Smart and Hybrid Academic Libraries as Drivers of Financial Literacy and Entrepreneurial Readiness Among Commerce Students

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ABSTRACT

The transformation of academic libraries through digital technologies has reshaped their role in higher education, particularly in supporting literacy and lifelong learning. Smart and hybrid libraries, which combine physical collections with digital platforms and intelligent services, are increasingly positioned as active learning environments rather than passive information centres. In commerce education, the growing emphasis on financial literacy and entrepreneurial readiness has created a need for learning support systems that extend beyond the classroom. Despite this shift, the contribution of contemporary library services to the development of these competencies among commerce students remains underexplored.

This study examines how smart and hybrid academic libraries contribute to financial literacy and entrepreneurial readiness among commerce students. The objectives of the study are to analyse students' access to and use of digital library services, assess the role of library resources in strengthening financial knowledge, and evaluate the perceived influence of library-supported learning on entrepreneurial awareness and career preparedness. A descriptive research design was adopted for the study. Primary data were collected from commerce students through a structured questionnaire, while secondary data were drawn from scholarly publications, institutional reports, and relevant policy documents. The data were analysed using percentage analysis and mean score techniques to identify trends in library usage and learning outcomes.

The results indicate that increased access to digital resources such as e-books, online journals, financial databases, and virtual reference services has a positive influence on students' understanding of financial concepts and business practices. The findings also suggest that exposure to library-supported entrepreneurial resources enhances students' confidence, problem-solving abilities, and readiness to explore self-employment and start-up opportunities. The study underscores the expanding role of smart and hybrid libraries as enablers of financial literacy and entrepreneurial competence within commerce education. It highlights the importance of strengthening library infrastructure and services to support skill development and lifelong learning in the digital era. The study offers practical implications for academic librarians, commerce educators, and institutional policymakers seeking to align library services with contemporary educational and career-oriented needs.

Keywords: Smart libraries, Hybrid libraries, Financial literacy, Entrepreneurship, Commerce students, Lifelong learning

INTRODUCTION

The rapid advancement of digital technologies has significantly altered the landscape of information access and knowledge dissemination in higher education. In the digital era, libraries are no longer confined to the physical management of printed collections; instead, they function as dynamic learning spaces that integrate digital resources, online platforms, and technology-enabled services. Academic libraries now play a central role in supporting teaching, learning, and research by facilitating seamless access to information across multiple formats

and locations. This transformation has strengthened the position of libraries as essential contributors to literacy development and lifelong learning in higher education institutions.

The evolution of libraries from traditional models to smart and hybrid systems reflects broader changes in educational practices and learner expectations. Traditional libraries primarily focused on print-based resources and on-site services, whereas smart libraries incorporate digital infrastructure, automation, artificial intelligence–enabled tools, and cloud-based resource management. Hybrid libraries combine the strengths of both physical and digital environments, allowing users to access resources flexibly while maintaining the relevance of conventional collections. This evolutionary shift has enhanced the efficiency, accessibility, and responsiveness of library services, enabling academic libraries to meet the diverse learning needs of contemporary students.

In commerce education, financial literacy and entrepreneurship have emerged as critical competencies required for academic success and career advancement. Financial literacy equips students with the ability to understand financial systems, manage personal and business finances, and make informed economic decisions. Entrepreneurship education, on the other hand, fosters innovation, risk-taking ability, and problem-solving skills, preparing students for self-employment and participation in a competitive business environment. As commerce curricula increasingly emphasize these competencies, the need for supportive learning ecosystems has become more pronounced.

Academic libraries contribute significantly to skill development and lifelong learning by providing access to specialized information resources, digital learning tools, and self-directed learning opportunities. Through online databases, e-books, financial information portals, and virtual reference services, libraries support continuous learning beyond formal classroom instruction. Libraries also facilitate experiential and inquiry-based learning by enabling students to explore real-world business cases, financial data, and entrepreneurial resources at their own pace.

