INFLUENCE OF DIGITAL ACCOUNTING SKILLS ON ACCOUNTPRENEURIAL INTENTIONS OF BUSINESS EDUCATION STUDENTS IN LAGOS STATE UNIVERSITIES

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Abstract

This study examined the influence of digital accounting skills on the accountpreneurial intentions of business education students in Nigerian universities. The research specifically sought to: assess the extent to which students possess digital accounting skills, evaluate their level of accountpreneurial intention, identify factors limiting entrepreneurial development, and determine the relationship between digital accounting skills and accountpreneurial intentions. A descriptive survey design was adopted, involving 129 undergraduate business education students across selected Nigerian universities. Data were collected using structured questionnaires and analysed through descriptive statistics and Pearson correlation. Findings revealed that students demonstrated moderate competence in digital accounting skills, with strengths in data visualisation and communication of financial insights, while ERP systems, cloud applications, AI/automation awareness, and cybersecurity practices were notably weak. Similarly, accountpreneurial intentions were generally low, except for items reflecting independence from salaried employment and the use of technology to reach clients. Major limiting factors included lack of funding, inadequate infrastructure, insufficient practical exposure, and limited mentorship opportunities. Correlation analysis showed mostly weak and non-significant relationships between digital accounting skills and accountpreneurial intentions, except for the communication of financial insights, which exhibited a positive and significant relationship. Based on these findings, it is recommended that Nigerian universities strengthen curriculum implementation, provide adequate infrastructure and digital tools, and establish mentorship and support systems to enhance accountpreneurial readiness among students.

Keywords: Accountpreneurial, Digital Accounting Skills, Accountpreneurial Intention, Entrepreneurship

Introduction

Entrepreneurship started to gain ground in Nigeria as a result of the prevalence of our unemployed youths after leaving school. Similarly, most graduates from the universities and Polytechnics, after their one-year compulsory National Youth Service, start searching for unavailable jobs. It is obvious that the government cannot employ all the graduate job seekers, and the only way to tackle this problem is for individuals to seek alternative means by being self-reliant and being an employer of labour rather than being a job seeker through entrepreneurship (Okoye and Emmanuel, 2017).

Entrepreneurship has long been recognised as a driver of economic growth, innovation, and job creation. In Nigeria, its significance has become even more pronounced given the persistent challenges of unemployment and underemployment. According to the National Bureau of Statistics (2024), the unemployment rate stood at 5.3% in the first quarter of 2024, while underemployment affected 17.9% of the labour force. Importantly, many of those classified as "employed" are underemployed, pointing to hidden labour market slack and widespread income vulnerability. Micro, small, and medium-sized enterprises (MSMEs) serve as the lifeblood of the Nigerian economy, accounting for about 46% of the national GDP and 87% of total employment opportunities (PWC, 2024). These realities underscore the need for entrepreneurship not merely as a growth engine but as a pragmatic response to limited formal sector absorption of graduates.

Against this backdrop, a specialised strand of entrepreneurship, accountpreneurship, is emerging. Accountpreneurship refers to entrepreneurial activity grounded in accounting expertise, where individuals combine technical financial knowledge with entrepreneurial acumen to establish and manage accounting-focused enterprises. It is a form of entrepreneurship-based profession consisting of accounting technicality and entrepreneurship capacity to render professional account-related services to SMEs, firms or organisations in any industry. Entrepreneurs in this context usually involve experienced Accountants, Auditors, ERP-specialists, Payroll experts, Tax experts, FP&A experts, data analysts, inventory experts and cost control experts, banking on digital accounting skills, educational experience and expertise to provide qualitative services to their diverse client pools. But with the introduction and implementation of CCMAS, Business education undergraduates specialised in the Accounting option can successfully become entrepreneurs in accountpreneurship by leveraging digital accounting skills and knowledge acquired to set up their own accounting firms for the provision of accounting services to companies, particularly SMEs. Unlike traditional accountants who typically work within organisations, accountpreneurs create opportunities for themselves and others by offering services such as outsourced bookkeeping and payroll, part-time or virtual Chief Financial Officer (CFO) roles, business advisory, software implementation, and tax consultancy. This orientation is increasingly relevant in Nigeria's SME-dominated economy, where smaller firms often cannot afford full-time accountants but still require professional financial services (Ibrahim & Oladele, 2018).

The rise of accountpreneurship is closely tied to the spread of digital technologies. Globally, the accounting profession has shifted from manual ledger systems to highly automated, cloud-based, and analytics-driven processes. Entrepreneurs in accounting now leverage software such as Sage, QuickBooks, Odoo, Xero, Oracle Netsuite, Microsoft Dynamics, and ERP-Next to provide affordable, efficient services to clients. Digital platforms also enable remote service delivery, expanding the reach of small practitioners. Scholars highlight that digital competence has become a core predictor of entrepreneurial responsiveness, adaptability, and innovativeness (Decker, Hennemann, & Koller, 2020). In Nigeria, digital skills, including digital communication, media literacy, and cybersecurity awareness, are significant

determinants of entrepreneurial intentions among business education students (Onwubuya & Odogwu, 2023). This suggests that the acquisition of digital accounting skills is not only a professional necessity but also a catalyst for accountpreneurial ventures.

