© IIJP 2026 | Volume 2, Issue 2, pp. 1677-1690 | ISSN: 2636-4484

ROLE OF FINANCIAL STRATEGIES AND ACCOUNTING EDUCATION IN PROMOTING SUSTAINABLE ECONOMIC GROWTH AMONG STUDENTS OF KOGI STATE COLLEGE OF EDUCATION (TECHNICAL)

Adeleke, Rebecca Foluke[1], Ochonu, Innocent Ochonu[2] & Nwegbu, Mercy Chizaram[3]
[1,2,3]Department of Business Education, University of Nigeria, Nsukka
[1]rebecca.adeleke.pg91135@unn.edu.ng, [2]ochonuinnocent@gmail.com &
[3]mercyjohn465@gmail.com

ARTICLE INFO
Article No.: 0395
Accepted Date: 02/06/2026
Published Date: 29/06/2026
Type: Research

ABSTRACT
This study investigated the role of financial strategies and accounting education in promoting sustainable economic growth among students of Kogi State College of Education (Technical). Specifically, the study examined the role of digital literacy development, employability skills development, and Financial Technology (FinTech) competencies acquired through Accounting Education in promoting sustainable economic growth. A descriptive survey research design was adopted. The population comprised Accounting Education lecturers and students of Kogi State College of Education (Technical). The entire population was used due to its manageable size from Kogi State College of Education (Technical). Data were collected using a structured questionnaire titled "Role of Financial Strategies and Accounting Education in Promoting Sustainable Economic Growth Questionnaire (RFSAEPSEGQ)" based on a five-point rating scale. The instrument was validated by three experts from the Department of Business Education, University of Nigeria, Nsukka, and a reliability coefficient of 0.84 was obtained using Cronbach's Alpha method. Mean and standard deviation were used to answer the research questions, while independent samples t-test was used to test the hypotheses at 0.05 level of significance. The findings revealed that digital literacy development, employability skills development, and FinTech competencies acquired through Accounting Education play significant roles in promoting sustainable economic growth among students. Furthermore, no significant difference existed between the mean ratings of lecturers and students on all the variables studied. The study concluded that Accounting Education serves as a strategic platform for developing financial, technological, and employability competencies necessary for sustainable economic growth. It was recommended among others that institutions should strengthen digital accounting training, integrate FinTech applications into instructional delivery, and provide practical learning experiences capable of enhancing workforce readiness and economic sustainability.

Keywords: Financial Strategies, Accounting Education, Sustainable Economic Growth, Digital Literacy, Employability Skills, Financial Technology (FinTech)

© IIJP 2026 | Volume 2, Issue 2, pp. 1677-1690 | ISSN: 2636-4484

Introduction

Sustainable economic growth has become a major concern for nations seeking to improve productivity, competitiveness, and long-term development. One of the key drivers of sustainable economic growth is the availability of a skilled and competent workforce capable of responding to changing economic and technological demands. Workforce development, according to Obizue and Enomah (2025), is closely associated with financial strategies and economic sustainability because a well-trained workforce contributes significantly to organizational productivity, innovation, and financial efficiency. In today's knowledge-driven economy, accounting professionals are expected not only to possess technical accounting knowledge but also to demonstrate competence in financial management, strategic decision-making, and the application of emerging technologies. Consistent with Becker's Human Capital Theory, investment in education and skills development enhances individual productivity and contributes directly to national economic growth. Consequently, Colleges of Education are increasingly expected to modernize accounting education programmes and instructional approaches to produce graduates capable of thriving in contemporary labour markets (Arise & Moloi, 2024).

The rapid advancement of technology has significantly transformed workplace expectations and professional practices. Emerging technologies such as artificial intelligence, cloud computing, automation, and digital financial systems have redefined the accounting profession and the competencies required for success. As noted by Abdullahi, Markus, Emaikwu, and Ladan (2025), accounting education institutions must integrate digital learning systems, practical simulations, and innovative instructional strategies into teaching and learning processes. Such integration not only improves students' professional competence but also enhances their ability to compete in both local and global economies. Therefore, workforce development in accounting education extends beyond academic knowledge to include technological adaptability, innovation, and lifelong learning capabilities that support sustainable economic transformation.

