

Digital Literacy and Customers Experience of Small and Medium Enterprises in Enugu State

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Abstract

This study evaluated digital literacy and customer experience of small and medium enterprises in Enugu state. The objectives were to: Examine the relationship between creativity and reliability of small and medium enterprises and identify the relationship between functional skills and the integrity of small and medium enterprises in Enugu state. The study used the descriptive survey design approach. The primary source of data was the administration of the questionnaire. A total population of 1283 selected employees of the study organizations. The adequate sample size of two hundred and ninety-five (295) using Freund and William's statistic formula at a 5 percent margin of error. Data was presented and analyzed by mean score and standard deviation using Sprint Likert Scale. The hypotheses were analyzed using the Pearson correlation coefficient (r) statistic tool. The findings of the study revealed that creativity had a significant positive relationship with the reliability of small and medium enterprises in Enugu state, $r(95, n = 287), = .489 < .700, p < .05$ and that functional skills had significant positive with the integrity of small and medium enterprises in Enugu state, $r(95, n = 287), = .409 < .976$. The study concluded that creativity and Functional skills had significant positive with the reliability and integrity of small and medium enterprises in Enugu state. Digital literacy shows the ability to access the internet which involves locating, evaluating, and creating content using technology and communicating effectively with others. The study among other things recommended that the management of the small and medium enterprises should equip themselves with digital literacy to enhance Creativity and innovation for the development of new ways of improving an existing product or service to optimize the business.

Keywords *Digital Literacy; Customers Experience; Small and medium Enterprises; Enugu State*

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Introduction

The rise of technology in the workplace is showing no signs of abating, and businesses with the most digitally literate employees are emerging as today's leading organizations (Ojobo, 2023). Digital internet access is crucial for all entrepreneurs who want their businesses to grow. The challenge of making an organization's employees digitally savvy can seem enormous, but it is also necessary for productivity, creativity, and growth. The majority of businesses agree, with 95 percent of organizations surveyed acknowledging that a digital workforce strategy is essential in the modern age (Dimitropoulou, 2021). Digital access to internet involves locating, evaluating, and creating content using technology and communicating effectively with others. It is an essential skill set to help navigate the information technology network that is fundamental to the operation of society today. Digital access to internet is an employee's ability to comfortably and efficiently use the technology required to do their work. It is relevant for almost every job role, whether it is a sales professional using customer relationship management (CRM) software to nurture an important client relationship, or a product manager using a unified communications and collaboration solution to direct an important call to an executive. Cooperating with e-commerce companies to provide MSME players with digital marketing training and education is one of the government's attempts to assist the growth of small and medium-sized enterprises. With digital access to internet, E-commerce is currently the main platform that may be leveraged to attract clients. E-commerce increases market share locally, nationally, and internationally by facilitating access (Suryani, Arief, Bramantoro & Hamsal 2022). Digital technology is fundamentally changing business models, how work is performed and managed, the skills needed in the workplace and expectations. These developments have affected the whole essence of an individual's life (Olajide, 2020). Individuals and businesses use digital devices, from cell phones to digital cameras and computers, which are changing approaches to business management and how we live (Olajide 2020).

A small-scale organization (SSO) is a business that employs a small number of workers and does not have a high volume of sales. Such organizations are generally privately owned and operated sole proprietorships, corporations or partnerships. Hence, creating an independent online wallet application method for a small-scale organization (SSO) in order to exchange cash is very important. That way, the money of the customer should be kept virtually (Akpan, Mmeah and Baah, 2018). *Digital wallets* have already gained popularity, where digital wallets are known as "wallet mobiles". They create a new way to purchase products and providing the ability to perform secure transactions very quickly and efficiently by clicking the button on the application. Digital wallets are composed of both digital wallet devices and digital wallet systems. Electronic wallets will eventually replace credit/debit cards and virtual currencies as the primary payment mechanism. eWallet transactions are one of today's trendiest sectors. Nigeria is becoming a cashless society where people buy goods, and services and pay for them online. They believe it is more convenient and secure to do so rather than carry cash around.

Digital access to internet can boost internet access for timely decision-making for information availability. Digitally literate collaborators are more efficient because they easily identify essential data/information/patterns and use them effectively. In a world where new information is constantly being published and consumed, having this capability is vital. Workers with digital access to internet skills can also connect and collaborate more effectively. These skills can also prevent generation gaps in a diverse workforce with up to five generations working together (Drew, 2022). Due to SMEs' significant impact on a nation's economy, it is necessary to increase their performance. The first thing to understand is the factors that can hinder the performance of SMEs. A number of digital competence frameworks have been developed by both international agencies and companies as it is increasingly recognized as a central element of the skills organizations required for growth and productivity.

Statement of the Problem

Digital literacy enhances the skills that one needs to live, learn, and work in a society where communication and access to information is increasingly through digital technologies like internet platforms, social media, and mobile devices. It is an individual's ability to find, evaluate, and communicate information by utilizing typing or digital media platforms. It is a combination of both technical and cognitive abilities in using information and communication technologies to create, evaluate, and share information. People with low creativity and lack of functional skills may not be able to access internet, poor knowledge about the use of technology; and physical limitations that limit access. These include lack of resources to pay for hardware and technology. These shows that not everyone has the

ability to connect to the internet and go online, not everyone has the ability to use the internet and online services and some people fear online crime.

