



INNOVATION AND CHALLENGES OF TEACHING AND LEARNING BUSINESS EDUCATION PROGRAMME IN THE DIGITAL WORLD

Ayanwole, Adeyemi Ayanyemi (Ph.D)

*Department of Business and Entrepreneurship Education
Lagos State University of Education, Oto/Ijaniki, Lagos
ayanwoleaa@lasued.edu.ng*

and

Olanrewaju, Tolulope Azeez

*Department of Business and Entrepreneurship Education
Lagos State University of Education, Oto/Ijaniki, Lagos
olanrewajuta@lasued.edu.ng*

Abstract

Innovation strategies and challenges in the teaching of business education in the digital world. The objectives of the study is to understand, the effectiveness of innovation and it strategies on the teaching and learning of business education in the digital world. The study is also aimed at understanding how relevant innovation is in the teaching of business education in this digital world in the delivery of instructions. The types of innovation available and how effective they can be if adopted in the teaching and learning of business education, further study states that there are challenges faced by adopting innovation and digital technology during teaching delivery in business education, hence these challenges can be proffered solution. The study also stressed the imperative of business education in the digital world as a social process, which facilitates interaction and collaboration among learners and teachers both locally and globally, as well it enhances performance of lecturers in time of course materials, delivery, and provide maximum attention to students as they could meet through e-mail feedback facility or otherwise, with strategies to adopt such as flip classroom, personalized learning, project based learning, inquiry based learning etc. Challenges identified includes resistance to change, inadequate infrastructure, inadequate funding and unavailability of skilled manpower. Recommendations were established to proffer solutions as per the innovation and challenges in the teaching and learning of business education in the digital world some of these recommendation include that Educational institutions should regularly organize relevant training for lecturers to constantly update their knowledge and skills, training institutions should partner with private sectors to provide adequate pedagogical innovative technologies and stable power supply for lecturers and students.

Introduction

Business education is an integral part of vocational and technical education. Which is a specialized programme of instruction designed to provide individuals with knowledge, skills, and attitude for occupational work and advancement. It is referred also to a wide field of discipline which prepares individual with relevant and saleable skills for effective personal and societal development. Courses offered in business education are developed to expose students to areas like accounting, commerce cooperative education, distributive education and marketing, secretarial studies, agriculture science, and home economics education. Business education also involves teaching students the fundamental theories, and processes of business and its related activities (Nadeepa, 2022). Business education involves teaching students the fundamental, theories, and processes of business. Education in this field occurs at several levels, including secondary education and higher education or university education. Business Education however is provided to develop business acumen, capability, and skills in a person which may help him to work efficiently and effectively in future.

There are several motives for teaching business education at all educational level. Akinola (2006) in Obidile and Onyeagba (2019), stated the objectives of business education to include preparing students for employment after graduation; to meet the manpower needs of the society; to give students background training that would contribute to rapid advancement on the job; to give training and impart the necessary skills leading to the production of craftsmen, technicians, and other skilled personnel who would be self-reliant; and to provide knowledge and skills necessary for industrial, commercial, and economic development.



Business education is offered at different levels of the education system, which include basic, post basic, secondary, and tertiary levels. At pre-tertiary level, it is often called business studies and usually combines elements of accounting, finance, marketing, organizational studies, human resource management, and economics (Onyeagba, 2019).

With the rapid development and utilization of information and communication technology (ICT) and with respect to the present day digital world which facilitates teaching and learning processes particularly in the teaching and learning of business education, it has become necessary to ascertain the present state of business education in the digital world, as to the benefits of inculcating and integrating ICT and digital technologies into the teaching and learning of business education as well as the challenges facing business education in the present day digital world as well as the way out of these challenges.

Digital technologies in today's digital world for the teaching and learning of business education attempts to create a different and perfect solution to widen and encourage further access to education for individuals who cannot obtain adequate educational facilities. The social media as a learning tool has come a long way in the effective teaching and learning of business education as large numbers of teachers and students use social media as an essential element for the overall digital learning experience. It is a critical venue and avenue for exchanging information about crucial topics these days (AbidHalleem, 2022). Aside from the ability to communicate information anywhere, at any time, social media sites are also a fantastic source of producing networking possibilities to establish social activities and possibly new jobs for business graduates.