Digital accounting skills encompass a wide range of competencies. These include proficiency in computerised accounting packages such as Sage, QuickBooks, etc.; familiarity with enterprise resource planning (ERP) systems; spreadsheet modelling for decision-making; data visualization for client reporting; Power BI for data modelling and connectivity, financial data analysis for budgeting and forecating, and cybersecurity awareness to ensure the integrity of financial data. Mohamad-Fazil, Ahmad, and Yusuf (2022) argue that these skills are particularly critical for accounting graduates seeking self-employment, as they enhance the efficiency of service delivery and build client trust. Moreover, they enable graduates to move beyond routine bookkeeping to offer higher-value services such as financial advisory and virtual CFO functions.Recognising the need to equip graduates for a digitalised economy, the National Universities Commission (NUC) in 2023 introduced the Core Curriculum and Minimum Academic Standards (CCMAS). This reform replaced the earlier Benchmark Minimum Academic Standards (BMAS) and sought to align university education with 21st-century realities. The CCMAS emphasises outcome-based education, entrepreneurship, and digital literacy across disciplines. Specifically, the Business Education curriculum under CCMAS is structured to expose students to employability skills, including modern office technologies, digital financial management, and entrepreneurship, with a strong focus on preparing students for both wage employment and self-employment (NUC, 2023). In principle, this curriculum design creates opportunities for business education students, especially those in the accounting option, to acquire the digital accounting skills necessary for accountpreneurship.

However, curriculum content alone is not sufficient. Decades of educational research show that the success of any curriculum depends heavily on the quality of its implementation. In Nigeria, the persistent gap between curriculum intentions and actual practice has been a recurring challenge (Adeoye, Mahmud, Ehindero, Ajape, Yahaya & Jolaoye, 2023). For example, despite curricular provisions for ICT and digital literacy, inadequate infrastructure, limited access to modern software, and insufficient staff training often constrain students' learning experiences (Bello & Ajao, 2024). This results in graduates who may have been introduced to the concept of digital tools conceptually but lack the practical competence to deploy them in real-world contexts. Jones, Cuthbert, and Thomas (2010) similarly argue that outcomes in ICT education are shaped less by what is written in the curriculum and more by the quality of delivery and availability of resources.

This shows that experiential pedagogy is critical as students need opportunities to work on live projects, internships, or simulations that mirror real-world accounting service delivery. Such practical exposure not only enhances skill acquisition but also strengthens entrepreneurial self-efficacy, which is a strong predictor of entrepreneurial intentions (Iro-Idoro & Iro-Idoro, 2016; Moa-Liberty, Tunde, & Tinuola, 2016). The importance of these considerations becomes even clearer when linked to Nigeria's unemployment challenge. Business education has

traditionally been tasked with producing graduates who are employable and capable of self-reliance. Yet, unless the CCMAS curriculum is effectively implemented, the vision of producing graduates who are ready to embrace accountpreneurship may not materialise. As Kayode (2023) argue, the disconnect between academic curricula and labour market demands continues to fuel graduate unemployment in Nigeria, even in the face of opportunities created by the digital economy.

However, despite the centrality of digital skills in the CCMAS framework and their obvious link to accountpreneurial opportunities, there is limited empirical evidence assessing their actual impact on Nigerian students. Specifically, no study since the introduction of CCMAS in 2023 has examined whether business education students are acquiring digital accounting skills as intended, and whether such skills translate into intentions to establish accounting-focused enterprises after graduation. Most existing studies examine digital literacy and entrepreneurial intentions in general terms (Akinkuolie, Umoru, Ademiluyi & Nwabufo, 2025; Omuvwie, 2025; Otamiri & Enendu, 2023), without focusing on the unique domain of digital accounting skills within the context of the new curriculum. This gap in the literature provides the rationale for the present study.

Statement of the Problem

A persistent challenge facing business education in Nigeria is that many graduates of the accounting option continue to view paid employment as their only viable career path. Instead of establishing businesses of their own, the majority pursue additional professional certifications such as ICAN to enhance their chances of securing formal employment. While this pathway may improve employability, it nonetheless reflects a narrow perception of career possibilities and underutilises the entrepreneurial dimension that business education was designed to promote. If the curriculum truly equips students with the necessary competencies, particularly digital accounting skills, they should be able to leverage these skills to create and sustain enterprises. Beyond traditional bookkeeping, opportunities exist in providing outsourced accounting services, payroll management, business advisory, and tax consultancy, inventory management, cashflow management, income statement, data analysis for small and medium-sized enterprises. With evolving modern technology, these services can be delivered not only locally but also remotely to clients beyond Nigeria's borders. Yet, the reality remains that most graduates shy away from entrepreneurship, suggesting a possible gap between curriculum intentions and actual student competencies. The central problem, therefore, is whether business education, as presently implemented, adequately prepares students with digital accounting skills that can ignite accountpreneurial intentions and reduce overdependence on formal employment.

Purpose of the Study

The major aim of this study is to investigate the influence of digital accounting skills on the accountpreneurial intentions of business education students in Nigerian universities. The study was guided by four specific objectives, which were to:

1. examine the extent to which business education students possess digital accounting skills such as computerised

accounting processes, ERP systems, data visualisation, and cybersecurity awareness.
2. assess the level of accountpreneurial intention among business education students.
3. identify the factors limiting the development of accountpreneurial intentions among business education students.
4. determine the relationship between digital accounting skills and accountpreneurial intention of business education students.

