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Financial Capabilities and ICT Skills as Correlates to the Use of ICT for Knowledge Sharing Among Students of Federal Universities in South-West, Nigeria

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Abstract
Knowledge sharing is a pivotal ingredient in information society that allows collaborations and access to information. As a result of the immense importance of knowledge sharing in today's digital age, lot of ICTs has been used to sharpen its process. Several factors mitigate against easy sharing of knowledge; hence this study was carried out to investigate financial capabilities and ICT literacy skills as correlates for the use of Information and Communication Technologies for knowledge sharing among federal university students in South-West Nigeria. The study adopted descriptive survey research design. Using Multi stage sampling technique, the sample size for the study was 604 respondents selected from the six federal universities in South-West Nigeria. Questionnaires were used to gather data and were analysed using descriptive statistics, Spearman Correlation and Multiple Regression analysis on SPSS. The result shows that students make use of ICTs when sharing knowledge. The finding shows correlation between the financial capabilities of students and the ICTs used for knowledge sharing. Also, ICT literacy level of undergraduates influences the ICTs use in sharing knowledge. Finally, the joint influence of the financial capabilities and ICT literacy skills on ICTs used for knowledge sharing was significant ($df = 566$, $R^2 = 0.177$, $F = 60.721$, $p < 0.05$). The study reveals that financial capabilities and ICT literacy skills of students have influence on the use of ICT for knowledge sharing. Therefore, enhancing students' financial capabilities and ICT literacy is crucial for maximizing the benefits of ICTs in knowledge sharing.
Keywords: *Financial Capabilities, ICT Literacy Skills, Knowledge Sharing, Undergraduates, Universities*

1.1 Introduction

The world today is often referred to as a digital world, shaped by the widespread use of Information and Communication Technologies (ICTs). ICTs have revolutionized nearly every aspect of human existence, driving globalization, socialization, and decision-making. Enebeli (2024) emphasized that ICTs are key forces behind these changes, fostering a more efficient and productive environment. One significant area where ICTs have made a profound impact is in knowledge sharing. In today's fast-evolving world, acquiring and sharing knowledge is essential for remaining

relevant and competitive.

Knowledge, an intangible asset, is crucial for survival and progress. Its importance makes knowledge sharing indispensable. According to Ryan (2023), knowledge sharing is the exchange of ideas, information, and experiences between individuals or teams within an organization. This process can take various forms: tacit knowledge shared verbally, explicit knowledge shared through written or digital documents, and embedded knowledge shared through performances or demonstrations. Hara (2007) categorizes these as book knowledge, practical knowledge, and cultural knowledge.

ICTs have significantly enhanced the knowledge-sharing process, making it faster and more efficient across time and space. Josphat and David (2014), along with Deep (2023), highlights the exponential growth in ICT use for this purpose, creating a knowledge-driven, productive society. Traditional ICT tools like radio and television have long been effective in promoting knowledge sharing, especially in rural areas (Owolabi & Yekinni, 2022). Newer technologies, such as computers, the internet, and Web 2.0 tools, are now essential for sharing knowledge (Jumba, et al., 2020).

However, disparities in the use of ICTs among students have been observed, influenced by factors such as financial capabilities and ICT literacy levels. Amos et al. (2017) note that the cost of technology can limit literacy access while Igwe (2015) emphasizes that a lack of ICT skills hinders usage. ICT literacy, defined as the ability to use digital tools to create and manage information, is crucial in today's knowledge society (Australian Council for Educational Research, 2016). This study aims to explore how financial capabilities and ICT literacy skills correlate with the use of ICTs for knowledge sharing among federal university students in South-West Nigeria.

1.2 Research Questions

The following research questions are expected to guide the study;

1. What are the types of ICTs used by the students?
2. Do undergraduates share knowledge using ICTs?
3. What are the ICTs frequently used for knowledge sharing among the students?

1.3 Research Hypotheses

$H_0$1: Financial capabilities of students has no significant influence on ICTs used for knowledge sharing.

$H_0$2: ICT literacy skill level of students has no significant influence on ICTs used for knowledge sharing.