A major competency required in the contemporary workplace is digital literacy. Digital literacy refers to the ability to access, evaluate, manage, and communicate information effectively through digital technologies and electronic platforms (Chigbundu & Oluwabiyi, 2023). It encompasses the skills needed to operate computers, accounting software, internet-based systems, mobile technologies, and online learning platforms. As emphasized by UNESCO, digital literacy has become an indispensable requirement for participation in the knowledge economy and modern educational environments (Nwogwugwu, 2022). In accounting education, digital literacy is particularly important because traditional manual accounting procedures have increasingly been replaced by computerized accounting systems, cloud-based applications, and automated financial technologies. Consequently, accounting students are expected to develop competence in the use of accounting software, spreadsheets, online collaboration tools, and digital financial applications (Adeniyi, 2025).

Digital literacy contributes significantly to workforce development and sustainable economic growth by enhancing innovation, productivity, and organizational efficiency (Oladimeji, Abdulkareem, & Adejumo, 2024). Employers increasingly seek graduates who possess technological competence, digital communication skills, and the ability to adapt to evolving workplace technologies. Furthermore, digital literacy enhances instructional effectiveness by enabling the use of virtual classrooms, e-learning platforms, multimedia technologies, and online educational resources (Ephraim, 2019). Prensky's Digital Native Theory suggests that contemporary learners are naturally inclined toward technology-driven learning environments, making digital integration essential in modern education. Digital literacy also promotes lifelong

learning by providing access to online courses, digital libraries, and virtual professional communities (Wakil, Yashi, Ahmed, & Musa, 2024). Despite these benefits, challenges such as inadequate ICT infrastructure, poor internet connectivity, and limited technological competence continue to hinder effective digital literacy development in many educational institutions.

Closely related to workforce development is the concept of employability skills. Employability skills are the transferable competencies, personal attributes, and professional abilities that enable individuals to secure employment, perform effectively, and adapt to changing workplace demands (Adewolu Ogwo, 2024). These skills include communication, teamwork, critical thinking, creativity, problem-solving, leadership, professionalism, and technological competence. Modern employers increasingly value graduates who possess both technical expertise and workplace skills necessary for organizational success (Okolie, Nwosu, & Mlanga, 2019). The World Economic Forum identifies employability skills as critical factors for workforce competitiveness and economic sustainability in the digital era (Anowor, Chibuzo, Anigbo, & Ukpere, 2025).

In accounting education, employability skills prepare students for careers in financial institutions, business organizations, educational establishments, and entrepreneurial ventures. Accounting graduates are expected to demonstrate not only accounting competence but also analytical reasoning, ethical conduct, communication ability, teamwork, and decision-making skills (Ezeokafor, 2025). To achieve this objective, Colleges of Education are increasingly incorporating practical learning experiences, entrepreneurship education, collaborative projects, and technology-supported instruction into accounting programmes (Okechukwu, 2025). The integration of employability skills into accounting education enhances graduates' readiness for employment and strengthens their capacity to contribute meaningfully to economic development.

The importance of employability skills becomes even more evident in the context of rapid technological change. Automation, artificial intelligence, financial technologies, and digital business operations have transformed the nature of work across industries. Educational institutions are therefore expected to align instructional practices with labour market requirements and emerging global trends (Oko-Jaja & Iluma, 2025). Graduates who possess employability skills are better positioned to drive innovation, entrepreneurship, and productivity, thereby supporting sustainable economic growth (Adewolu Ogwo, 2024). Through practical accounting exercises, internships, simulations, and collaborative learning activities, accounting education institutions contribute significantly to workforce development and professional success (Kiburi, 2025).

Another critical concept linked to sustainable development is economic sustainability. Economic sustainability refers to the ability of an economy or organization to maintain long-term productivity, financial stability, profitability, and efficient resource utilization without compromising future opportunities (Ifeoma, Purity, & Chuka, 2019). It emphasizes balanced growth, responsible resource management, employment generation, and financial accountability (Gbadebo, 2025). Sustainable economies rely heavily on effective financial strategies such as budgeting, investment planning, risk management, and prudent resource allocation. Organizations that adopt sound financial strategies are better able to withstand economic uncertainties and maintain long-term competitiveness (Eyinade, Ezeilo, & Ogundeji, 2025).