Lack of trust or do not know where to start online will lead to lack of reliability and integrity of small and medium enterprises in Enugu state. The reliability of overall systems and networks, ensuring that the right resolutions are offered in the shortest time is quite vital in delivering a phenomenal customer experience. Based on this, the need to study Digital literacy and Customers experience of small and medium enterprises in Enugu state.

Objectives of the Study

The main objective of the study was to evaluate Digital literacy and Customers experience of small and medium enterprises in Enugu state. The specific objectives were to:

- i. Examine the relationship between creativity and reliability of small and medium enterprises in Enugu state.
- ii. Identify the relationship between functional skills and the integrity of small and medium enterprises in Enugu state

Research Questions

The following research questions guided the study

- i. What is the relationship between creativity and reliability of small and medium enterprises in Enugu state?
- ii. What is the relationship between functional skills and the integrity of small and medium enterprises in Enugu state?

Statement of Hypotheses

The following hypotheses guided the study

- i. Creativity has relationship with the reliability of small and medium enterprises in Enugu state.
- ii. Functional skills have relationship with the integrity of small and medium enterprises in Enugu state.

Significance of the Study

The study will benefit the following entrepreneurs, stakeholders and researchers; The study will help and encourage People to go online business at a higher level when they are committed. The SMEs will understand the importance of securing their online information and the potential risks of cyber-attacks and to use tools such as firewalls, antivirus software, and two-factor authentication to secure their digital assets.

Scope of the Study

The study examined Digital literacy and Customers experience of small and medium enterprises in Enugu state. The study was carried out in some selected small and medium enterprises in Enugu state. The study focused on Creativity and Functional skills (as independent variables); while integrity and reliability (as dependent variables).

Review of the Related Literature

Conceptual Review

Digital

Being digital requires being open to reexamining your entire way of doing business and understanding where the new frontiers of value are. For some companies, capturing new frontiers may be about developing entirely new businesses in adjacent categories; for others, it may be about identifying and going after new value pools in existing sectors, (Al-Douri, 2015). Digital is one of the marketing media taken as an opportunity to expand the marketing area with the help of digital technology for Small, Micro and Medium Enterprises (MSMEs) which have a limited average background in terms of capital (Novita, Tiara & Sri, 2020).

Literacy

Literacy has traditionally been thought of as reading and writing. Although these are essential components of literacy, today our understanding of literacy encompasses much more. Alberta Education defines literacy as the ability, confidence and willingness to engage with language to acquire, construct and communicate meaning in all aspects of daily living. Language is explained as a socially and culturally constructed system of communication, (Alberta 2022).

Digital Literacy

Digital Literacy may be about a person's ability to read and write online or using technology such as computers, smartphones and Kindles, but it's also a lot more than that. With the impact of social media, Digital Literacy skills also now includes a wide range of skills like uploading content on YouTube to sharing things on Facebook. Especially in the connected, online world we live in today, there is some essential digital literacy skills that we need to achieve our goals and live our day-to-day lives. Digital literacy is an ever more important factor in education from a young age. Digital literacy in education, students must develop specific digital literacy skills when reading and interacting with online content that may contain embedded resources such as hyperlinks, audio clips, graphs, or charts that require students to make choices (Twinkl, 2022).

Components of Digital Literacy that Formed Part of the Objectives of the Study

Creativity

Creative individuals seem to have a need to seek novelty and an ability to pose unique questions. When creative persons find a better solution, they then work toward “selling” others on the concept (Kerr, 2022). Increased creativity in the workplace leads to positive outcomes. In competitive industries, creativity is what keeps your company moving forward. *Creativity inspires employees to work with each other.* As they have new ideas, they seek out colleagues for their feedback. Effective innovation has to be a part of a corporate plan, in which an SME can cultivate an innovative environment and provide opportunities for creative thinking. It can also improve the chances of a company flourishing by creating more efficient operations that lead to higher efficiency and success (Tanuja, 2022). An effective reaction to these demands lead to innovative change in the organization to ensure their existence. At the organizational level, innovation is essential, because it can ensure survival on the market, it offers new opportunities, in conditions of increased competition (Bendic & Barbu, 2020).

Functional Skills

Functional skills are the skills that were previously called Skills for Life. They are the skills we all need in our lives. Unions have been active for over 20 years in helping members and others to improve these skills, and will continue to do this, using Functional Skills. With functional skills time needs to be devoted to developing the learner's ability to transfer skills to solving problems in real-life contexts; a learner centered approach involving build – practice – apply (TUC, 2023). Functional Skills assess the fundamental skills of English and Mathematics and help to prepare people with the skills that they may need in their working and professional lives.