$H_0$3: Financial capabilities of students has no significant relationship on ICT literacy skill level of students.

$H_0$4: There is no joint influence of financial capabilities and ICT literacy skill level of students on ICTs used for knowledge sharing.

2.1 Literature Review

Information and Communication Technologies (ICTs) have become essential tools for various purposes, including knowledge sharing, which is a crucial process in knowledge management. Effective knowledge sharing fosters a knowledge-based society, enhancing productivity, efficiency, and effectiveness in areas such as academics and career development. To achieve a more efficient knowledge management process, integrating ICTs into knowledge sharing is indispensable due to their significant role. Hamed (2018) emphasizes that ICTs provide the infrastructure and tools necessary to support knowledge management, with knowledge sharing being a key component.

ICTs enable the capture, storage, retrieval, and transfer of information while facilitating collaboration, dissemination, and updating of knowledge among large groups

simultaneously. They have markedly improved knowledge sharing by reducing time and geographical barriers, although some challenges have emerged. Nevertheless, the benefits of using ICT for knowledge sharing have largely outweighed these drawbacks. Ahmed and Rana (2011), along with Hamed (2018) and Jumba, et al. (2020), argue that considering ICTs as integral to the knowledge-sharing framework is a logical approach. The introduction of ICTs has diminished the necessity for face-to-face interactions between knowledge holders and users, allowing communication from the comfort of individuals' environments through platforms such as email, mobile phones, and social media.

Ziemba, et al. (2016) found that ICTs simplify knowledge sharing and have contributed to a more interconnected world. Their research identified challenges in selecting appropriate ICTs for knowledge sharing, but they highlighted common tools such as emails, internet forums, enterprise websites, price comparison websites, and mobile applications. Furthermore, Yuan et al. (2013) indicated that different generations of ICTs help address three significant challenges in knowledge sharing: awareness of expertise distribution, motivation to share, and establishing network ties.

Despite the rapid and cost-effective knowledge transfer facilitated by ICTs, various factors influence their actual use for knowledge sharing. Sekabira, et al. (2012) note numerous determinants affecting ICT adoption for managing information and knowledge, including cost-effectiveness, speed of information transfer, organizational structure, system characteristics, and individual traits like ICT literacy, past experiences, and attitudes toward ICTs. Usman and Oyefolahan (2014) categorizes determinants of web technology use for knowledge sharing into personal, organizational, and technological factors. Personal factors encompass benefits, costs, attitudes, and experiences with ICTs. Technological factors include technology availability, support, and ICT literacy (Yogeesha, 2013; Usman & Oyefolahan, 2014).

Additionally, a report by Management Sciences for Health (2011) submitted to USAID highlighted cost as a critical determinant of ICT use, particularly regarding broadband access, hardware, and software that rapidly become obsolete. Collaborative efforts among civil society organizations, NGOs, and other stakeholders are crucial for negotiating lower rates that accommodate individual financial capabilities. Understanding these factors is vital for enhancing students' use of ICTs for knowledge sharing, as stakeholders can implement strategies to positively influence student engagement in knowledge transfer.

2.2 Theoretical Framework

The study adopted the Social Dilemma Theory which was first formally coined by Dawes (1980). Social dilemmas Illustrates the paradoxical situations in which individual rationality attempts to maximize pay-offs that result in collective irrationality (Wahlroos, 2010). Akesson and Thomsen (2014) asserted that social dilemmas emerges when actions or decisions has an effect, or has the potentials to affect the wellbeing of an individual or group in relation to cost. It includes the problems associated with the provision of public goods to a particular group. In modern days research however, knowledge sharing is being described mostly as a particular kind of "social dilemma" (Allen, 2010; Wahlroos, 2010). The main idea portrays by the scholars is that knowledge sharing follows the social dilemma pattern in which it is seen as the public goods which requires the use of ICTs to effectively enhance its availability to a group of individuals. The reason is that people realise substantial benefits from public goods whether

they contribute to them or not (Allen, 2010). Consequently, individuals may conclude not to share their own ideas using ICTs after evaluating the benefits and costs implication resulting from their ICT use.