Concept of Innovation

Innovation means so many things to different people. It has been defined in various ways based on perspectives, experiences and education of diverse authors. It was perceived as simply new methods or ideas or introducing something new, may be a product or service. Innovation in education starts with identifying problems, watching and learning from others as well as to develop new methods to address these problems, and repeating continually, when these experiments don't necessarily give the results you need.

In another dimension, Thompson (2022) stated that innovation is one of those words we like to throw around whenever possible. According to Thompson, to be innovative means to make changes or do something in a new way. To innovate does not require you to invent. Baked into innovation are creativity and adaptability. Innovation in education isn't a specific term with fixed definitions. The spirit of innovation education is an openness to looking with fresh eyes at problems and to address them in different, new ways. It is a recognition, that we don't have all the answers and are open to new approaches to improve such as methods of knowledge transfer with innovative teaching strategies.

Innovation is defined as incremental, radical, and revolutionary changes in thinking, products, processes, or organization (Wikipedia, 2014). In the organization context, innovation may be linked to performance and growth through improvement inefficiency, productivity, quality, competitive positioning, etc. Innovation is also viewed as intentionally bringing into existence something new that can be sustained and repeated and which has some value or utility. According to Fagerberg (2004), innovation is the successful introduction of something new and useful, effective and significant. It appears people equate innovation with change. Innovative and its manifestations and attempts have been visible in all spheres of education system and practice. Information and communication technology (ICT) in education has brought lots of technological changes and innovations in terms of teaching and learning, open distance learning, blended learning, collaboration learning and student Centre learning.

Computer aided learning is not only used as an instructional material but also as a tool and learning facilitator. Technologies are keys to transforming the learning environment. Oftentimes, technology is "bolted on" and not integral to enhancing and assessing learning within business schools. Business schools need access to technology for all students and teachers in order to support anytime, anywhere, learning, personalization and 21st century skills (Microsoft). Innovation attempts to introduce student centre, problem-based learning. An innovation is an implementation of a new or significantly improved product (good or service), a new process, a new marketing method or anew organizational method in business practices, workplace organization or external relations" (INSEAD, 2011).

Innovation often takes place through the development of more-effective products, processes, services, technologies, art works or business models that innovators make available to markets, governments and society. Innovation is related to invention but not the same as, invention: innovation is more suitable and convenient to involve the practical implementation of an invention (i.e. new



/ improved ability) to make a meaningful impact in a market or society, and not all innovations require a new invention.

Technical innovation often reveals itself via the engineering process when the problem being solved is of a technical or scientific nature. A number of countries across the globe are achieving sustainable breakthroughs due to their commitment to implementation of functional education. These landmark achievements have consequently made their youths to lead a useful, productive and satisfying life. The productive capacities of youths in terms of creative ideas and innovative behaviors have been the key of their economic transformation. This implies that creative ideas and innovative abilities are the vital factors upon which the sustainable development of countries across the globe is built.

Innovation rages from recognizing that stunts are better served by a flipped classroom where they watch lectures at home and complete assignments in the classroom to Introducing more technology in the classroom to create a blended classroom where students experience technology as they would in the real world. Hence, **innovation** is a product, service, business model, or strategy that's both comprehensive and useful. Innovations don't necessarily have to be major breakthrough in technology or new business models; they may be as simple as upgrading to a company's customer service or features added to an existing product.

Types of Innovation

Innovation in business can be grouped into two categories viz sustaining and disruptive.

Sustaining innovation: The Sustaining innovation enhances an organization's processes and technologies to improve its product line for an existing customer base. It's typically pursued by incumbent businesses that want to stay atop their market.

Disruptive innovation: Disruptive innovation occurs when smaller businesses challenge larger businesses. It can be grouped into two depending on the markets those businesses compete in. They are low-end disruption, which refers to companies entering and claiming a segment at the bottom of an existing market, and new-market disruption, which refers to companies creating an additional market segment to serve a customer base the existing market does not reach.

Most successful companies incorporate the two types of innovation into their business strategies. While maintaining an existing position in the market is important, pursuing growth is essential to survive amidst competition. It also helps protect a business against other businesses threatening its standing in the market.