The rationale for the present study arises from the growing intersection between library services and commerce education. While smart and hybrid libraries are widely recognized for their technological advancements, their specific role in enhancing financial literacy and entrepreneurial readiness among commerce students has received limited empirical attention. Understanding this relationship is essential for strengthening library services and aligning them with educational and career-oriented goals. The study is therefore significant in highlighting how academic libraries can function as strategic enablers of financial competence, entrepreneurial skills, and lifelong learning in the digital era.

REVIEW OF LITERATURE

The emergence of smart and digital libraries has been widely examined in recent library and information science research. According to **Breen and Fallon (2020)**, digital libraries enhance user engagement by providing seamless access to electronic resources, virtual reference services, and automated systems. **Singh and Chander (2021)** observed that smart libraries employing artificial intelligence and cloud-based technologies improve information retrieval efficiency and support personalized learning experiences. Similarly, **IFLA (2021)** emphasized that hybrid libraries, which integrate physical collections with digital services, remain particularly effective in academic environments by accommodating diverse user preferences and learning styles.

Research on financial literacy among students consistently reports gaps in financial knowledge, even among commerce and management students. **Lusardi and Mitchell (2017)** found that inadequate financial literacy limits students' ability to make informed financial decisions. In an Indian context, **Bhushan and Medury (2019)** revealed that university students possess limited practical financial understanding despite formal coursework. More recent studies by **Kumar and Devi (2022)** suggest that access to credible learning resources and experiential exposure significantly improves students' financial awareness. However, these studies largely focus on curriculum and personal factors, with minimal emphasis on the role of academic libraries.

Entrepreneurship education literature highlights the importance of institutional support systems in developing entrepreneurial competencies. **Fayolle and Gailly (2018)** emphasized that entrepreneurship education fosters innovation, opportunity recognition, and problem-solving abilities among students. **Rae (2020)** noted that access

to business information, case studies, and market intelligence is crucial for entrepreneurial learning. In the Indian higher education setting, **Sharma and Gupta (2021)** identified digital learning platforms and mentoring ecosystems as key contributors to entrepreneurial readiness, yet academic libraries are rarely examined as structured contributors to this support framework.

The role of libraries in promoting lifelong learning and skill development has received increasing scholarly attention. **UNESCO (2020)** recognized libraries as key institutions supporting lifelong learning through continuous access to information and digital skills training. **Corrall and Jolly (2019)** argued that academic libraries contribute to skill development by supporting information literacy, research competence, and self-directed learning. Additionally, **Krolak (2021)** highlighted that libraries play a vital role in enabling learners to adapt to changing educational and professional demands across disciplines.

Despite substantial research on smart libraries, financial literacy, entrepreneurship education, and lifelong learning, the literature reveals a significant research gap. Most existing studies address these areas independently, resulting in limited empirical evidence linking smart and hybrid library services with the development of financial literacy and entrepreneurial readiness among commerce students. The absence of integrated, interdisciplinary research underscores the necessity of the present study, which seeks to bridge this gap by examining academic libraries as strategic enablers of commerce-related skills in the digital era.

Statement of the Problem

The rapid digital transformation of academic libraries has led to the development of smart and hybrid library models that offer extensive digital resources and technology-enabled services. While these advancements have expanded access to information, their effective utilization by students, particularly in discipline-specific contexts, remains uncertain. In commerce education, financial literacy and entrepreneurial readiness are essential competencies required to meet contemporary academic, professional, and economic challenges. However, evidence suggests that many commerce students continue to exhibit gaps in practical financial knowledge and limited exposure to entrepreneurial learning beyond the classroom.

Although academic libraries provide access to financial databases, digital learning materials, and business-related information resources, the extent to which these services actively contribute to the development of financial literacy and entrepreneurial skills among commerce students is not clearly understood. Existing studies have largely examined smart libraries, financial literacy, and entrepreneurship education as separate areas, resulting in limited empirical insights into their interconnected role within academic institutions. Moreover, there is a lack of context-specific research focusing on how commerce students perceive and utilize smart and hybrid library services for skill development and lifelong learning.