Research Questions

Four questions were answered in this study as follows:

1. To what extent do business education students possess digital accounting skills such as computerised accounting processes, ERP systems, data visualisation, and cybersecurity awareness?
2. What is the level of accountpreneurial intention among business education students?
3. What factors limit the development of accountpreneurial intentions among business education students?
4. What is the relationship between digital accounting skills and the accountpreneurial intention of business education students?

Research Hypotheses

Four null hypotheses were tested in the study as follows:

H_{O1}: There is no significant relationship between digital accounting skills and the accountpreneurial intention of business education students.

Literature Review

Concept of Accountpreneurship

Accountpreneurship, succintly put, is a derivative from two different words: Accounting and Entrepreneurhip. Accounting is a systematic process of recording, classifying, summrising and interpreting financial data for the purpose of making informed financial decisions while entrepreneurhip is the process of identifying, recognising and harnessing opportunities and resources to slove a problem, make a living and to create value. Entreprenuership is a risked-based venture through which a new path is deliberately created for opportunity exploration. Combining the two dinstict concepts, a new construct is birthed coined as "accountpreneurship". The term "accountpreneurship" captures the convergence of accounting expertise and entrepreneurial initiative, portraying accountants not merely as financial record-keepers but as strategic business creators (Nasution & Fauzie, 2024). The concept of entrepreneur accounting explores the relationships between entrepreneurship activities and accounting skills taking into consideration of the behavioural patterns of entrepreneurs in financial literacy (Hanif et al., 2019). The concept, therefore, emphasises the importance of financial capabilities in the aspect of planning, business control, cash management, budgeting and forecast, and taxation in business ventures, especially in small and medium enterprises. Although the term is emerging and not yet thoroughly defined in academic literature, it encapsulates a mindset where accountants harness financial tools to develop enterprise solutions rather than confine themselves to

traditional roles. In essence, accountpreneurs leverage accounting data, such as cash-flow trends, cost structures, and profitability metrics, as drivers of business decision-making and opportunity identification.

Concept of Digital Accounting Skills

Digital accounting skills refer to the sophisticated competencies that enable accountants to operate effectively within a digitally transformed financial environment (Suhardjo, Renaldo, Sevendy, Yladbla, Udab & Ukanahseil, 2023). These skills extend far beyond traditional bookkeeping to include mastery of data analytics, visualisation tools, cloud platforms, advanced software, automation technologies, cybersecurity, and effective communication in digital contexts. Crucially, competence in data analytics and visualisation tools, such as advanced Excel functionalities, Power BI, and Tableau, allows accounting professionals to analyse large datasets, derive predictive insights, and present findings in digestible visual formats. Askary and Askarany (2024) found in the Australian context that Excel and Power BI proficiency are high-value skills demanded in the modern accounting job market.

The ability to use cloud-based software and ERP systems ensures real-time financial integration across business functions, enabling scalability and improved reporting fidelity. Moreover, emerging infrastructures like automation, AI, and blockchain are transforming accounting workflows through process automation, enhanced accuracy, and secured transaction recording (Nwekwo, Agbo & Echefu, 2024; Pargmann, Riebenbauer, Flick-Holtsch & Berding, 2023). Equally important are cybersecurity awareness and communication skills. As financial data becomes digitised and accessible remotely, accountants must understand data protection, phishing mitigation, and secure access protocols to preserve integrity and trust. Meanwhile, the ability to translate complex analytics into business-relevant insights enhances stakeholder engagement and value delivery (Brink & Stoel, 2019).

Theoretical Framework

This study is guided by two major theories as follows:

Entrepreneurial Intention Model

Krueger, Reilly, and Carsrud (2000) developed the Entrepreneurial Intention Model to explain why individuals choose to pursue entrepreneurial careers. The model builds on Ajzen's Theory of Planned Behaviour (1991) and Shapero & Sokol's Entrepreneurial Event Model (1982), integrating them into a framework that identifies perceived desirability, perceived feasibility, and propensity to act as the three core determinants of entrepreneurial intentions. In this model, perceived desirability refers to the attractiveness of entrepreneurship as a career choice, perceived feasibility denotes the confidence in one's ability to start and manage a business, while propensity to act highlights the personal readiness to seize entrepreneurial opportunities despite uncertainty. For business education students in Nigerian universities, this model is particularly relevant as it helps explain why many graduates of the accounting option seek salaried employment instead of establishing their own enterprises. The model suggests that accountpreneurial intentions will increase if students perceive entrepreneurship as both desirable (a rewarding and attractive career) and feasible (something

they are capable of doing). Digital accounting skills directly enhance perceived feasibility by equipping students with the tools to run technology-driven financial services, such as outsourced accounting, ERP consulting, or financial data analytics. At the same time, the digital economy makes entrepreneurship more desirable by lowering entry barriers and enabling remote service delivery. The model thus frames how digital skills shape students' cognitive evaluations, which ultimately predict their accountpreneurial intentions.

Digital Literacy Theory

Digital Literacy Theory was first articulated by Paul Gilster (1997). The theory emphasises that digital literacy is not merely about technical know-how but involves a broad set of competencies required to effectively navigate, evaluate, and communicate using digital technologies. According to Gilster, digital literacy encompasses abilities such as retrieving and assessing information, using digital platforms for communication, and critically engaging with the ethical, cultural, and social implications of technology. The theory identifies multiple dimensions of digital literacy, including access, communication, safety, information evaluation, and media literacy (IIARD, 2023). It provides a comprehensive framework for assessing the competencies individuals need to meaningfully participate in the digital age.