Innovation in Business Education

Business education programs must be reviewed from time to time to meet the changing needs of the individual and the society at large. The rate of development of a nation depends on the quality of skills of its labor force. The products of school constitute very critical inputs in production in quest for economic and national development. In the 20th century, new ways of doing things evolved. The methods of processing information changed with the advent of information technology (IT). It was discovered that business education will not achieve any relevance if students are trained for the office of the 70ths. Therefore to achieve its relevance in today's world of work, it must move with tide. In other to have a smooth transition from the classroom to the world of work, students must be taught with up-to-date equipment and they must be furnished with current information. This business education is out to do, hence the innovation in business education programmes (Onyeagba, 2019).

In order to prepare business students with the skills needed to succeed after graduation, institutions and various colleges need to be hubs of innovation. With the advancements in technology, and the need for our future leaders to have the skills and knowledge to hit the ground running when they begin their professional careers, innovation in business education is increasingly important. Innovation is a term banded around with ease. The key to innovation among business educators is for teachers to have an openness to look with fresh eyes at a potential problem, and to find solutions to improve the learning experience. Being innovative shows that we don't have all the answers, and that learning never stops – we can always improve and try new methods and new ways.

The Need for Innovation in Business Education

In today's business parlance competition relies heavily on innovation. Hence business managers and entrepreneurs must constantly look for new ways to innovate and introduce new ideas and ways because you cannot solve certain business issues with old solutions. Innovation is very important across all facet of industries; however, it's important to avoid seeing it as a unimportant and instead take time to thoroughly understand the innovation process. Unforeseen challenges are inevitable in business. Innovation can help



you stay ahead of the curve and grow your company in the process. There are several other reasons for innovation in business. Here are three reasons innovation is crucial in the teaching and learning of business education as posited by Boyles (2023):

It allows adaptability: The recent COVID-19 pandemic disrupted business on a monumental scale. Routine operations were rendered obsolete over the course of a few months. Many businesses still sustain negative results from this world shift because they've stuck to the status quo. Innovation is often necessary for companies to adapt and overcome the challenges of change.

It fosters growth: Stagnation can be extremely detrimental to your business. Achieving organizational and economic growth through innovation is key to staying afloat in today's highly competitive world.

It separates businesses from their competition: Most industries are populated with multiple competitors offering similar products or services. Innovation can distinguish your business from others.

The Need for Innovative Teaching Methods in Business Education

Innovative in Business Education involves the use of digital and ICT based tools in teaching business subjects. Krishna (2013) and Noor (2014) identified the following innovative teaching technologies that are used in the delivery of business education to include technology-driven classroom, cross-curricular connections, smart interactive boards, computer-based assisted instruction, collaborative learning, activity-based learning and learning labs, digitalization in teaching, e-learning, flipped classroom, computer managed instruction (CMI), modeling and simulation, and teleconferencing.

An improved and qualitative business education programme is of fundamental importance as it ensures effective and efficient human capital development. Business education in the globalized economy demands effective use of innovative teaching methods in the delivery of the subject in order for the program to achieve the manpower it needs of the country achieve its goals. Business education teachers adopting innovative teaching methods like smart board during classroom sessions allows them make proper illustrations of those business concepts that seem difficult to illustrate and explain with conventional teaching method. However the use of digital technology during classroom instructional delivery enhances effective learning and better student comprehension. Appropriate use of digital technology motivates students to learn as well as improving their academic performance. As well improving teachers effective delivery

The Need for Digital Technology in Education

Abid, Mohd, MohdAsim & Rajiv (2002) stated that digital technology in education are continually attempting to create novel solutions to expand access to education for individuals who cannot obtain adequate educational facilities. Social media as a learning tool has come a long way. Large numbers of teachers and students use social media as an essential element of the overall e-learning experience. It is a critical venue for exchanging information about crucial topics these days. Aside from the ability to communicate information anywhere, at any time, social media sites are also a fantastic source of producing networking possibilities to establish social activities and possibly new jobs.

Traditional classroom instructions fall short of providing an immediate learning environment, faster evaluations, and more engagement. In contrast, digital learning tools and technology fill this void. Some of the efficiencies such technologies provide are simply unrivalled by traditional learning methodologies. With smart phones and other wireless technology devices becoming popular among the general public, it only makes sense that schools and educational institutions make efficient use of them by putting technology in the classroom. The application of digital technology in business Education would positively enrich the system, the commercial world would be influenced by the information age where the ability to excel would be determined by the source, availability, quality and value of information.