Accounting education contributes significantly to economic sustainability by preparing professionals capable of managing financial resources effectively and promoting accountability and transparency (Imolong, Adesola, & Nwakaego, 2025). Through accounting education, students acquire competencies in financial reporting, auditing, taxation, budgeting, and investment analysis. Colleges of Education therefore play a strategic role in producing graduates who can

support sustainable growth in both public and private sectors (Nnam, Eneh, Ozoji, Nwekwo, Udefi, Okobo, & Chukwunwike, 2025). Furthermore, modern economic sustainability increasingly depends on technological innovation and digital transformation. Consequently, accounting education institutions must embrace technology-oriented instructional approaches that prepare students for emerging economic realities (Agbeyangi, Makinde, & Odun-Ayo, 2024; Ofor-Douglas, 2024).

Skill acquisition is another fundamental component of workforce development and sustainable economic growth. Skill acquisition refers to the process through which individuals develop practical competencies, technical expertise, and professional knowledge required for effective performance in educational and occupational settings (Binuyo, Adefulu, Asikhia, & Odumosu, 2020). In accounting education, skill acquisition encompasses competencies such as bookkeeping, auditing, taxation, financial analysis, communication, digital accounting, and problem-solving (Olajide, 2021). The International Monetary Fund recognizes skill acquisition as a major contributor to productivity, employability, and economic development (Ekong & Ekong, 2016).

Modern workplaces increasingly require graduates with practical competencies capable of supporting innovation and organizational effectiveness. Consequently, accounting education programmes are expected to adopt experiential learning, practical demonstrations, simulations, internship opportunities, and technology-supported instruction. Skill acquisition is strongly associated with employability because individuals with relevant competencies are more likely to secure employment and adapt to changing workplace requirements (Adewolu Ogwo, 2024). Effective skill acquisition also promotes entrepreneurship, self-reliance, and long-term economic sustainability by enhancing graduates' ability to create value and respond to emerging economic opportunities.

An emerging force shaping accounting education and sustainable economic growth is Financial Technology (FinTech). FinTech refers to the application of digital technologies, artificial intelligence, software systems, and internet-based innovations to improve financial services, banking operations, accounting practices, investment management, and business transactions (Pereowei, 2025). Examples include mobile banking, cloud accounting, blockchain technology, digital payment systems, and online financial management platforms (ONI, 2025). Globally, FinTech has become a major driver of financial inclusion, innovation, and digital transformation (Ediagbonya & Tioluwani, 2023).

The accounting profession has experienced significant transformation as traditional manual accounting procedures have increasingly given way to automated accounting systems, cloud-based applications, and intelligent financial technologies (Oyewobi, 2024). As a result, accounting students must develop competencies in digital accounting tools, electronic financial reporting, data analytics, and online financial management systems. Accounting education institutions are therefore required to modernize curricula and instructional methods to align with technological developments in the profession.

FinTech also contributes directly to sustainable economic growth by enhancing efficiency, transparency, accessibility, and financial inclusion within economies. Organizations that adopt digital financial systems often experience improved financial management, reduced operational costs, and increased productivity (Musa, Success, & Ibrahim, 2025). In addition, FinTech creates new employment opportunities in digital finance, online banking, financial analysis, and technology-driven accounting services (Ogbuji & Onwuemele, 2026). By equipping students with digital financial competencies, accounting education institutions prepare graduates to participate

effectively in technology-driven economies, establish innovative enterprises, and contribute to sustainable economic transformation.

In summary, workforce development, digital literacy, employability skills, economic sustainability, skill acquisition, and FinTech are interconnected concepts that collectively influence sustainable economic growth. Accounting education serves as a critical platform for developing these competencies among students. Therefore, understanding the role of financial strategies and accounting education in promoting sustainable economic growth among students of Kogi State College of Education (Technical) is essential for enhancing workforce readiness, economic competitiveness, and long-term national development.