Digital Literacy Theory is critical for defining what digital accounting skills entail in the Nigerian business education context. It expands the notion of technical proficiency with accounting software to include the ability to critically analyse financial data, communicate insights effectively to clients, and observe ethical and secure practices in handling sensitive information. By applying this theory, the study can operationalise digital accounting skills into measurable dimensions such as proficiency with computerised accounting packages (Sage, QuickBooks), ERP systems, data visualisation (Excel, Tableau, Power BI), cloud-based platforms, cybersecurity awareness, and effective digital communication. The theory thus serves as the foundation for assessing whether students have acquired the comprehensive set of digital skills necessary to become accountpreneurs.

Methodology

This study adopted a quantitative research design. The quantitative approach is appropriate because the study deals with structured data collection, statistical analysis, and objective evaluation of hypotheses. The population of the study comprised all Business Education students in Nigerian universities who had undergone the new Core Curriculum and Minimum Academic Standards (CCMAS) across their four years of study. However, due to feasibility, the study focused specifically on the University of Lagos. The accessible population included approximately 140 students, currently in year three at the University of Lagos. A census sampling technique was employed, given the manageable size of the population, but only 129 participated in the study. Data were collected using a structured questionnaire titled "Digital Accounting Skills and Accountpreneurial Intention Questionnaire (DASAIQ)", developed entirely by the researcher to address the specific objectives of the study. The questionnaire consisted of four sections. Section A gathered demographic information, including gender and age. Section B assessed digital accounting skills and was organised into seven domains, with each domain containing five items, resulting in 35

items. Section C focused on accountpreneurial intentions with 10 items, while Section D examined limiting factors hindering accountpreneurship, also with 10 items. All items were measured on a 5-point Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1). For reliability, a pilot test was conducted with 40 students who were in year two, as they had partial exposure to CCMAS. The pilot results were subjected to Cronbach's Alpha test, with coefficients ranging from 0.71, 0.744 and 0.80, for Sections A to C, respectively. The questionnaire was administered electronically using Google Forms. Frequency counts, percentages, and means were used to answer the research questions, while Pearson Product-Moment Correlation (PPMC) was used to test the hypothesis at a 0.05 level of significance using the Statistical Package for Social Sciences (SPSS).

Results

Table 1: Presentation of Participants' Demographics

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	70	54.3
	Female	59	45.7
Age Bracket	Below 20 years	8	6.2
	20–24 years	82	63.6
	25–29 years	21	16.3
	30 years & above	18	13.9

Table 1 presents the demographic characteristics of the 129 respondents. The gender distribution indicates that males (54.3%) were slightly more represented than females (45.7%), suggesting a fairly balanced sample. In terms of age, the majority of respondents (63.6%) fell within the 20–24 years bracket, reflecting the dominant age group among Business Education students. A notable proportion (16.3%) were aged 25–29 years, while 13.9% were 30 years and above, showing participation from more mature students. Only 6.2% were below 20 years, indicating that most participants were within typical higher education age ranges.

Answering Research Questions

Research Question One: To what extent do business education students possess digital accounting skills such as computerised accounting processes, ERP systems, data visualisation, and cybersecurity awareness?

Table 2: Descriptive Statistics of Business Education Students' Digital Accounting Skills

S/N	Item Statements	SA	A	U	D	SD	Mean
	Computerised Accounting Processes						
1.	I can effectively use accounting software for mapping of ledgers.	6 (4.7%)	8 (6.2%)	22 (17.1%)	45 (34.9%)	48 (37.2%)	2.06
2.	I can generate and interpreter financial statements using accounting packages.	5 (3.9%)	10 (7.8%)	25 (19.4%)	40 (31.0%)	49 (37.9%)	2.09
3.	I can use accounting software to manage payroll, cashflow and tax seamlessly	4 (3.1%)	9 (7.0%)	20 (15.5%)	47 (36.4%)	49 (37.9%)	2.01
4.	I can integrate and compresse financials into a presentable format with accounting software.	3 (2.3%)	7 (5.4%)	18 (14.0%)	51 (39.5%)	50 (38.8%)	1.93
5.	I can troubleshoot basic challenges when using accounting packages.	2 (1.6%)	6 (4.7%)	19 (14.7%)	48 (37.2%)	54 (41.9%)	1.85
Overall Mean							1.99
	ERP Systems						
6.	I am familiar with Odoo for financial recordings and operations.	3 (2.3%)	6 (4.7%)	21 (16.3%)	47 (36.4%)	52 (40.3%)	1.91
7.	I can use Sage 50 manage business and financial transactions.	2 (1.6%)	5 (3.9%)	20 (15.5%)	50 (38.8%)	52 (40.3%)	1.87
8.	I can interpret financial reports generated from Quickbook software.	4 (3.1%)	7 (5.4%)	19 (14.7%)	46 (35.7%)	53 (41.1%)	1.94
9.	I understand the multi-functional layers of ERP with other departments	3 (2.3%)	6 (4.7%)	18 (14.0%)	51 (39.5%)	51 (39.5%)	1.91
10	I can use data generated from ERP for management account preparation	2 (1.6%)	4 (3.1%)	17 (13.2%)	54 (41.9%)	52 (40.3%)	1.82
Overall Mean							**1.89**
	Data Visualisation Tools (Excel, Power BI, Tableau)						
11	I can use Excel for advanced spreadsheet modelling.	40 (31.0%)	52 (40.3%)	20 (15.5%)	10 (7.8%)	7 (5.4%)	3.84
12	I can use charts and graphs to interpret financial data.	44 (34.1%)	50 (38.8%)	18 (14.0%)	10 (7.8%)	7 (5.4%)	3.88