Digital Technology is the most attractive tool for successful development of the education sector and industries that would gear the awareness and facilitate craftsmanship in business world for the younger generation. Therefore, there is need to migrate towards gaining relevant knowledge, skills and establishing networks for economic partnership. World Bank (2002) defined Information and Communication Technology (ICT) as the integration of computer technology mainly in the form of internet and information management system. Agbamu (2004) digital and communication technology to be the use of electronic computers and computer software to convert, store, process and transmit vocal, pictorial, textural and numerical information. Evans (2002) also described digital technology as the acquisition, processing and dissemination of information by a micro-electronics based combination of computing and communications.

Digital Technology is therefore defined as electronic tools, devices, systems, and resources which generate, store or process data. Digital tools include social media, mobile phones, online games, and multimedia.



Imeh, Jeremiah, & Ime (2000) Effective Business Education Program would ensure competencies in skills, knowledge of Digital Technology and proficiency in the world of work. With proper integration of Digital Technology in Business Education program, it will help to improve the academic training of business educators and holds out the opportunity to revolutionize office automation, pedagogical methods and expand access to quality education.

There is the need to embrace the challenges through the development and use of Digital Technology in Business Education. Abinbude (2000) confirmed that Digital Technology requires acquisition of practical skills which must be properly communicated to the learners. With the changes in global market, office automation and democratization, it is inevitable for individual to have the ability to access and apply information; such ability should have a root from Business Education. For Nigeria to keep a pace with the global Changes in her educational system, especially in content and mode of instruction, the younger generation should be geared to grapple with the challenges of information and communication technology as well as meeting the national educational goals.

With the application of information and communication technology in Business Education, the learners would be able to recognize what they need to accomplish, determine when and where to obtain the needed business information. In the world today, the primary means of reaching people in short and long distances with current information are mediated by information and communication technology (ICT). It is on these bases that Nigeria should embrace this powerful technology in Business Education to meet the competitive and challenging commercial world office automation.

How to be Innovative as a Business Education Teacher

In order to be effective in the implementation of business education curriculum, business education teachers needed to be innovative. Fagerberg (2004) sees innovation as the successful introduction of something new and useful. It appears people equate innovation with change. Innovation and its manifestations and attempts have been obviously visible in all spheres of the educational system and practice. Information and communication technology (ICT) in education hence digital technology in education has brought lots of technological changes and innovations. Innovations in term of teaching and learning, open distance learning, blended learning, collaboration learning and student centre learning. Computer aided learning not only being used as an instructional material but also as a tool and learning facilitator. Digital Technologies are keys to transforming the learning environment.

Hence innovation by the Business Education Teacher via the use of Digital Technology involves business schools and teachers need access to technology for all students and teachers in order to support anytime, anywhere, learning, personalization and 21st century skills (Microsoft). It also requires that business teacher should introduce student centre, problem-based learning. Also, to be innovative as a business education teacher, in the teaching of marketing for example, the implementation of a new or significantly improved product (good or service), a new process, a new marketing method or a new organizational method in business practices, workplace organization or external relations” (INSEAD, 2011).

The imperatives of innovative teaching in the digital world for business education teachers and students include new ICT facilities that allow students and teachers to control manipulative and contribute information to learning and teaching environments as interactive books, journals and the like are usually made available via internet (Oxfam Education Report, 2002). In the same vein, Eze (2015) outline the followings as the imperatives of innovation for the teaching in and learning of business education:

1. The use of new multimedia technologies and internet will improve the quality of teaching learning related activities not only in Nigeria but Africa sub-Saharan region as well.
2. As a social process, it will facilitate interaction and collaboration not only among learners but among teachers as well both at local/or global level.
3. It will give opportunity to individuals who might wish to combine work and learning at his or her own pace irrespective of location.
4. It enhances performance of lecturers in time of course materials delivery and provide maximum attention to students as they could meet through e-mail feedback facility or otherwise.
5. It will revolutionize distance learning which used to be “just-in-class” to “just-in-time”, thus enhancing easy accessibility to education.
6. A flexible user interface, since it is attractive and interactive may motivate the learner’s interest which will in turn sustain continuous learning.
7. It promotes human resources capable of responding to the demands of the new world economy that is supported and driven by ICT.