For instance, costs in ICT use include the investment of time, cognitive effort, or the fear of embarrassing oneself due to poor literacy skill, financial capabilities in relation to amount spent (Wahlroos, 2010), and if the expected costs are higher for the individuals, the stronger the knowledge sharing dilemma (Kimmerle, et al., 2008). One strategy that is been employed in addressing the dilemma arising from the cost of knowledge sharing which is a public good by using ICTs is to create a moral sense of duty to support knowledge sharing. This implies that the individuals are made to realise that the attempt is to benefit them rather than making a difference. These moral element changes the calculation from "will I make a difference" to "I must pay for the benefit I get" (Farnam Street, 2009). The cost implication from the social dilemma theory which is seen to be a key variable that makes up financial capability and ICT literacy skill of individual will be adapted for this study. The conceptual framework, include all important variables the topic covers from the theory that has been reviewed. It contains the influencing variables which are the independent variables which are financial capabilities and ICT literacy skills. It also contains the dependent variable which is the use of ICT for knowledge sharing.

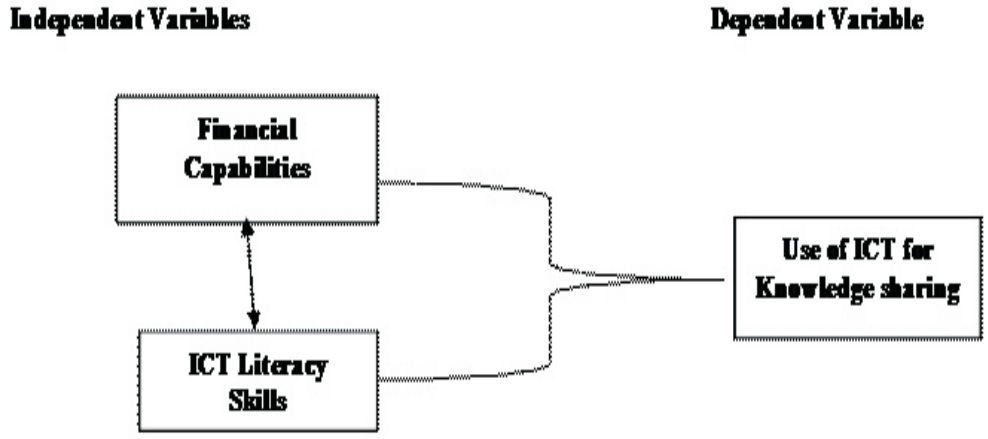

Figure 1: Conceptual model

3.1 METHODOLOGY

This study utilized a descriptive survey research design, deemed suitable for efficiently studying large populations. The research focused on undergraduate students from six federal universities in South-West Nigeria: University of Ibadan, Obafemi Awolowo University, Federal University of Agriculture Abeokuta, University of Lagos, Federal University of Technology Akure, and Federal University Oye Ekiti. Excluding distance learning students, the total population for the 2019 academic session was 120,986 undergraduates, as reported by the academic planning units of the respective universities. A detailed breakdown of the population is presented in the following table.

Table 1: Population of the study

Name of University	Population
University of Ibadan	14,771
Obafemi Awolowo University	25,066
Federal University of Agriculture Abeokuta	15,995
University of Lagos	30,757
Federal University of Technology Akure	17,372
Federal University Oye Ekiti	17,025
Total	**120,986**

Source: Academic and Planning Units of the Universities (2019)

A multi-stage sampling technique was employed for this study. Systematic random sampling was used to select undergraduates from each university, ensuring unbiased selection and adequate representation across subjects. Simple random sampling determined respondents within each subject area. A random number of 200 was generated, selecting every 200th student from each university, resulting in a total sample size of 604. A self-developed questionnaire was used for data collection, Validity and reliability were established through face and content validation by experts in Library and Information Science. A reliability test using Cronbach's Alpha was performed on twenty undergraduate students from the University of Ilorin.