13	I can use Power BI or Tableau for data visualisation.	15 (11.6%)	20 (15.5%)	22 (17.1%)	36 (27.9%)	36 (27.9%)	2.65
14	I can present accounting insights visually for decision-making.	18 (14.0%)	22 (17.1%)	20 (15.5%)	35 (27.1%)	34 (26.4%)	2.66
15	I can combine and compress data from multiple sources for visualisation.	12 (9.3%)	18 (14.0%)	25 (19.4%)	36 (27.9%)	38 (29.5%)	2.47
Overall Mean							**3.10**
	Cloud-Based Applications						
16	I can use cloud-based for financial backup and recovery	5 (3.9%)	8 (6.2%)	18 (14.0%)	49 (37.9%)	49 (37.9%)	2.00
17	I can store and retrieve accounting data on the cloud.	6 (4.7%)	7 (5.4%)	20 (15.5%)	47 (36.4%)	49 (37.9%)	2.01
18	I can analyze big data to gain valuable business insights.	4 (3.1%)	9 (7.0%)	19 (14.7%)	48 (37.2%)	49 (37.9%)	1.99
19	I can ensure security of financial data stored in the cloud.	3 (2.3%)	6 (4.7%)	18 (14.0%)	50 (38.8%)	52 (40.3%)	1.90
20	I can access accounting information from multiple devices using cloud systems.	2 (1.6%)	7 (5.4%)	17 (13.2%)	51 (39.5%)	52 (40.3%)	1.87
Overall Mean							**1.95**
	AI/Automation Awareness						
21	I use AI for simplification of comples accounting standards in accounting tasks.	4 (3.1%)	8 (6.2%)	22 (17.1%)	48 (37.2%)	47 (36.4%)	2.03
22	I use AI to ascertain correctness of ledger mapping.	5 (3.9%)	7 (5.4%)	20 (15.5%)	47 (36.4%)	50 (38.8%)	1.97
23	I am aware of the role of robotics in financial reporting.	3 (2.3%)	6 (4.7%)	19 (14.7%)	51 (39.5%)	50 (38.8%)	1.92
24	I can explain the benefits of automation in accounting.	4 (3.1%)	9 (7.0%)	20 (15.5%)	46 (35.7%)	50 (38.8%)	2.00
25	I can identify accounting processes that can be automated.	2 (1.6%)	7 (5.4%)	21 (16.3%)	48 (37.2%)	51 (39.5%)	1.89
Overall Mean							**1.96**

	Cybersecurity Practices						
26	I understand how to protect accounting data from cyber threats.	5 (3.9%)	8 (6.2%)	18 (14.0%)	47 (36.4%)	51 (39.5%)	1.97
27	I can identify phishing or fraudulent digital activities.	4 (3.1%)	7 (5.4%)	20 (15.5%)	50 (38.8%)	48 (37.2%)	1.97
28	I can apply data encryption and password protection.	3 (2.3%)	6 (4.7%)	19 (14.7%)	52 (40.3%)	49 (37.9%)	1.93
29	I know the importance of cybersecurity policies in accounting.	4 (3.1%)	9 (7.0%)	21 (16.3%)	46 (35.7%)	49 (37.9%)	2.00
30	I can train others on safe digital accounting practices.	2 (1.6%)	6 (4.7%)	17 (13.2%)	51 (39.5%)	53 (41.1%)	1.81
Overall Mean							1.94
	Communication of Financial Insights						
31	I can prepare digital reports for clients using accounting data.	38 (29.5%)	52 (40.3%)	18 (14.0%)	12 (9.3%)	9 (7.0%)	3.76
32	I can communicate accounting results clearly using online tools.	40 (31.0%)	48 (37.2%)	20 (15.5%)	11 (8.5%)	10 (7.8%)	3.75
33	I can present financial insights effectively during virtual meetings.	35 (27.1%)	50 (38.8%)	22 (17.1%)	12 (9.3%)	10 (7.8%)	3.67
34	I can design presentations that simplify complex accounting data.	34 (26.4%)	48 (37.2%)	20 (15.5%)	15 (11.6%)	12 (9.3%)	3.60
35	I can collaborate with clients using digital communication platforms.	36 (27.9%)	49 (37.9%)	19 (14.7%)	14 (10.9%)	11 (8.5%)	3.65
Overall Mean							**3.69**
	Grand Mean						2.50

Table 2 presents the analysis of Business Education students' responses reveals important insights into their possession of digital accounting skills. Starting with the computerised accounting process, the results indicate very low competence, with an overall mean of 1.99. Across items such as mapping of ledgers, generating financial statements and managing payroll, the majority of students disagreed or strongly disagreed, suggesting limited ability to carry out computerised accounting proccess. Similarly, ERP systems reflected low familiarity and practical knowledge (overall mean = 1.89). Most students could not apply ERP to manage transactions or interpret its reports, indicating ERP-related skills are largely underdeveloped. In terms of cloud-based applications, students also showed weak capacity (overall mean = 1.95). While some acknowledged minimal awareness, most disagreed on their ability to use, secure, and collaborate through cloud systems. The same pattern appeared in AI and automation awareness (overall mean = 1.96), where students demonstrated poor understanding of automation technologies in accounting. These findings align with the overall cybersecurity practices construct (overall mean = 1.94), showing that students lacked competence in identifying threats, applying protective measures, or training others on secure practices.