Statement of the Problem

In the past, Accounting Education in Colleges of Education was primarily designed to equip students with fundamental accounting knowledge, bookkeeping skills, and financial record-keeping competencies required for employment in government establishments, business organizations, and educational institutions. Financial strategies were often viewed as responsibilities of organizational managers and financial experts rather than competencies that students needed to develop during their training. Consequently, instructional practices focused more on theoretical knowledge acquisition than on the development of strategic financial management skills, entrepreneurial abilities, digital financial competencies, and other capacities required for sustainable economic growth. However, the rapid transformation of global economies, technological innovations, and changing labour market demands have altered expectations regarding the role of Accounting Education in preparing students for economic participation and national development.

Presently, sustainable economic growth depends largely on the availability of skilled individuals who possess financial management competencies, entrepreneurial abilities, digital literacy, and the capacity to make informed financial decisions. Accounting Education is expected to play a significant role in developing these competencies among students. Despite this expectation, concerns persist regarding the extent to which students acquire practical financial strategy skills, digital accounting competencies, employability skills, and entrepreneurial capabilities necessary for promoting sustainable economic growth. There are indications that many graduates still face challenges related to unemployment, poor financial decision-making, inadequate technological competence, and limited entrepreneurial capacity. These challenges suggest possible deficiencies in the implementation of financial strategies and accounting education practices capable of enhancing students' contributions to sustainable economic development.

Although several studies have examined accounting education, employability skills, digital literacy, financial technology, and economic development separately, limited empirical evidence exists on the specific role of financial strategies and accounting education in promoting sustainable economic growth among students of Kogi State College of Education (Technical). Furthermore, there is insufficient information on how financial strategy competencies acquired through accounting education influence students' preparedness for economic productivity, entrepreneurship, and sustainable development. This gap in knowledge necessitates the present study. Therefore, the problem of this study is to determine the role of financial strategies and accounting education in promoting sustainable economic growth among students of Kogi State College of Education (Technical).

Purpose of the Study

The aim's purpose of this study is to determine the role of financial strategies and accounting education in promoting sustainable economic growth among students of Kogi State College of Education (Technical). Specifically, objectives are to:

1.determine the role of digital literacy development through Accounting Education in promoting sustainable economic growth among students of Kogi State College of Education (Technical).

2.Examine the role of employability skills development through Accounting Education in promoting sustainable economic growth among students of Kogi State College of Education (Technical).

3.Determine the role of Financial Technology (FinTech) competencies acquired through Accounting Education in promoting sustainable economic growth among students of Kogi State College of Education (Technical).

Research Questions

The following research questions will guide the study:

1. What is the role of digital literacy development through Accounting Education in promoting sustainable economic growth among students of Kogi State College of Education (Technical)?

2. What is the role of employability skills development through Accounting Education in promoting sustainable economic growth among students of Kogi State College of Education (Technical)

3. What is the role of Financial Technology (FinTech) competencies acquired through Accounting Education in promoting sustainable economic growth among students of Kogi State College of Education (Technical)?

Hypotheses

The following null hypotheses will be tested at 0.05 level of significance:

H_{01}: There is no significant difference in the mean ratings of Accounting Education lecturers and students on the role of digital literacy development through Accounting Education in promoting sustainable economic growth among students of Kogi State College of Education (Technical).

H_{02}: There is no significant difference in the mean ratings of Accounting Education lecturers and students on the role of employability skills development through Accounting Education in promoting sustainable economic growth among students of Kogi State College of Education (Technical).

H_{03}: There is no significant difference in the mean ratings of Accounting Education lecturers and students on the role of Financial Technology (FinTech) competencies acquired through Accounting Education in promoting sustainable economic growth among students of Kogi State College of Education (Technical).

Methodology

This study adopted a descriptive survey research design to examine "Role of Financial Strategies and Accounting Education in Promoting Sustainable Economic Growth among Students of Kogi State College of Education (Technical)."The entire population was used as the sample size. This is because the population is manageable from Kogi State College of Education (Technical), while data were collected using a structured questionnaire titled "Role of Financial Strategies and Accounting Education in Promoting Sustainable Economic Growth Questionnaire (RFSAEPSEGQ) designed on a 5-point rating scale of Strongly Agree (5), Agree (4), Undecided (3), Disagree (2), and Strongly Disagree (1). The instrument was validated by 3 experts from the Business Education Department of University of Nigeria, and a reliability coefficient of 0.84 was

obtained using Cronbach's Alpha method, while data collected were analyzed using mean, standard deviation, and independent samples t-test at 0.05 level of significance.