Data were coded and analyzed using the Statistical Package for Social Science (SPSS). Descriptive statistics were used to outline demographic characteristics, employing frequencies, percentages, means, and standard deviations. Spearman Correlation tested hypotheses H01 to H03, while Multiple Regression Analysis tested hypothesis H04 at a 0.05 significance level.

4.1 RESULTS AND DISCUSSION

Table 1: Frequency and Percentage Distribution for the Demographic Characteristics of the Respondents

Demographic Information		Frequency	Percentage
Level of Study			
	100	166	29.0
	200	87	15.2
	300	170	29.7
	400	83	14.5
	500	60	10.6
	600	6	1.0
Gender			
	Male	296	51.8
	Female	276	48.2

Age		
Below 16 years	12	2.1
16-20 years	315	55.1
21-25 years	202	35.3
26-30 years	33	5.8
31 and above	10	1.7
Marital Status		
Single	553	96.7
Married	18	3.1
Divorced	1	0.2
Average Monthly Allowance		
Less than N10,000	199	34.8
N10,000 – N15,000	187	32.7
N15,001 – N20,000	70	12.2
N20,001 – N25,000	18	3.2
N25,001 – N30,000	38	6.6
N30,001 – N40,000	34	5.9
N40,001 – N50,000	14	2.5
Above N50,000	12	2.1

Table 1 reveals that the largest proportion of respondents, 170 (29.7%), were in their 300 level, while only 6 (1.0%) were in their 600 level. In terms of gender, the majority, 296 (51.8%), were male. Age-wise, most respondents, 315 (55.1%), fell within the 16–20 years bracket, while only 10 (1.7%) were aged 31 years and above. Regarding marital status, 553 (96.7%) identified as single, with just 1 (0.2%) respondent being divorced. For average monthly allowance, 199 (34.8%) reported earnings below N10,000, while 12 (2.1%) indicated amounts above N50,000.

Table 2: Distribution Table for the Types of ICTs Use by the Students

S/N	Types of ICTs use	Used	Not Used	$\bar{x}$	S. D
a.	Electronic mails (e.g., Gmail, Yahoo mail, Hotmail etc.)	565 98.8%	6 1.0%	1.99	0.102
b.	Mobile Phone (e.g., Android Phone, iPhone, Windows phone, etc.)	559 97.7%	12 2.1%	1.98	0.144
c.	Social media (e.g., Facebook, Instagram, Twitter, Google+ etc.)	559 97.7%	13 2.3%	1.98	0.149
d.	Messaging/Calling Applications (WhatsApp, Telegram, Skype, Viber etc.)	555 97.0%	17 3.0%	1.97	0.170
e.	Computers (Laptops, Desktops, Notebook, Palmtop etc.)	522 91.3%	50 8.7%	1.91	0.283
f.	Web sites (e.g., Institutional sites, faculty sites, Career sites etc.)	471 82.3%	98 17.1%	1.83	0.378
g.	Productive Software's (e.g., MS Word, MS PowerPoint, WordPress etc.)	458 80.1%	114 19.9%	1.80	0.400
h.	Online forms (Google forms, Event bite, etc.)	386 67.5%	184 32.2%	1.68	0.468
i.	Blogs	329 57.5%	238 41.6%	1.58	0.494
	Weighted Mean: 1.86				

= Mean; S.D = Standard deviation

The results presented in Table 2 indicate that a vast majority of respondents, (98.8%), utilized "Electronic mails." This was closely followed by (97.7%) using "Mobile Phones," while (97.7%) and (97.0%) reported using "Social media" and "Messaging/Calling Applications," respectively. Additionally, (91.3%) indicated they used "Computers." The least utilized ICT was "Blogs," with (57.5%) of respondents using them. These findings suggest that undergraduates in federal universities in Southwest Nigeria actively engage with various information and communication technologies, including electronic mails, mobile phones, social media, messaging applications, and computers.