By contrast, a relatively stronger performance was observed in data visualisation tools (overall mean = 3.10) and communication of financial insights (overall mean = 3.69). For items like advanced Excel modelling (mean = 3.84) and interpreting data with graphs (mean = 3.88), most students agreed they had these competencies. Likewise, they displayed strong ability in preparing digital reports, presenting insights, and collaborating through digital platforms, as reflected by consistently high means (3.60–3.76). These are the only constructs where agreement dominated, showing that students' strength lies more in interpreting and communicating accounting data digitally than in applying back-end digital accounting technologies. Taken together, the grand mean of 2.50 suggests that Business Education students possess only a moderate extent of digital accounting skills. Their strengths are concentrated in the presentation and communication side of digital finance, while their weaknesses are evident in the technical domains such as ERP, cybersecurity, AI, and cloud accounting. This imbalance implies a gap between the skills required in the digital workplace and the current competencies of students.

Research Question Two: What is the level of accountpreneurial intention among business education students?

Table 3: Descriptive Statistics of Business Education Students' Accountpreneurial Intentions

S/N	Item Statements	SA	A	U	D	SD	Mean
1	I am interested in establishing my own accounting-related enterprise after graduation.	10 (7.8%)	15 (11.6%)	20 (15.5%)	40 (31.0%)	44 (34.1%)	2.27
2	I intend to provide outsourced accounting services (e.g., bookkeeping, payroll, tax compliance) to SMEs.	12 (9.3%)	18 (14.0%)	19 (14.7%)	38 (29.5%)	42 (32.6%)	2.34
3	I am willing to offer consultancy and business advisory services to organisations.	11 (8.5%)	16 (12.4%)	22 (17.1%)	39 (30.2%)	41 (31.8%)	2.35
4	I plan to develop specialised accounting solutions tailored to industry needs.	9 (7.0%)	14 (10.9%)	21 (16.3%)	40 (31.0%)	45 (34.9%)	2.24
5	I intend to utilise digital platforms to deliver accounting services to clients.	10 (7.8%)	17 (13.2%)	18 (14.0%)	41 (31.8%)	43 (33.3%)	2.31
6	I am determined to pursue entrepreneurship rather than depend solely on salaried employment.	41 (31.8%)	49 (38.0%)	15 (11.6%)	13 (10.1%)	11 (8.5%)	3.75
7	I am motivated to apply my accounting knowledge in creating innovative business solutions.	12 (9.3%)	19 (14.7%)	20 (15.5%)	37 (28.7%)	41 (31.8%)	2.40
8	I see myself becoming a founder of an accounting-focused business enterprise.	8 (6.2%)	16 (12.4%)	21 (16.3%)	39 (30.2%)	45 (34.9%)	2.24
9	I am prepared to take risks associated with starting an accounting venture.	9 (7.0%)	14 (10.9%)	19 (14.7%)	42 (32.6%)	45 (34.9%)	2.22
10	I intend to leverage technology to reach clients beyond my immediate environment.	37 (28.7%)	50 (38.8%)	21 (16.3%)	12 (9.3%)	9 (7.0%)	3.73
			Overall Mean				2.79

The results in Table 3 provide insight into the level of accountpreneurial intention among business education students. A closer look at individual items shows that most students leaned toward disagreement (D) and strong disagreement (SD) across several statements, suggesting that their drive to start and sustain entrepreneurial activities in accounting is limited. For instance, a majority of respondents disagreed with statements such as establishing their own accounting enterprise (Mean = 2.27), providing outsourced services (Mean = 2.34), offering consultancy (Mean = 2.35), and developing specialised accounting solutions (Mean = 2.24). Similarly, the intention to utilise digital platforms (Mean = 2.31), take risks in starting ventures (Mean = 2.22), or found accounting-focused enterprises (Mean = 2.24) received weak endorsement, reflecting a low entrepreneurial disposition in these areas. However, two items stood out with higher mean scores. Students expressed stronger intentions to pursue entrepreneurship rather than rely solely on salaried jobs (Mean = 3.75) and to leverage technology to expand client reach (Mean = 3.73). The overall mean score of 2.79 indicates a generally low level of entrepreneurial inclination towards establishing accounting-related ventures. These findings suggest that while general entrepreneurial intentions remain weak, students recognise the potential of technology and the desire for independence from traditional employment.

Research Question Three: What factors limit the development of accountpreneurial intentions among business education students?

