier observed by [18], who deciphered that the use of educational technologies-support learning are utilised across many parts of education and training and institutions, thereby prompting institutions and other stakeholders to heavily invest in technologies such as Virtual Learning Environments and ePortfolios. The advantages that these technologies provide have meant that eLearning is now supplementing and, in some cases, replacing traditional (face-to-face) approaches to teaching and learning and replacing the traditional paper portfolios.

4. CONCLUSION

Based on the finding of this study, it is concluded that the effectiveness of content delivery in business education in today's globalized society is to an average extent dependent upon the skill level of business education lecturers in the use of technology in teaching. Based on the conclusion drawn, it is recommended that business education lecturers should enroll with competent training centers to acquire the

skills needed in using technology-driven teaching tools, applications and software. This, however is to compliment training opportunities created by management of their respective institutions.

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