Research Question 1: What are the roles of financial strategies in promoting sustainable economic growth among students of Kogi State College of Education (Technical)?

Table 1: Mean Ratings of Accounting Education Lecturers and Students on the Roles of Financial Strategies in Promoting Sustainable Economic Growth

S/N	Item Statements	Lecturers		Students		Remarks
		Mean	SD	Mean	SD	
1	Financial planning enhances effective management of personal and business resources.	3.80	0.45	3.62	0.56	Agree
2	Budgeting skills promote responsible financial decision-making among students.	3.60	0.55	3.57	0.62	Agree
3	Investment knowledge encourages long-term wealth creation and economic stability.	3.80	0.45	3.60	0.55	Agree
4	Savings culture contributes to financial sustainability and economic growth.	3.60	0.55	3.53	0.63	Agree
5	Financial risk management improves economic resilience among graduates.	3.80	0.45	3.58	0.56	Agree
6	Financial literacy supports entrepreneurial success and business sustainability.	3.60	0.55	3.60	0.55	Agree
7	Resource allocation strategies improve productivity and organizational efficiency.	3.80	0.45	3.63	0.49	Agree
8	Financial strategies contribute to sustainable economic development in society.	3.80	0.45	3.67	0.48	Agree
	Grand Mean	**3.73**	**0.49**	**3.60**	**0.56**	**Agree**

The results in Table 1 indicate that Accounting Education Lecturers (Grand Mean = 3.73, SD = 0.49) and Accounting Education Students (Grand Mean = 3.60, SD = 0.56) agreed that financial strategies play significant roles in promoting sustainable economic growth. The item with the highest rating among lecturers was financial planning and investment knowledge (M = 3.80), while students rated contribution to sustainable economic development highest (M = 3.67). The close mean values indicate consensus that financial strategies are fundamental tools for fostering economic sustainability and entrepreneurship among students.

Independent Samples t-test

Table 2: Independent t-test of Respondents on Roles of Financial Strategies

Variables	N	Mean	SD	df	t-cal	t-crit	Sig.
Lecturers	5	3.73	0.49	33	0.52	2.03	0.05
Students	30	3.60	0.56				

The calculated t-value of 0.52 is less than the critical t-value of 2.03 at 0.05 significance level and 33 degrees of freedom. Therefore, the null hypothesis is not rejected. This implies that there is no significant difference between the mean responses of Accounting Education Lecturers and Students regarding the roles of financial strategies in promoting sustainable economic growth.

Research Question 2: What are the contributions of Accounting Education to sustainable economic growth among students of Kogi State College of Education (Technical)?

Table 2: Mean Ratings on the Contributions of Accounting Education to Sustainable Economic Growth

S/N	Item Statements	Lecturers		Students		Remarks
		Mean	SD	Mean	SD	
9	Accounting education develops financial management competencies.	3.80	0.45	3.70	0.47	Agree
10	Accounting education enhances entrepreneurial development.	3.60	0.55	3.63	0.49	Agree
11	Accounting education promotes accountability and transparency.	3.80	0.45	3.67	0.48	Agree
12	Accounting education strengthens decision-making abilities.	3.60	0.55	3.57	0.57	Agree
13	Accounting education equips students with employable skills.	3.80	0.45	3.73	0.45	Agree
14	Accounting education enhances understanding of economic activities.	3.60	0.55	3.60	0.50	Agree
15	Accounting education supports innovation in financial management.	3.80	0.45	3.63	0.49	Agree
16	Accounting education contributes to national economic development.	3.80	0.45	3.70	0.47	Agree
	Grand Mean	3.73	0.49	3.65	0.49	Agree

The findings show that lecturers (Grand Mean = 3.73, SD = 0.49) and students (Grand Mean = 3.65, SD = 0.49) agreed that Accounting Education contributes significantly to sustainable economic growth. Respondents acknowledged that Accounting Education develops employability skills, entrepreneurial competencies, financial management knowledge, and accountability practices necessary for economic development. The low standard deviations indicate consistency in responses.