In order to endure business effectiveness in organizations, the functional skills become an asset and instrument used to grow productivity. This implies that functional skills development could lead to better employee's productivity and ultimately improve organization productivity, (Eze, Mbah, & Oboko, 2022; Edeh, Nnamani & Mbah, 2023)

Customer Experience

Customer experience is the impression the customers have on brand as a whole throughout all aspects of the buyer's journey. It results in their view of the brand and impacts factors related to your bottom-line including revenue. A positive customer experience is crucial to the success of any business because a happy customer is one who is likely to become a loyal customer who can help boost revenue. The best marketing money can buy is a customer who will promote the business for you one who is loyal to your company, promotes your business through word-of-mouth marketing, and advocates for your brand and product or service, (Bordeaux, 2023). Investing in providing a great customer experience is a surefire way to improve brand loyalty, increase your bottom line and even cut extra

business running costs. Collect valuable customer data in order to optimize your customers’ journeys, leading to positive customer experiences (Xu, 2022).

Components of Customer Experience that Formed Part of The Objectives of The Study

Reliability

Reliability is everything for small businesses – it is what underpins the reputation and keeps the customers coming back. If you establish a reputation amongst the peers and customers as being reliable, you will develop a loyal customer-base. Reliability is defined as the probability that a product, system, or service will perform its intended function adequately for a specified period of time, or will operate in a defined environment without failure. Reliability is the measure of how long a business service performs its intended function.

In business, reliability and timing are at the core of every successful functioning relationship and the basis of trust. Without it, customers are left with only negative feedback and bad word of mouth to spread, meaning this person’s community will also be lost to your business. Developing an ongoing positive relationship with your customers and enlisting their support in growing your community should be achieved through meeting or even better exceeding their expectations (Schenk, 2022).

Integrity

Business integrity is the act of conducting business practices by following a moral and ethical framework. As with personal integrity, business integrity requires you to act with honesty and consistency and to hold yourself accountable for your actions, even when nobody’s watching. Business integrity builds on your personal (Indeed Editorial Team, 2023). Integrity in business is an essential ingredient for sustainable, long-term, business growth and success. It can be hard to define and difficult to measure, but you know it when you see it, and it is clear when it is not there. As a business, you have an obligation to not only tell the truth at every turn but to also not hold back information that could be considered useful to employees and customers. And if you make a mistake, admit it! Whether you make promises or not, customers have expectations. This means that your products and services work correctly, solve an issue, and add value. Understand these types of commitments and honor them at all costs, (Briscoe, 2019).

Conceptual Framework of the Study

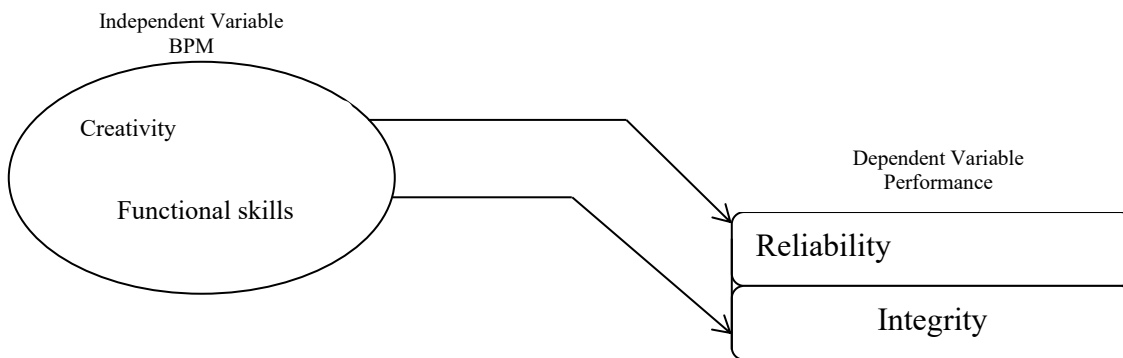


Fig 1 Conceptual Framework

Source: Researcher’s Framework 2023

Theoretical Framework

Empirical Review

The Relationship Between Creativity and Reliability of Small and Medium Enterprises

Radka (2019) established a study on the importance of entrepreneurship and innovation. Sustainable development and competitiveness cannot be achieved in our highly competitive global society without innovations. Innovations are typically the result of a financially demanding research process generating intellectual property assets, namely patented inventions or ideas for the digital setting and protected by copyright or otherwise. The EU is aware of it and its current strategy, Europe 2020, states that 3% of GDP should be allocated to R&D by 2020 at the latest and this should boost innovation levels and make the EU a top global economic leader. Undoubtedly, innovation is indispensable and needs to be financed. However, the relation of involved factors and the related dynamic are unclear and have not received sufficient scientific and academic attention. To make an initial step to address this vacuum, three research questions are addressed. Firstly, what fraction of GDP goes towards R&D, expressed by GERD, and what is the GERD trend in the EU and selected EU member states? Secondly, how many European patent applications were filed and patents granted, what was the success rate and how has digitalization been progressing in the EU and selected EU member states and what are the trends? Thirdly, can the possibility of a relationship be implied? These three questions are answered based on multi-disciplinary research employing hard data sources, such as Eurostat and EPO databases, official and/or legislative documents, such as Europe 2020, academic literature along with direct observation, field search and the own experience of the author. Such a conglomerate of diversified and multi-disciplinary data is to be processed by a myriad of appropriately matching methods, both of a quantitative and qualitative nature, and dominated by the holistic Meta-Analysis. Indices and indicators, such as GERD, EPO statistics and DESI, are comparatively employed while observing their time evolution in the entire EU and selected EU members. Their selection is made by the motivation to be representative and to face the (alleged) cliché about EU member states labeled as “good” (DE, FR), “lazy” PIGS (PT, IT, GR, SP), leaving (GB), particular Scandinavian (DK, FI, SW) and central (AT, CZ, PL). This highly original study answers all three questions – (i) the 3% threshold.