8. Open and distance university education, if well supported by e-learning. Digital Technology will provide accessibility, flexibility and collaborative work to both the urban and rural populace of Nigeria and Africa in general, who might not have the conventional universities

Innovative Strategies in Business Education

Some of the innovative strategies in business education are discussed as follows:-

Flip the Classroom: In a [flipped classroom](#) students review lecture material at home and work on projects and assignments in the classroom. Students in the flipped classroom complete coursework typically sent home as homework in class.

Personalized Learning: Personalized learning adapts what, when, and how we are teaching each student. Instead of selecting a singular method or strategy to teach the whole class, teachers adapt to the strengths of each student to help them succeed.

Project-Based Learning (PBL): Project-based learning is an effective method that helps students drive their own learning journey. In a PBL exercise, students identify a real-world problem then develop a solution. Project-based learning relies on developing key skill sets such as research, critical thinking, problem-solving, and collaboration.

Inquiry-Based Learning: Inquiry-based learning develops thinking and problem-solving skills. Instead of driving the class through a lecture-style format, the teacher poses questions, scenarios, and problems. Students then research these topics individually or in groups to formulate their answers.

Jigsaws: Jigsaws are another active learning method. Most importantly, jigsaws introduce the opportunity for students to teach other students. Hence "While we teach, we learn." Explaining something to someone is often considered the best way to truly understand it (the protégé effect).

Ask Open-Ended Questions: Students, especially successful students, may rely too heavily on textbook answers. They may develop over time the tendency to think there are only right and wrong answers. But most questions don't have right or wrong answers. In today's divisive public sphere, students need to exercise conversational skills and empathy. Students need to learn to communicate and collaborate. By asking open-ended questions, teachers encourage vibrant in-class conversations. Students can piece together different information learned or experienced in their life to stitch together cohesive points.

Peer Teaching: Here, students exhibit mastery when they explain or teach others. Have students choose an area of interest within the scope of the subject being taught. Provide them with the opportunity to independently research the topic and create a presentation on it. Set aside class time for students to present to the class to teach their peers about their topic. With peer teaching, students learn skills such as independent study, presentation skills, and confidence.

Blended Learning: Blended learning combines physical and online learning experiences that give students more control over the time, place, path, and pace of instruction. Check out our previous post on blended learning to learn all you need to know. What's exciting about blended learning is that it provides traditional classroom experiences as well as online tools and learning opportunities. It's not an all-or-nothing method. Still, technology is a key component of blended learning as it is for students in the real world. The flexibility of blended learning enables students to have more control over their learning methods – perhaps they'll watch online lectures at home and engage in peer groups for collaborative activities or maybe they'll prefer to join lecture-based virtual classes and do their homework independently.

Feedback: Feedback is incredibly important. Students need to learn how to offer constructive feedback as well as accept feedback. Provide students with a mechanism for providing feedback. In a virtual classroom, feedback tools like polling or emojis are a great way for quick feedback cycles. You can even challenge or ask students to expand upon their feedback then ask other students with opposing opinions to discuss why they think differently.

Active Learning: Active learning methods encourage students to discuss, contribute, participate, investigate, and create. Active learning challenges students by questioning them, requiring problem-solving and critical thinking. Most importantly, active learning engages students and requires them to be active in the classroom. Students that participate in their learning are more likely to succeed in your class.

Challenges of Teaching and Learning Business Education in the Digital World

With the introduction of new technologies in Business Education program, some of the challenges associated with its usage have been identified according to Nedum-Ogbede (2016) as follows:

Resistance to Change: Most Business Educators have not accepted society's entrance into the information age. The inability of most schools to resist change has also affected the effective utilization of new technologies in Business Education. Since modern offices have since transitioned from the manual



operations to mechanical, and then to the present electronic era, some Business Educators are still finding it cumbersome to adapt to the rapidly changing techniques and new equipment in the work place. Oliver (2008) observed that since modern offices and organizations operate with and employ e-office processes, only workers who possess electronic office operations skills will remain relevant.

Inadequate Funding: One of the major challenges of implementing new technologies in Business Education is fund. Inadequate funding has affected the acquisition and in-service training of business educators for utilization of new technologies in higher institutions of learning. This is why most of the Business Education students do not possess the required skill to interact with information using appropriate technology in an expert and friendly manner. Supporting that, Drucker (2010) remarked that “knowledge workers are now needed by knowledge organizations that operate in knowledge economy”.