Independent Samples t-test

Table 4: Independent t-test of Respondents on Contributions of Accounting Education

Variables	N	Mean	SD	df	t-cal	t-crit	Sig.
Lecturers	5	3.73	0.49	33	0.33	2.03	0.05
Students	30	3.65	0.49				

The calculated t-value of 0.33 is less than the critical value of 2.03. Consequently, the null hypothesis is accepted, indicating no significant difference between lecturers and students regarding the contributions of Accounting Education to sustainable economic growth.

Research Question 3: What FinTech and digital accounting competencies promote sustainable economic growth among students of Kogi State College of Education (Technical)?

Table 5: Mean Ratings on FinTech and Digital Accounting Competencies for Sustainable Economic Growth

S/N	Item Statements	Lecturers		Students		Remarks
		Mean	SD	Mean	SD	
17	FinTech skills improve digital financial management competence.	3.80	0.45	3.67	0.48	Agree
18	Knowledge of accounting software enhances workplace readiness.	3.60	0.55	3.63	0.49	Agree
19	Digital accounting competencies improve productivity.	3.80	0.45	3.70	0.47	Agree
20	FinTech exposure supports innovation and entrepreneurship.	3.80	0.45	3.63	0.49	Agree
21	Cloud accounting skills increase employability opportunities.	3.60	0.55	3.57	0.57	Agree
22	Digital financial technologies strengthen business competitiveness.	3.80	0.45	3.67	0.48	Agree
23	Technology-driven accounting practices improve economic participation.	3.60	0.55	3.60	0.50	Agree
24	FinTech competencies support sustainable economic transformation.	3.80	0.45	3.73	0.45	Agree
	Grand Mean	3.73	0.49	3.65	0.49	Agree

Table 3 reveals that lecturers (Grand Mean = 3.73, SD = 0.49) and students (Grand Mean = 3.65, SD = 0.49) agreed that FinTech and digital accounting competencies are critical for promoting sustainable economic growth. Respondents recognized the importance of accounting software, cloud accounting, digital financial technologies, and entrepreneurial innovation in preparing students for contemporary economic realities. The findings suggest strong support for integrating technology-oriented accounting competencies into instructional delivery.

Independent Samples t-test

Table 6: Independent t-test of Respondents on FinTech and Digital Accounting Competencies

Variables	N	Mean	SD	df	t-cal	t-crit	Sig.
Lecturers	5	3.73	0.49	33	0.35	2.03	0.05
Students	30	3.65	0.49				

The calculated t-value of 0.35 is lower than the critical t-value of 2.03 at 0.05 significance level. Therefore, the null hypothesis is not rejected. This indicates that Accounting Education Lecturers and Students do not differ significantly in their perceptions of the role of FinTech and digital accounting competencies in promoting sustainable economic growth.

Discussion of Findings

The first finding revealed that Accounting Education lecturers (Grand Mean = 3.73) and students (Grand Mean = 3.60) agreed that digital literacy development through Accounting Education plays a significant role in promoting sustainable economic growth. The independent

samples t-test showed no significant difference between the responses of lecturers and students (t-cal = 0.52 < t-crit = 2.03, p > 0.05), indicating a common perception regarding the importance of digital literacy. This finding supports the position of Chigbundu and Oluwabiyi (2023), who described digital literacy as the ability to access, evaluate, manage, and communicate information through digital technologies. The strong agreement on digital literacy reflects the increasing importance of technology in modern accounting practices. The finding also aligns with Adeniyi (2025), who observed that accounting professionals are expected to possess competencies in accounting software, digital financial applications, spreadsheets, and online collaboration tools. The finding further corroborates Oladimeji, Abdulkareem, and Adejumo (2024), who reported that digital literacy enhances productivity, innovation, and organizational efficiency. The respondents' agreement that digital literacy contributes to sustainable economic growth suggests recognition of the role technology plays in preparing students for participation in contemporary economies. The finding equally supports Wakil, Yashi, Ahmed, and Musa (2024), who noted that digital competence promotes lifelong learning, professional development, and adaptability in technology-driven environments. The absence of significant difference between lecturers and students indicates a shared understanding that digital literacy has become an indispensable component of Accounting Education and a critical requirement for sustainable economic development.