Akintaro and Shonubi (2019), conducted a study on Influence of Strategic Planning Flexibility on Entrepreneurial Orientation of SMEs in Osun State, Nigeria. Firms operating in Nigeria or those firms intending to invest in the Nigerian market must take cognizance of the prevailing situation in the Nigeria’s business environment to be able to map out appropriate strategies to respond to the developments. The Nigerian business environment is plagued with a number of challenges which hinder the growth of businesses both large and small. This study, therefore, investigated the influence of strategic planning flexibility on the entrepreneurial orientation of small and medium enterprises (SMEs) in Osun State, Nigeria. The study used survey research design. The population comprised 2,273 SMEs registered with Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) in Osun State. Cochran’s formula was used to arrive at a sample size of 670. Multi-stage sampling technique was used for the study. At the first stage, all the SMEs in Osun State were stratified into six strata along the six administrative zones in the State. Then proportional sampling technique was used to determine the number of participating SMEs in each stratum. Thereafter, simple random sampling was used to select the participating SMEs/Owner managers in each of the strata/ Administrative zones. A structured questionnaire was adapted, validated and used for data collection. The Cronbach’s alpha coefficients for the constructs ranged from 0.90 to 0.98. Descriptive and inferential (simple regression) statistics were used to analyze data. The detail of the finding was: strategic planning flexibility ($\beta = .354$, $t(647) = 4.306$, $R^2 = .028$, $p < .05$). The finding of the study revealed that strategic planning flexibility has a significant and positive influence on the entrepreneurial orientation of SMEs in Osun State, Nigeria. The outcome of the study reveals that there is no positive relationship between strategic planning flexibility and firm performance. This, in effect, implies that strategic planning flexibility is not a predictor of firm performance. The study concluded that SMEs should ensure the provision of adequate budget support in their strategic plans in order to facilitate the implementation of strategic flexibility planning systems.

Lawrence & Nnnabuko (2021) established a study on Value Creation Strategy and Sales Performance of Small and Medium Size Exporting Firms in South-South Nigeria. The study investigated the relationship between value creation strategy and sales performance of food and beverage exporting Small and Medium Enterprises (SMEs) in the South-South geopolitical zone in Nigeria. The study adopted a descriptive survey research design. The questionnaire was

the main instrument for data collection from a population consisting of 160 firms involved in exporting food and beverages. The sample was made up of managers and owners of the firms. The questionnaire was validated by experts drawn from the marketing department of the University of Nigeria, Nsukka. The reliability test result using Cronbach Alpha produced a value of 0.842. Both descriptive and inferential statistical tools were employed to analyze the data with Statistical Package for Social Science (SPSS) (version 21.0). The statistical results showed that customer-centricity strategy was critical in determining the outcome of sales performance of food and beverage exporting SMEs in South-South, Nigeria. The study concluded that customer-centricity as a value-creating strategy had a significant statistical influence on sales performance by food and beverage exporting SMEs in South-South Nigeria. Precisely, 70.0%, changes in sales performance were significantly predicted by customer-centricity. Therefore, this study recommended that food and beverage exporting firms should adopt customer-centricity as a marketing strategy instead of being product-centric.

John (2022) conducted a study on Product creativity and organisational competitiveness. The study investigated product creativity and organisational competitiveness in Nigerian private organisations with a view to ascertaining the extent to which product creativity (product line, differentiation, imitation, and innovation) influences creativity and the extent to which product creativity enhances organisational competitiveness. The study employed cross-sectional survey design, and simple random sampling served to select respondents from ten multinational companies across the six geopolitical zones in Nigeria. The study employed constructs consistent with those from empirical studies and used a five-point Likert scale for all the measures. The data were analysed using structural equation modeling. Results show that three out of the four constructs of creativity are significant predictors of organisational competitiveness. Thus, product line (combination), product differentiation, and product innovation significantly influence creativity, and creativity predicts organisational competitiveness. Business managers can thus enhance the competitiveness of their products through product line, differentiation, and product innovation. However, the framework of the study is not exhaustive. Future studies should attempt a framework that will integrate additional creativity constructs.