Table 3: Distribution of students sharing knowledge using ICT

S/N	Statement	SA	A	NS	D	SD	$\bar{x}$	S. D
a.	I share knowledge about course work with friends and colleague using ICTs.	282 49.3 %	255 44.6 %	18 3.2%	12 2.1%	5 0.8%	4.41	0.689
b.	I share knowledge about new trends among colleagues using ICTs.	265 46.3 %	270 47.2 %	14 2.4%	14 2.4%	9 1.7%	4.37	0.719
c.	I share knowledge using ICTs, so that I can use the experience often in finding solution to problems.	262 45.8 %	251 43.9 %	39 ...	13 2.3%	7 1.2%	4.33	0.749
d.	I share only knowledge I think it's important with friends and colleague using ICTs.	224 39.2 %	260 45.5 %	41 7.2%	36 6.3%	11 1.9%	4.16	0.898
e.	I am always eager to share what I know with people using ICTs.	227 39.7 %	238 41.6 %	71 12.4 %	26 4.5%	10 1.7%	4.15	0.893
f.	I share knowledge on my newly acquired skills with colleague using ICTs.	203 35.5 %	268 46.9 %	67 11.7 %	27 4.7%	7 1.2%	4.13	0.835
	Weighted Mean: 4.26							

Hint: SA = Strongly Agree; A = Agree; NS = Not Sure; D = Disagree; SD = Strongly Disagree
$\bar{x}$= Mean; S.D = Standard deviation

Table 3 shows that most respondents indicated they "shared knowledge about coursework with friends and colleagues using ICTs" ($\bar{x}$ = 4.41; S.D = 0.687), which had the highest mean score. Similarly, many respondents shared knowledge about "new trends among colleagues using ICTs" ($\bar{x}$ = 4.37; S.D = 0.719), and used ICTs to share knowledge that helps in solving problems ($\bar{x}$ = 4.33; S.D = 0.749). The lowest majority ($\bar{x}$ = 4.13; S.D = 0.835) shared knowledge on newly acquired skills with colleagues. This suggests that undergraduates in Southwest Nigeria actively share knowledge using ICTs.

Table 4: Distribution Table for the ICTs Preferred for Knowledge Sharing

S/N	Statement	D	W	F	M	N	$\bar{x}$	S. D
a.	Mobile Phone (e.g., Android Phone, iPhone, Windows phone, etc.)	480 83.9%	50 8.7%	19 3.3%	10 1.7%	13 2.3%	4.76	0.664
b.	Messaging/Calling Applications (WhatsApp, Telegram, Skype, Viber etc.)	464 81.1%	51 8.9%	25 4.4%	11 1.9%	21 3.6%	4.68	0.812
c.	Social m edia (e.g., Facebook, Instagram, Twitter, Google+ etc.)	443 77.4%	74 12.9%	30 5.2%	13 2.3%	12 2.1%	4.65	0.788
d.	Computers (Laptops, Desktops, Notebook, Palmtop etc.)	268 46.9%	157 27.4%	52 9.1%	45 7.9%	50 8.8%	4.01	1.243
e.	Electronic mails (e.g., Gmail, Yahoo mail, Hotmail etc.)	252 44.1%	140 24.5%	73 12.8%	50 8.7%	57 10.0%	3.88	1.304
f.	Web sites (e.g., Institutional sites, faculty sites, Career sites etc.)	203 35.5%	137 24.0%	66 11.5%	47 8.2%	119 20.8%	3.51	1.512
g.	Productive software (e.g., MS Word, MS PowerPoint, WordPress etc.)	141 24.7%	152 26.6%	76 13.3%	63 11.0%	140 24.5%	3.22	1.501
h.	Online forms (Google forms, Event bite, etc.)	159 27.8%	70 12.2%	78 13.6%	67 11.7%	198 34.6%	2.95	1.638
i.	Blogs	129 22.6%	80 14.0%	54 9.4%	53 9.3%	256 44.8%	2.67	1.666

D = Daily; W = Weekly; F = Fortnightly; M = Monthly; N = Never, = Mean; S.D = Standard deviation