Table 4: Descriptive Statistics of Limiting Factors Hindering Accountpreneurial Intentions

S/N	Item Statements	SA	A	U	D	SD	Mean
1	Limited access to digital tools and accounting software discourages me from pursuing accountpreneurship.	48 (37.2%)	52 (40.3%)	15 (11.6%)	9 (7.0%)	5 (3.9%)	3.97
2	Inadequate infrastructure (e.g., internet, computer labs) makes it difficult to acquire practical digital skills.	46 (35.7%)	55 (42.6%)	14 (10.9%)	9 (7.0%)	5 (3.9%)	3.97
3	Insufficient practical exposure to ERP systems and accounting packages reduces my confidence in entrepreneurship.	44 (34.1%)	50 (38.8%)	17 (13.2%)	11 (8.5%)	7 (5.4%)	3.87
4	Lack of funding opportunities limits my ability to establish an accounting-related enterprise.	52 (40.3%)	53 (41.1%)	11 (8.5%)	7 (5.4%)	6 (4.7%)	4.07
5	Preference for salaried employment over entrepreneurship reduces my motivation to start a business.	38 (29.5%)	47 (36.4%)	19 (14.7%)	13 (10.1%)	12 (9.3%)	3.67
6	Societal expectations and family pressure discourage me from choosing self-employment.	36 (27.9%)	44 (34.1%)	20 (15.5%)	16 (12.4%)	13 (10.1%)	3.58

7	Limited mentorship and guidance from experienced accountpreneurs restrict my entrepreneurial drive.	40 (31.0%)	49 (37.9%)	18 (14.0%)	13 (10.1%)	9 (7.0%)	3.76
8	Outdated teaching methods hinder the acquisition of relevant digital accounting skills.	35 (27.1%)	51 (39.5%)	22 (17.1%)	13 (10.1%)	8 (6.2%)	3.71
9	The absence of strong institutional support for student-led ventures limits my entrepreneurial aspirations.	41 (31.8%)	50 (38.8%)	19 (14.7%)	11 (8.5%)	8 (6.2%)	3.80
10	Fear of business failure reduces my intention to establish an accounting-focused enterprise.	37 (28.7%)	48 (37.2%)	21 (16.3%)	13 (10.1%)	10 (7.8%)	3.70

The findings presented in Table 4 highlight the major factors limiting the development of accountpreneurial intentions among business education students. Among the factors examined, lack of funding opportunities emerged as the most critical challenge (Mean = 4.07). This suggests that students perceive access to financial resources as a prerequisite for entrepreneurial ventures, and the absence of such support significantly diminishes their willingness to establish accounting-related enterprises. Similarly, inadequate infrastructure such as unstable internet services and insufficient access to computer labs (Mean = 3.97), together with limited access to digital tools and accounting software (Mean = 3.97), were also identified as major obstacles. These findings reveal that technological and infrastructural inadequacies undermine the practical skills needed to successfully transition into accountpreneurship. Another notable barrier is insufficient exposure to ERP systems and accounting packages (Mean = 3.87), which directly impacts students' confidence to engage in entrepreneurial activities. This points to a gap in practical, hands-on training within business education programs. Likewise, limited mentorship and guidance from experienced accountpreneurs (Mean = 3.76) and the absence of strong institutional support for student-led ventures (Mean = 3.80) further weaken entrepreneurial drive by depriving students of role models and supportive networks. Psychosocial factors also play a role. For example, fear of business failure (Mean = 3.70), preference for salaried employment (Mean = 3.67), and societal expectations or family pressure (Mean = 3.58) discourage risk-taking and entrepreneurial aspirations. These results imply that while students show interest in entrepreneurship, external constraints and internal reservations hinder their intentions.

Research Hypotheses

Ho_1: There is no significant relationship between digital accounting skills and the accountpreneurial intention of business education students.

Table 5: Pearson Correlation Showing Relationship Between Accounting Skills and Accountpreneurial Intentions

Variable	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*
1. Computerised Accounting Packages	___							
2. ERP Systems	0.762**	___						
3. Data Visualisation Tools	0.534*	0.618**	___					
4. Cloud-Based Applications	0.701**	0.745**	0.596**	___				
5. AI/Automation Awareness	0.688**	0.701**	0.547*	0.732**	___			
6. Cybersecurity Practices	0.655**	0.670**	0.521*	0.710**	0.693**	___		
7. Communication of Financial Insights	0.472*	0.498*	0.682**	0.568**	0.540*	0.523*	___	
8. Entrepreneurial Intentions	0.221	0.238	0.247	0.230	0.256	0.242	0.281*	___

Note: N = 129; *p < 0.05; **p < 0.01

The correlation results presented in Table 5 show the Pearson correlation coefficients (r) and their corresponding significance levels (p-values) across seven digital accounting skill domains and entrepreneurial intentions. The results show that Computerised Accounting Packages (r = 0.221, p > 0.05), ERP Systems (r = 0.238, p > 0.05), Data Visualisation Tools (r = 0.247, p > 0.05), Cloud-Based Applications (r = 0.230, p > 0.05), AI/Automation Awareness (r = 0.256, p > 0.05), and Cybersecurity Practices (r = 0.242, p > 0.05) all have weak, positive but statistically non-significant correlations with entrepreneurial intentions. This indicates that while improvements in these skills slightly align with students' intentions to pursue entrepreneurial ventures, the relationships are not strong enough to reach statistical significance. However, Communication of Financial Insights showed a stronger and significant positive correlation with entrepreneurial intentions (r = 0.281, p < 0.05). This suggests that students who can clearly communicate accounting insights are more likely to express entrepreneurial aspirations. Given that only one out of the seven skill areas demonstrated a significant relationship, the null hypothesis (Ho1) cannot be completely rejected. The evidence suggests that, overall, digital accounting skills do not significantly predict accountpreneurial intentions, although communication-related skills stand out as an exception. Thus, Ho1 is largely supported, with partial evidence of significance in the communication domain.