The Relationship Between Functional Skills and the Integrity

Akabike (2020) conducted a study on Functional Competencies and the performance of Manufacturing companies in South -East, Nigeria. The study examined the effect of functional competencies on the performances of manufacturing companies in the South-East, Nigeria. The main objective of the study was to investigate the effect of production competency, marketing competency, time management competency on the performance of manufacturing firms South-East. The related literature was reviewed. The study is anchored on competence theory. The study adopted a cross-sectional survey design. The study was carried out in South-East of Nigeria. The population for this study consists of 5,394 employee of manufacturing firms located in the South-East States of Nigeria. The sample size for the study is 1036 employees of the selected manufacturing firms in the South-East States of Nigeria determined through the application of a formula developed by Borg and Gall. A structured instrument questionnaire was designed to reflect the popular five (5) point Likert scale. Face and content validated was adopted. The reliability of the instrument was achieved through the application of test re-rest method and Spearman rank order correlation coefficient. The analysis was carried out with the application of summary statistics of percentages, Ordinary Least Squares (OLS) multiple regression analysis. Preliminary results from the analysis showed absence of multicollinearity or orthogonal in the model. The F-Statistic with a value of 18.624 showed that the model is statistically significant, valid and fit for predictions. The regression coefficient of 0.857 showed that 85.7 percent relationship exists between the dependent and independent variables. The coefficient of determination of 0.741 showed that 74.1 percent of variations in the dependent variable (firms' performance), can be explained by the predictors (the independent variables). Major findings from the study show that production competency; marketing competency and time management competency had a significant positive effect on the performance of manufacturing. in South- East, Nigerian. The study concludes that functional competency had a significant positive influence on the performance of manufacturing in South-East, Nigerian.

Patrick (2021) conducted a study on Small and Medium Scale Enterprises and Economic Performance in Nigeria. The study examined the contributions of the SMEs to the Nigerian economic performance through the food and beverage industry and using the Chicken Republic eateries in Ekiti State, Nigeria as a case study. The study used a survey method by collecting primary data from the target respondents through structured questionnaire. The results were analyzed using both descriptive and inferential statistics. The results indicate that SMEs contribute to the Nigeria

economic performance via employment and job creation, income and output/services provision, promotion of innovation and entrepreneurship, infrastructural and community development, contribution to macroeconomic policy. The findings for the analysis indicate that employment and job creation, income and output generation, promotion of innovation and entrepreneurship are the main areas where SMEs contribute to the economic performance of Nigeria. It was discovered from the results that SMEs are not include as it should be in macroeconomic policy of the government. In addition, it was also found out the provision of infrastructure and community developments are to be left for the government and not the SMEs.

Ugbene, Agu and Nweke (2022), conducted a study on Adherence to Norms of Integrity and Sales Turnover of Selected Pharmaceutical Firms in South East, Nigeria. The study was carried out to evaluate adherence to norms of integrity and sales turnover of selected pharmaceutical firms in South East Nigeria. The specific objectives were to: Ascertain the relationship between compliance with standards and sales turnover of selected pharmaceutical firms, and determine the relationship between social obligations and sales turnover of selected pharmaceutical firms in South East, Nigeria. The population for the study included all management and staff of the pharmaceutical firms in South East, Nigeria, which were members of the Manufacturers Association of Nigeria (MAN). The study used the survey approach. The primary source of data was the administration of questionnaire to the management and staff of the pharmaceutical firms in South East, Nigeria. Out of a population of 7,122 staff members, a sample size of 365 was chosen after applying the Freund and William's formula for the determination of adequate sample size. Out of the sample, 311 staff returned their questionnaire and accurately filled them. That gave 85 percent response rate. The validity of the instrument was tested using content analysis and the result was good. The reliability was tested using the Pearson correlation coefficient (r). It gave a reliability co-efficient of 0.83 which was also good. Data was presented and analyzed using mean score (3.0 and above agreed and below 3.0 disagreed) and standard deviation using Sprint Likert Scale. The hypotheses were tested using F- distribution with the aid of Special Package for Statistical Software (SPSS). The findings revealed that there was a significant positive relationship between compliance with standards and sales turnover, $F(95, n = 365) = 842.927, P < 0.05$, there was a significant positive relationship between commitment to social obligations and sales turnover of selected pharmaceutical firms in South East, Nigeria.

Ndubuisi, Anekwe, Grace and Onuzulike (2022) conducted a study on Effect of Strategic Orientation on Performance of Food and Beverage Firms in Enugu State, Nigeria. This work focused attention on effect of strategic orientation on Food and Beverage Firms in Enugu State. Specifically, it delved into the effect of market orientation on the market share of Food and Beverage Firms in Enugu State. Survey research design was adopted as the study made use of a structured questionnaire configured to capture the specific objective of the study. We had a total population of two hundred (200) extracted from the staff of registered food and beverage firms in Enugu State. A Census Sampling Method was used which gave room for all the participants to be included. Data were gathered through structured questionnaire, designed in a five-point Likert scale to illicit responses from the respondents. The data generated were analyzed descriptively and the formulated hypothesis was tested using Simple Regression Analysis. The result revealed that market orientation had a significant positive effect on market share of Food and Beverage Firms in Enugu State. The study, therefore, recommended that Food and beverage firms in Enugu State need to be sensitive and alert to detect the changes in the environment that would adversely affect their activities. This strategy will help to curtail the alarming rate of failures besetting manufacturing sectors in Enugu State in particular and Nigeria in general.