Table 4 presents the results of ICT preferences for knowledge sharing among students. The scales "daily" and "weekly" represented preferred ICTs, while "fortnightly" and "monthly" indicated not preferred ICTs. The findings show that most respondents ($\bar{x}$ = 4.76; S.D = 0.664) preferred using "Mobile phones" for knowledge sharing, followed by "Messaging/Calling Applications" ($\bar{x}$ = 4.68; S.D = 0.812) and "Social media" ($\bar{x}$ = 4.65; S.D = 0.788). Conversely, the majority ($\bar{x}$ = 2.67; S.D = 1.666) had never used blogs for knowledge sharing. This suggests that mobile phones, messaging apps, and social media are the most preferred ICTs for knowledge sharing, while blogs are least used.

Table 5: Distribution Table for Financial Capability of the Respondents

S/N	Statement	SA	A	NS	D	SD	$\bar{x}$	S. D
1.	My average income can afford me to comfortably use ICTs for knowledge sharing.	207 36.2 %	226 39.5 %	67 11.7 %	44 7.7%	20 3.5 %	3.9 9	1.05 8
2.	I ensure the type of ICTs use for knowledge sharing is cost effective.	180 31.5 %	261 45.6 %	71 12.4 %	39 6.8%	17 3.0 %	3.9 6	.996
3.	I have the financial strength to conformably use ICTs to share knowledge.	167 29.2 %	206 36.0 %	102 17.8 %	68 11.9 %	24 4.2 %	3.7 5	1.12 9
4.	I have easy access to finances which enables me to use ICTs for knowledge sharing	152 26.6 %	218 38.1 %	101 17.7 %	79 13.8 %	13 2.3 %	3.7 4	1.07 4
5.	It is easy for me to get an increment in my monthly income once urgent need arises to use ICT for sharing knowledge.	159 27.8 %	190 33.2 %	110 19.2 %	83 14.5 %	22 3.8 %	3.6 8	1.14 6
6.	I have other sources of income that can afford me to use ICTs for knowledge sharing	123 21.5 %	224 39.2 %	88 15.4 %	102 17.8 %	27 4.7 %	3.5 6	1.15 5
	Weighted Mean = 3.78							

Hint: SA = Strongly Agree; A = Agree; NS = Not Sure; D = Disagree; SD = Strongly Disagree; $\bar{x}$ = Mean; S.D = Standard deviation

Table 5 reveals the financial capability of the respondents. The findings show that most respondents ($\bar{x}$ = 3.99; S.D = 1.058) indicated their average income allowed them to comfortably use ICTs for knowledge sharing. Additionally, many respondents ($\bar{x}$ = 3.96; S.D = 0.996) ensured that the ICTs they used for knowledge sharing were cost-effective. Furthermore, most respondents ($\bar{x}$= 3.75; S.D = 1.129) reported having the financial strength to use ICTs comfortably. However, the least majority ($\bar{x}$ = 3.56; S.D = 1.155) stated they had other income sources to afford ICT use for knowledge sharing.

Table 6: Distribution Table of the Level of ICT Literacy of the Respondents

S/N	Statement	VGE	GE	NS	LE	VLE		S. D
a.	I know how to use ICT to locate information needed	292 51.0%	259 45.3%	8 1.4%	7 1.2%	0	4.48	0.598
b.	Communication and sharing are an easy thing for me to do using ICT.	296 51.8%	234 40.9%	28 4.9%	8 1.4%	1 0.2%	4.44	0.609
c.	I can use ICT to collect information from friends and colleagues.	276 48.3%	265 46.3%	17 3.0%	7 1.2%	0	4.43	0.619
d.	I can comfortably download and upload documents online without assistance	289 50.5%	240 42.0%	27 4.7%	9 1.6%	1 0.2%	4.43	0.676