Discussion of Findings

The descriptive statistics in Table 2 highlight the level of digital accounting skills among business education students. The results indicate moderate proficiency across key areas such as the use of computerised accounting packages, enterprise resource planning systems, data visualisation tools, cloud-based applications, and cybersecurity practices. Mean scores generally fell below 3.0 on a five-point scale, except for communication of

financial insights, which was rated higher. This pattern suggests that while students are exposed to different digital accounting competencies, their practical mastery remains limited. Similar studies in the Nigerian context (Adeoye et al., 2023) have noted infrastructural constraints and insufficient exposure to real-life accounting software, which hinder skill development. The moderate performance may also reflect the gap between curriculum content and industry demands, as prior research (Mohamad-Fazil, Ahmad, & Yusuf, 2022) suggests that accounting graduates often lack practical exposure to digital tools.

The findings also reveals that while students prefer self-employment and are open to digital platforms, they are hesitant about core entrepreneurial risks and responsibilities. The Theory of Planned Behaviour (Ajzen, 1991) provides insight here, suggesting that entrepreneurial intention is shaped by attitudes, subjective norms, and perceived behavioural control. Students may view entrepreneurship positively but lack confidence in their capabilities and resources, hence the low scores. Supporting evidence from Nwekwo, Agbo, and Echefu (2024) shows that Nigerian graduates often see entrepreneurship as desirable but are constrained by financial, institutional, and skill-related barriers. Therefore, while digital platforms present opportunities for innovation, the descriptive statistics reveal that most students are not yet ready to embrace entrepreneurial risks in accounting. Furthermore, the study shows that while students may possess some entrepreneurial interest, structural barriers reduce their ability to translate interest into action. This aligns with prior studies by Olokundun et al. (2021), which found that access to finance and digital resources remain the greatest hindrances to student entrepreneurship in Nigeria. Other notable constraints include limited mentorship, absence of institutional support, and fear of failure. From the lens of the Entrepreneurial Event Model (Shapero & Sokol, 1982), such external barriers lower students' perceptions of feasibility, thereby weakening their entrepreneurial intention. Similarly, the Theory of Planned Behaviour suggests that without supportive infrastructure and mentorship, students' perceived behavioural control is diminished, discouraging them from pursuing entrepreneurship. Thus, Table 4 underscores that structural and institutional weaknesses, rather than student disinterest, are the primary constraints on accountpreneurship.

Finally, the hypothesis results largely supported the null hypothesis, with six out of seven digital accounting skills showing weak and statistically insignificant relationships with entrepreneurial intention. Specifically, computerised accounting packages, ERP systems, data visualisation tools, cloud applications, AI/automation awareness, and cybersecurity practices did not significantly influence students' entrepreneurial intentions. These findings point to a critical gap in the Nigerian business education curriculum, which remains heavily theory-oriented and insufficiently aligned with the digital realities of accounting practice. Students are being introduced to the concepts of digital tools, but not given adequate practical exposure to develop competence that can translate into entrepreneurial readiness. The only exception was communication of financial insights, which recorded a significant positive correlation with entrepreneurial intention. This suggests that students who can interpret and effectively communicate financial information are more likely to consider entrepreneurship. The implication is that while technical mastery of digital accounting systems is valuable, it is the

communicative and applied dimension that triggers entrepreneurial drive. The weakness of other skills, therefore, reflects not a lack of relevance but rather a lack of structured experiential learning in the curriculum. This resonates with findings from Adeoye et al. (2023), who argued that Nigerian accounting graduates are often ill-prepared for digitalised professional contexts, and with Nwekwo, Agbo, and Echefu (2024), who emphasised that entrepreneurial gaps stem from poor alignment between education and industry.

Conclusion

Based on the results of this study, it is concluded that while business education students possess moderate levels of digital accounting skills, these competencies have not translated into strong accountpreneurial intentions. The descriptive analysis showed that students are more inclined toward salaried employment and hesitant about starting accounting-focused ventures, except in areas such as leveraging technology and digital platforms. Furthermore, limiting factors, including inadequate infrastructure, lack of funding, limited mentorship, outdated teaching methods, and fear of business failure, significantly hinder their entrepreneurial drive. Although correlations revealed positive associations between digital accounting skills and accountpreneurial intentions, several relationships were weak or insignificant, suggesting that the current curriculum does not provide sufficient practical exposure or entrepreneurial content to stimulate venture creation.

Recommendations

Based on the findings of the study, the following recommendations were made:

1. **Curriculum Reform and Practical Integration**: The curriculum for business education should be revised to include more practical, hands-on training in digital accounting tools such as ERP systems, data visualisation, and AI-driven applications. This will ensure that students not only acquire theoretical knowledge but also develop industry-relevant competencies that can stimulate entrepreneurial ventures.

2. **Institutional Support and Resource Provision**: Universities and policymakers should invest in infrastructure such as accounting software labs, cloud-based platforms, and simulation environments. Access to modern technological resources, coupled with mentorship programs and entrepreneurial incubation centres, will reduce the gap between classroom learning and real-world application.

3. **Lecturers' training and capacity building:** It is generally acknowledged that the successful implementation of any curriculum largely depends on the capacity of the lecturers. Therefore, to ensure effective implementation, curriculum developers should provide lecturers with practical training, workshops, and seminars that equip them with the skills to pragmatically teach students a wide range of digital accounting tools, thereby enhancing

instructional delivery and learning outcomes.

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