Ugwu, Orga and Adonai (2023) established a study on Inventory Management Strategy and Performance of Brewery Companies in South East, Nigeria. The study evaluated the Inventory management strategy and performance of Brewery Companies in South East, Nigeria. The specific objectives were to: examine the relationship between Materials Requirement planning (MRP) and Reliability of products; evaluate the relationship between just-in-time inventory strategy and stock availability and determine the relationship between Safety stock strategy and customer's retention in Nigerian brewery companies. The descriptive survey design was used. The study adopted simple random sampling technique in selecting the sample unit and the sample size for the study which was, 334 employees out of a total population of 2035 employees of the three selected brewing firms in South East Nigeria derived with the use of Taro Yamanes' formula. A total of 288 staff returned the questionnaire accurately filled, which gave 86 percent response rate. Data were presented and analyzed using mean score and standard deviation using Sprint Likert Scale. The hypotheses were analyzed using the t-test statistics tool. The findings indicated that

the Materials Requirement planning (MRP) had a significant positive relationship with the Reliability of products in brewery companies in South East, Nigeria ($t = 2.929 < 42.418, p < .05$). Just-in-time inventory strategy had a significant positive relationship with the stock availability in brewery companies in South East, Nigeria, ($t = 2.439 < 24.152, p < .05$). Safety stock strategy had a significant.

Gap in Knowledge

Some studies done were carried outside Digital literacy and Customers experience of small and medium enterprises in Enugu state and did not focus to best of my knowledge on the creativity and reliability; functional skills and the integrity of small and medium enterprises in Enugu state. Most of the studies reviewed analysed their data through A purposeful sampling technique, Descriptive statistics and appropriate inferential statistics, Purposive Sampling technique, Pearson Moment Correlation Coefficient, Multiple sampling technique, Partial Least Square Structural Equation Modeling (PLS-SEM), Multiple Regression Analysis (MRA) method, Simple linear regression, and Z test while the present study made use of Pearson correlation coefficient (r) test the hypotheses. Therefore, the study aimed at filling this research gap by evaluating the Digital literacy and Customers experience of small and medium enterprises in Enugu state.

Methodology

The area of the study comprised of six (6) selected small and medium enterprises in Enugu state (SMEs). The choice of these firms was due to high number of employees, Capital base above 5 million naira. The study used the descriptive survey design approach. The primary source of data was the administration of questionnaire. A total population of 1283 selected employees of the study organisations. The adequate sample size of two hundred and ninety-five (295) using Freund and William's statistic formula at 5 percent margin of error. Two hundred and eighty-seven (287) employees returned the questionnaire and accurately filled. The validity of the instrument was tested using content analysis and the result was good. The reliability was tested using the Pearson correlation coefficient (r). It gave a reliability co-efficient of 0.751 which was also good. Data was presented and analyzed by mean score and standard deviation using Sprint Likert Scale. The hypotheses were analyzed using Pearson correlation coefficient (r) statistic tool.

Data Presentation and Analyses

The Relationship Between Creativity and Reliability of Small and Medium Enterprises in Enugu state

Table 1: Responses on the Relationship Between Creativity and Reliability of Small and Medium Enterprises in Enugu state

		5	4	3	2	1	$\sum FX$	-	SD	Decision
		SA	A	N	DA	SD		X		
1	A good approach to personalization brings together creative thinking in the organisation.	595	328	48	58	41	1070	3.73	1.447	Agree
		119	82	16	29	41	287			
		41.5	28.6	5.6	10.1	14.3	100%			
2	The product content of the organisation is possibility related to perceived creativity and authenticity.	480	328	75	36	66	985	3.43	1.558	Agree
		96	82	25	18	66	287			
		33.4	28.6	8.7	6.3	23.0	100%			
3	The consumers of the products respond to personalized marketing because it makes them feed special.	500	404	78	40	40	1062	3.70	1.374	Agree
		100	101	26	20	40	287			
		34.8	35.2	9.1	7.0	13.9	100%			
4	The need for uniqueness increased innovations in the organisation.	570	372	21	84	31	1078	3.76	1.388	Agree
		114	93	7	42	31	287			
		38.7	32.4	2.4	14.6	10.8	100%			

5	Ownership manifests in those new, creative ideas that surrounds the products of the organisation.	540	372	54	40	48	1054	3.67	1.457	Agree
		108	93	18	20	48	287			
		37.6	32.4	6.3	7.0	16.7	100%			
	Total Grand mean and standard deviation							3.658	1.444	8

Source: Field Survey, 2023

Table 1, 201 respondents out of 287 representing 70.1 percent agreed that a good approach to personalization brings together creative thinking in the organisation with mean score 3.73 and standard deviation of 1.447. The product content of the organisation is possibility related to perceived creativity and authenticity 178 respondents representing 62.0 percent agreed with mean score of 3.43 and standard deviation of 1.558. The consumers of the products respond to personalized marketing because it makes them feel special 202 respondents representing 70.0 percent agreed with mean score of 3.70 and standard deviation of 1.374. The need for uniqueness increased innovations in the organisation 207 respondents representing 71.1 percent agreed with mean score of 3.76 and 1.388. Ownership manifests in those new, creative ideas that surrounds the products of the organisation 201 respondents representing 70.0 percent agreed with a mean score of 3.67 and standard deviation 1.457.