e.	Updating, installing and use of application on my device is an easy thing for me.	276 48.3%	236 41.3%	42 7.3%	11 1.9%	2 0.3%	4.36	0.734
f.	I can use any ICT to share data, information or knowledge effectively.	264 46.2%	250 43.7%	36 6.3%	12 2.1%	3 0.5%	4.35	0.739
g.	I am confident enough to handle any ICT tool effectively for the first time due to my knowledge on ICT	272 47.6%	217 37.9%	48 8.4%	25 4.4%	2 0.3%	4.30	0.830
h.	I can access electronic databases, websites, blogs and social media without assistance.	271 47.4%	215 37.6%	50 8.7%	20 3.5%	7 1.2%	4.28	0.863
i.	I know how to carry out the routine maintenance of my ICTs so it can function effectively.	215 37.6%	258 45.1%	61 10.7%	28 4.9%	5 0.9%	4.15	0.893
j.	I can use ICT to create and manipulate information to different format.	204 35.7%	237 41.4%	75 13.1%	35 6.1%	9 1.6%	4.06	0.944
	Weighted Mean = 4.33							

Hint: SA = Strongly Agree; A = Agree; NS = Not Sure; D = Disagree; SD = Strongly Disagree; = Mean; S.D = Standard deviation

Table 6 presents the distribution of respondents' ICT literacy levels. The findings show that most respondents ($\bar{x}$ = 4.48; S.D = 0.598) indicated they could use ICT to locate needed information. Similarly, a majority ($\bar{x}$ = 4.44; S.D = 0.609) reported that communication and sharing using ICT was easy for them. Additionally, most respondents ($\bar{x}$ = 4.43; S.D = 0.619) stated they could collect information from friends and colleagues via ICT, and many ($\bar{x}$ = 4.43; S.D = 0.697) comfortably downloaded and uploaded documents online without assistance. The least majority ($\bar{x}$ = 4.06; S.D = 0.944).

4.2 Test of Hypotheses

Table 7: Test of Norms showing the level of ICT literacy ski lls using Kolomogorov-Smirnov test

	Kolmogorov-Smirnov[a]			
Variables	**Statistic**	**df**	**Mean**	**Sig.**
ICT Literacy Skill Level	0.137	553	43.3960	0.000

As shown in Table 7, the distribution of ICT literacy skill responses was normally distributed across the population (df = 553, p < 0.05). This indicates that students possess a high level of ICT literacy (x

Table 8: Influence of financial capabilities of students on ICTs use for knowledge sharing

Variable	Mean	Std. Dev.	N	r	p-value	Remark
Financial Capabilities	22.4737	2.1269	569	0.350**	.000	Sig.
ICTs use for knowledge sharing	25.4203	3.4517				

**Correlation is significant at the 0.05 level (2-tailed).

The results show a weak significant positive influence of financial capabilities on ICT use for knowledge sharing among undergraduates in federal universities in Southwest Nigeria (n = 569, r = 0.350**, p < 0.05). This indicates that students' financial ability, influenced by the socio-economic situation, affects ICTs used for knowledge sharing. Thus, the null hypothesis is rejected.

Table 9: Influence of ICT literacy skill level on ICTs use for knowledge sharing

Variable	Mean	Std. Dev.	N	R	p-value	Remark
IC T Literacy Skills	43.2671	6.4856				
ICTs use for knowledge sharing	25.4203	3.4517	568	0.445**	.000	Sig.

**Correlation is significant at the 0.05 level (2-tailed).

The table shows a moderate correlation coefficient and significant positive influence of ICT literacy level on ICTs use for knowledge sharing among undergraduates (n = 568, R = 0.445**, p < 0.05). This suggests that the ICT literacy level of students influences their use of ICTs for knowledge sharing. Therefore, the null hypothesis is rejected.

Table 10: Relationship between financial capabilities of students and ICT literacy skill level

Variable	Mean	Std. Dev.	N	R	p-value	Remark
Financial capabilities	22.4737	5.2732				
			568	0.393**	.000	Sig.
IC T Literacy Skills	43.2671	6.4856				

**Correlation is significant at the 0.05 level (2-tailed).

The table shows a weak correlation coefficient and significant positive relationship between the financial capabilities of students and their ICT literacy skill level (n = 568, R = 0.393**, p < 0.05). This implies that students' financial capabilities can influence their ICT literacy level. Therefore, the null hypothesis is rejected.