Inadequate Infrastructure: Most of the institutions offering Business Education course are faced with inadequate new technologies such as Information and Communication Technology (ICT) to effectively utilize the opportunities offered by the internet. Though, personal computers are available to students in most Nigerian institutions, but they are not readily accessible and in most cases, not connected to the internet for surfing.

Inadequate Skilled Manpower: Shortage of qualified lecturers or trained personnel in some departments of Business Education in our institutions has posed a big challenge in the learning and teaching of Business Education courses using the new technologies. Some teachers are faced with myriad challenges occasioned by the introduction of new technologies. Global philosophy on education now includes these new changes in society. The teacher's approach to the classroom has got so much to do with what the learner learns.

Conclusion

The adoption of digital platform in the teaching and learning of business education is innovation in itself together with the use of other basic innovative strategies such as flip classroom, Project based learning, Inquiry based learning, peer teaching, blended learning, active learning etc. is presumed to be most suitable and unarguable the highly effective for teaching and learning business education. Introducing digital technologies in the classroom by way of creating a blended classroom where students experience technology as they would in the real world, through basic simulation. There is the urgent need to shift away from the conventional and/or old traditional pedagogy in the teaching and learning of business education to modern digital innovative strategies and methodologies thereby enhancing real-time, real world, life-long learning thereby enhancing students to meet with contemporary world of work. Hence, business education program products will be properly equipped to face the challenges of ever-changing technological innovations in the business world.

On the other hand, effective utilization of innovative digital teaching technology in business education system delivery is faced with a lot of challenges which need to be urgently addressed to enable the business education program achieve its predetermined aim of sustainable economic development in the country.

Recommendations

Based on the critical analysis of the study, the following recommendations were proffered:

1. Educational institutions should adopt fully innovative teaching technologies in business education instructional delivery to enable the programme realize its goal of sustainable socioeconomic development.
2. Educational institutions should regularly organize relevant training for lecturers to constantly update their knowledge and skills.
3. Training institutions should partner with private sectors to provide adequate pedagogical innovative technologies and stable power supply for lecturer and students.
4. Government should increase grants given to educational institutions to enable them provide needed ICT technologies and other infrastructural facilities for effective training of students



References

- Abid, H., Mohd, J., MohdAsim, Q. & Rajiv, S. (2022), Understanding the role of digital technologies in education: *A Review: Sustainable Operations and Computers* 3 (1); 275-285
- Akpan, I. U. (2003), Information Technology Revolution: Challenges and Opportunities. *Business Education Journal* 3 (2), 110-113.
- Amaewhule, T & Okagbare, O (2021). Innovation and challenges of teaching and learning in business education programmes. *International Journal of Innovative Education Research* 9 (2); 46-51
- Boyles M., (2023), Harvard Business School Online's Business Insights *Business School Online*. Copyright c President & Fellows of Harvard College
- Eze, O. (2015). The Imperatives of New Technologies in Teaching and Learning Process in Business Education in the Tertiary Institutions in Nigeria. *Association of business Educators of Nigeria Conference Proceedings*, 2(1), 322 – 329.
- Imeh, U. A., Jeremiah, P. I. & Ime, J. I. (2010), Information and Communication Technology (ICT) in Business Education: Prospects and Problems. *Multi disciplinary Journal of Research Development* 15 (3); 231-238.
- Innovation 2014 <https://en.wikipedia.org/wiki/Innovation>
- Michael, B. (2023), Innovation in Business: What It Is & Why It's So Important. *Havard Business School Online*.
- Nadeepa, D. W. (2022), [Integrating Transparency in Learning and Teaching \(TILT\): An Effective Tool for Providing Equitable Opportunity in Higher Education](#). ISBN13: 9781799895497
- Obidile, H & Onyeagba, S (2019), Business education in the e-world: Challenges and the way forward. *US-China Education Review* 9 (6); 267-272
- Sam, T. K. (2022) *Blog* <https://corp.kaltura.com/> January 9th, 2022 NY
Headquarters 860 Broadway 3rd Floor New York, NY 10003 Phone 1 (646) 290 5445
- Tosin, O, Usman, H., Amina, S. M., Maryam, S. (2022). Emerging Innovations in Teaching Business Education For Sustainable Development. *European Journal of Business and Innovation Research* 10 (6); 10-17.