Table 2: Responses on the Relationship Between Functional Skills and the Integrity of Small and Medium Enterprises in Enugu state

		5	4	3	2	1	$\sum FX$	-	SD	Decision
		SA	A	N	DA	SD		X		
1	The experience of the workers creates trust in the products of the organisation.	605	332	48	44	45	1074	3.74	1.462	Agree
		121	83	16	22	45	287			
		42.2	28.9	5.6	7.7	15.7	100%			
2	The knowledge and understanding that the workers have promotes efficiency.	645	280	30	70	43	1068	3.72	1.500	Agree
		129	70	10	35	43	287			
		44.9	24.4	3.5	12.2	15.0	100%			
3	Training in the organisation installs confidence in the products.	475	400	93	10	56	1034	3.60	1.454	Agree
		95	100	31	5	56	287			
		33.1	34.8	10.8	1.7	19.5	100%			
4	The expression of knowledge and ideas by the workers ensures efficient of the products.	585	400	42	80	16	1123	3.91	1.230	Agree
		117	100	14	40	16	287			
		40.8	34.8	4.9	13.9	5.6	100%			
5	Level of research in the organisation have attracted more customers.	475	400	93	70	36	1074	3.64	1.377	Agree
		95	100	21	35	36	287			
		33.1	34.8	7.3	12.2	13.5	100%			
	Total Grand mean and standard deviation							3.72	1.402	
								2	6	

Source: Field Survey, 2023

Table 2, 204 respondents out of 287 representing 71.1 percent agreed that the experience of the workers creates trust in the products of the organisation with mean score 3.74 and standard deviation of 1.462. The knowledge and understanding that the workers have promotes efficiency 199 respondents representing 69.3 percent agreed with mean score of 3.72 and standard deviation of 1.500. Training in the organisation installs confidence in the products 195 respondents representing 67.9 percent agreed with mean score of 3.60 and standard deviation of 1.454. The expression of knowledge and ideas by the workers ensures efficient of the products 217 respondents representing 75.6 percent agreed with mean score of 3.91 and 1.230. Level of research in the organisation have attracted more

customers 195 respondents representing 67.9 percent agreed with a mean score of 3.64 and standard deviation 1.377.

Test of Hypotheses

Hypothesis One: Creativity has Relationship with the Reliability of Small and Medium Enterprises in Enugu state

Table 3: Correlations

		A good approach to personalization brings together creative thinking in the organisation.	The product content of the organisation is possibility related to perceived creativity and authenticity.	The consumers of the products respond to personalized marketing because it makes them feed special.	The need for uniqueness increased innovations in the organisation.	Ownership manifests in those new, creative ideas that surrounds the products of the organisation.
A good approach to personalization brings together creative thinking in the organisation.	Pearson Correlation	1	.700**	.682**	.599**	.616**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	287	287	287	287	287
The product content of the organisation is possibility related to perceived creativity and authenticity.	Pearson Correlation	.700**	1	.606**	.492**	.489**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	287	287	287	287	287
The consumers of the products respond to personalized marketing because it makes them feed special.	Pearson Correlation	.682**	.606**	1	.603**	.784**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	287	287	287	287	287
The need for uniqueness increased innovations in the organisation.	Pearson Correlation	.599**	.492**	.603**	1	.669**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	287	287	287	287	287
Ownership manifests in those new, creative ideas that surrounds the products of the organisation.	Pearson Correlation	.616**	.489**	.784**	.669**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	287	287	287	287	287

** . Correlation is significant at the 0.01 level (2-tailed).

Table 3, Showed the Pearson correlation matrix on Creativity and reliability of small and medium enterprises in Enugu state showing the correlation coefficients, significant values and the number of cases. The correlation coefficient shows .489 < .700. This value indicates that correlation is significant at 0.05 level (2 tailed) and implies

that Creativity had significant positive relationship with the reliability of small and medium enterprises in Enugu state ($r = .489 < .700$). The computed correlations coefficient is greater than the table value of $r = .000$ with at alpha level for a two-tailed test ($r = .489 < .700$, $p < .05$).

Decision Rule

The decision rule is to accept the null hypothesis if the computed r is less than the tabulated r otherwise rejects the null hypothesis.

Decision

Since the computed ($r = .489 < .700$) was greater than the table value of $.000$, we reject the null hypothesis. Therefore, we concluded that Creativity had significant positive relationship with the reliability of small and medium enterprises in Enugu state as reported in the probability value of ($r = .489 < .700$, $p < .05$).