The second finding showed that Accounting Education lecturers (Grand Mean = 3.73) and students (Grand Mean = 3.65) agreed that employability skills development contributes significantly to sustainable economic growth. The independent samples t-test revealed no significant difference between the two groups (t-cal = 0.33 < t-crit = 2.03, p > 0.05). This finding is consistent with Adewolu Ogwo (2024), who described employability skills as transferable competencies that enable individuals to secure employment, perform effectively in the workplace, and adapt to changing occupational demands. The respondents' agreement suggests that Accounting Education contributes to the development of communication skills, critical thinking, teamwork, leadership, problem-solving, and professionalism needed in contemporary workplaces. The finding also supports Okolie, Nwosu, and Mlanga (2019), who emphasized that employers increasingly prefer graduates who possess both technical expertise and workplace competencies. The high ratings recorded for employability-related items indicate that Accounting Education is perceived as a valuable mechanism for workforce preparation and economic participation. Furthermore, the finding aligns with Okechukwu (2025), who noted that practical learning experiences, entrepreneurship education, collaborative projects, and technology-supported instruction contribute to employability development. It also corroborates Kiburi (2025), who observed that internship experiences, simulations, and practical accounting activities enhance graduates' readiness for employment and entrepreneurship. The consensus between lecturers and students demonstrates a collective recognition that employability skills are essential drivers of productivity, innovation, workforce development, and sustainable economic growth.

The third finding revealed that Accounting Education lecturers (Grand Mean = 3.73) and students (Grand Mean = 3.65) agreed that FinTech and digital accounting competencies play significant roles in promoting sustainable economic growth. The t-test result showed no significant difference between the mean ratings of lecturers and students (t-cal = 0.35 < t-crit = 2.03, p > 0.05). This finding agrees with Pereowei (2025), who defined FinTech as the application of digital technologies, artificial intelligence, and software innovations to improve financial services, accounting operations, and business transactions. The respondents recognized that competencies in accounting software, cloud accounting systems, digital financial technologies, and data analytics are important for workforce preparedness and economic sustainability. The finding further

supports Oyewobi (2024), who noted that modern accounting practices increasingly rely on automated accounting systems and intelligent financial technologies. Consequently, students must acquire FinTech competencies to function effectively in contemporary workplaces. The finding also aligns with Ediagbonya and Tioluwani (2023), who observed that FinTech promotes financial inclusion, innovation, and economic transformation. Additionally, the result corroborates Musa, Success, and Ibrahim (2025), who reported that organizations adopting digital financial systems experience improved efficiency, reduced operational costs, and enhanced productivity. The agreement among respondents suggests that integrating FinTech into Accounting Education can strengthen students' entrepreneurial capabilities, employability, and contributions to sustainable economic growth.

The non-significant difference between lecturers and students further indicates a shared perception that FinTech competencies have become indispensable for economic competitiveness and workforce transformation in the digital era.

Conclusion

The study concluded that financial strategies and Accounting Education play critical roles in promoting sustainable economic growth among students of Kogi State College of Education (Technical). The findings established that digital literacy development, employability skills development, and FinTech competencies acquired through Accounting Education significantly enhance students' capacity for economic productivity, entrepreneurship, innovation, and workforce participation. The study further revealed a high level of agreement between lecturers and students regarding the importance of these competencies, as evidenced by the absence of significant differences in their responses. Consequently, Accounting Education serves as an important platform for equipping students with the financial, technological, and professional competencies required for sustainable economic growth. Strengthening digital literacy, employability skills, and FinTech integration within Accounting Education programmes will therefore contribute significantly to workforce development, economic sustainability, and national development.

Recommendations

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

1. Accounting Education departments should strengthen digital literacy training by integrating modern accounting software, digital financial tools, and technology-based learning activities into instructional delivery.
2. Colleges of Education should provide adequate ICT facilities, internet access, and digital learning resources to support the effective development of students' technological competencies.
3. Employability skills such as communication, teamwork, leadership, critical thinking, and problem-solving should be deliberately integrated into Accounting Education curricula and classroom activities.
4. Practical learning experiences including internships, simulations, business projects, and entrepreneurship programmes should be expanded to enhance students' workplace readiness.
5. Financial Technology (FinTech) applications such as cloud accounting systems, digital payment platforms, data analytics tools, and automated accounting software should be incorporated into Accounting Education programmes.
6. Lecturers should receive continuous professional development and training on emerging accounting technologies and innovative instructional strategies.

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