Table 11: Joint influence of financial capabilities and ICT literacy skills on ICTs used for knowledge sharing

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.421[a]	0.177	0.174	3.13769

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1195.608	2	597.804	60.721	0.000[b]
Residual	5552.649	564	9.845		
Total	6748.257	566			

a. Dependent Variable: ICTs used for knowledge sharing
b. Predictors: (Constant), Financial capabilities, ICT literacy skills.

The results on the joint influence of the independent variables showed that financial capabilities and ICT literacy skills positively and jointly influence ICTs used for knowledge sharing. The multiple regression analysis revealed a coefficient (df = 566, R = 0.421) and an adjusted R^2 of 0.177, with F = 60.721. This indicates that 17.7% of the variance in ICTs used for knowledge sharing is explained by the independent variables. The significance level ($p < 0.05$) confirms that the joint influence is significant. Therefore, the null hypothesis is rejected.

5.1 Discussion of Findings

The findings revealed that undergraduates in federal universities in Southwest Nigeria are active participants in the Information and Communication Technology (ICT) age. The predominant use of electronic mails, mobile phones, social media, and messaging/calling applications for various purposes aligns with findings by Enakrire and Uloma (2012), who

identified these tools as integral to students' academic activities. Similarly, the positive response of students toward knowledge sharing via ICTs reflects the study by Enakrire and Ocholla (2017), which indicated that academic libraries use ICT to transform tacit knowledge into explicit knowledge for easier dissemination. Encouraging continued knowledge sharing through ICT can enhance students' academic performance.

Regarding preferred ICTs for knowledge sharing, the findings show that mobile phones, messaging/calling applications like WhatsApp and Telegram, social media platforms, and computers are the most favored tools. These results mirror those of Ziemba, et al. (2016), who found that e-mails, forums, and mobile applications were widely used by students. Additionally, the financial capabilities of undergraduates significantly influence their choice of ICT tools for knowledge sharing, confirming Wawire, et al. (2017), who showed that affordability directly impacts ICT use and intensity.

The influence of ICT literacy on ICT use for knowledge sharing is also significant. The results indicate that students with higher ICT literacy are more likely to use ICTs for knowledge sharing, corroborating Igwe's (2015) findings that existing knowledge and skills in ICT influence its use. The correlation between financial capability and ICT literacy skill level is another key point, demonstrating that students' financial standing can affect their ICT literacy. The combined influence of financial capabilities and ICT literacy on ICT use for knowledge sharing, supported by Sekabira, et al. (2012), emphasizes the importance of these factors in determining how students adopt and use ICT for knowledge sharing.

Conclusion and Recommendations

In today's digital era, Information and Communication Technologies (ICTs) have become essential for knowledge sharing and academic activities. ICTs significantly enhance the speed and efficiency of information dissemination, facilitating the exchange of explicit, tacit, and embedded knowledge. Students in federal universities in South-West Nigeria rely on a variety of ICT tools, such as mobile phones, social media, and messaging applications, to share and preserve knowledge. These technologies not only improve academic performance but also create a collaborative learning environment that promotes knowledge accessibility.

The study revealed that students' financial capabilities and ICT literacy skills significantly influence their use of ICTs for knowledge sharing. Affordability and effective use of technology are critical in determining how students engage with these tools. Enhancing both financial support and ICT literacy is crucial to maximizing the potential benefits of ICTs in academic settings. By focusing on continuous learning and affordable technology access, universities can help students fully harness the power of ICTs, thus contributing to their academic success and overall growth.

Recommendations:

1. Universities should implement comprehensive ICT literacy programs to equip students with the skills needed to use various ICT tools effectively, thereby enhancing learning and academic performance.
2. Educational institutions and policymakers should collaborate to make ICT tools more affordable and accessible through subsidies, grants, or partnerships with technology providers, ensuring all students can access the required technology.
3. Universities should promote continuous knowledge sharing by incorporating ICT-based collaborative projects into the curriculum and encouraging the use of platforms like social media, messaging apps, and online forums for academic purposes.

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