Hypothesis Two: Functional Skills Have Relationship with The Integrity of Small and Medium Enterprises in Enugu State

		The experience of the workers creates trust in the products of the organisation.	The knowledge and understanding that the workers have promotes efficiency.	Training in the organisation installs confidence in the products.	The expression of knowledge and ideas by the workers ensures efficient of the products.	Level of research in the organisation have attracted more customers.
The experience of the workers creates trust in the products of the organization.	Pearson Correlation	1	.605**	.511**	.409**	.487**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	287	287	287	287	287
The knowledge and understanding that the workers have promotes efficiency.	Pearson Correlation	.605**	1	.480**	.430**	.469**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	287	287	287	287	287
Training in the organisation installs confidence in the products.	Pearson Correlation	.511**	.480**	1	.663**	.976**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	287	287	287	287	287
The expression of knowledge and ideas by the workers ensures efficient of the products.	Pearson Correlation	.409**	.430**	.663**	1	.652**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	287	287	287	287	287
Level of research in the organisation have attracted more customers.	Pearson Correlation	.487**	.469**	.976**	.652**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	287	287	287	287	287

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4 showed the Pearson correlation matrix on Functional skills and integrity of small and medium enterprises in Enugu state showing the correlation coefficients, significant values and the number of cases. The correlation coefficient shows $.409 < .976$. This value indicates that correlation is significant at 0.05 level (2 tailed) and implies

that Functional skills had significant positive relationship with the integrity of small and medium enterprises in Enugu state ($r=.409 < .976$). The computed correlations coefficient is greater than the table value of $r = .000$ with at alpha level for a two-tailed test ($r = .409 < .976, p < .05$).

Decision Rule

The decision rule is to accept the null hypothesis if the computed r is less than the tabulated r otherwise rejects the null hypothesis.

Decision

Since the computed ($r = .409 < .976$) was greater than the table value of $.000$, we reject the null hypothesis. Therefore, we concluded that Functional skills had significant positive relationship with the integrity of small and medium enterprises in Enugu state as reported in the probability value of ($r = .409 < .976, p < .05$).

Discussion of Findings

The Relationship Between Creativity and Reliability of Small and Medium Enterprises in Enugu State

From the result of hypothesis one, the computed ($r = .489 < .700$) was greater than the table value of $.000$, Therefore, we concluded that Creativity had significant positive relationship with the reliability of small and medium enterprises in Enugu state as reported in the probability value of ($r = .489 < .700, p < .05$). In the support of the result in the literature review. Lawrence and Nnnabuko (2021) established a study on Value Creation Strategy and Sales Performance of Small and Medium Size Exporting Firms in South-South Nigeria. The statistical results showed that customer-centricity strategy was critical in determining the outcome of sales performance of food and beverage exporting SMEs in South-South, Nigeria. John (2022) conducted a study on Product creativity and organizational competitiveness. Results show that three out of the four constructs of creativity are significant predictors of organizational competitiveness. Thus, product line (combination), product differentiation, and product innovation significantly influence creativity, and creativity predicts organizational competitiveness.

The Relationship Between Functional Skills and The Integrity of Small and Medium Enterprises in Enugu State

From the result of hypothesis two, the computed ($r = .409 < .976$) was greater than the table value of $.000$, Therefore, we concluded that Functional skills had significant positive relationship with the integrity of small and medium enterprises in Enugu state as reported in the probability value of ($r = .409 < .976, p < .05$). In the support of the result in the literature review, Akabike (2020) conducted a study on Functional Competencies and the performance of Manufacturing companies in South -East, Nigeria. Major findings from the study show that production competency; marketing competency and time management competency had a significant positive effect on the performance of manufacturing. in South- East, Nigerian. Ugbene, Agu and Nweke (2022), conducted a study on Adherence to Norms of Integrity and Sales Turnover of Selected Pharmaceutical Firms in South East, Nigeria. The findings revealed that there was a significant positive relationship between compliance with standards and sales turnover, $F(95, n = 365) = 842.927, P < 0.05$, there was a significant positive relationship between commitment to social obligations and sales turnover of selected pharmaceutical firms in South East, Nigeria.

Summary of Findings

- i. Creativity had significant positive relationship with the reliability of small and medium enterprises in Enugu state, $r(95, n = 287) = .489 < .700, p < .05$.
- ii. Functional skills had significant positive with the integrity of small and medium enterprises in Enugu state, $r(95, n = 287) = .409 < .976$

Conclusion

The study concluded that Creativity and Functional skills had significant positive with the reliability and integrity of small and medium enterprises in Enugu state. Digital literacy shows the ability to access internet which involves locating, evaluating, and creating content using technology and communicating effectively with others. It is an essential skill set to help navigate the information technology network that is fundamental to the operation of society today. It is the small and medium enterprises' ability to comfortably and efficiently use the technology required to do their work.

Recommendations

Based on the findings, the following recommendations were made:

- i. The management of the small and medium enterprises should equip themselves with digital literacy to enhance Creativity and innovation for the development of new ways of improving an existing product or service to optimize the business.
- ii. For acquiring of basic knowledge, one need to do well in both work and general life, there is need for training to get essential knowledge, skills and understanding that will enable one to operate confidently, effectively and independently in life and work.

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