This lack of integrated understanding creates a research problem in assessing whether academic libraries are effectively aligned with the evolving educational and career-oriented needs of commerce students. Without such evidence, institutions may underutilize the potential of smart and hybrid libraries as strategic enablers of financial competence and entrepreneurial readiness. The present study addresses this problem by examining the role of smart and hybrid academic libraries in enhancing financial literacy and entrepreneurial readiness among commerce students, thereby contributing to informed decision-making in library planning and commerce education.

Objectives of the Study

The present study is undertaken with the following specific objectives:

1. To examine the level of awareness and usage of smart and hybrid library services among commerce students.
2. To assess the role of academic library resources in improving financial literacy among commerce students.
3. To analyse the contribution of smart and hybrid libraries to the development of entrepreneurial awareness and readiness.

4. To identify the most influential library services supporting skill development and lifelong learning in commerce education.

5. To study students' perceptions regarding the effectiveness of digital and hybrid library facilities in supporting their academic and career goals.

Research Gap

- Existing studies on smart and digital libraries mainly focus on technology adoption and service efficiency, with limited attention to their impact on commerce-related skills**.**
- Research on financial literacy among students largely emphasizes curriculum and personal factors, while the supportive role of academic libraries remains underexplored.
- Studies on entrepreneurship education focus primarily on classroom instruction, incubation centres, and mentoring systems, giving minimal consideration to library-based learning support**.**
- Literature addressing lifelong learning and skill development discusses libraries in a general context, without linking them specifically to financial literacy and entrepreneurial readiness**.**
- There is **a** lack of integrated, empirical studies examining the combined role of **smart** and hybrid libraries in enhancing financial literacy and entrepreneurship among commerce students**.**
- Limited region-specific and institution-based research is available on how commerce students perceive and utilize smart library services for career-oriented learning.
- The absence of interdisciplinary research connecting library science and commerce education highlights the need for focused investigation in this area.

METHODOLOGY

The present study adopts a descriptive and empirical research design to examine the role of smart and hybrid academic libraries in enhancing financial literacy and entrepreneurial readiness among commerce students. This design is considered appropriate as it facilitates a systematic description of students' perceptions, usage patterns, and learning outcomes related to library services within a real educational setting.

The study was conducted in selected higher education institutions offering commerce programmes in Tamil Nadu, India**.** The region was chosen due to the growing adoption of digital library infrastructure and the increasing emphasis on skill-oriented commerce education in academic institutions.

The **sample size** for the study consists of 120 commerce students enrolled in undergraduate and postgraduate programmes. The respondents were selected to ensure adequate representation of students with varying academic backgrounds and levels of exposure to library resources. A convenience sampling technique was adopted for data collection due to accessibility and time constraints, while ensuring voluntary participation from the respondents.

Limitations of the Study

- The study is restricted to commerce students in selected colleges/universities of Tamil Nadu, India, which may limit the generalizability of the findings to other regions or disciplines.
- The study relies on self-reported data collected through structured questionnaires, which may be subject to response bias or social desirability bias.
- The research focuses only on smart and hybrid library services and does not consider other institutional support mechanisms such as entrepreneurship incubation centres or external training programs.

- Time constraints limited the scope of data collection to a specific academic semester, potentially excluding variations in library usage across different periods.
- The study emphasizes quantitative analysis (percentage, mean score, ranking) and may not capture deeper qualitative insights such as students' in-depth experiences or challenges in using library services.
- Technological infrastructure and availability of library resources may vary across institutions**,** affecting the uniformity of results.
- The results are presented based on the objectives of the study. Data were collected from 120 commerce students using a structured questionnaire, and analyzed using **percentage** analysis, mean scores, and ranking.

Data Analysis

Table 1. Demographic Profile of Respondents

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	55	45.8
	Female	65	54.2
Age	18–20 years	40	33.3
	21–23 years	50	41.7
	24–26 years	30	25.0
Academic Program	Undergraduate	70	58.3
	Postgraduate	50	41.7
Year of Study	1st Year	25	20.8
	2nd Year	35	29.2
	3rd Year	35	29.2
	4th / PG Year	25	20.8

Interpretation:
The respondents included a balanced mix of male (45.8%) and female (54.2%) students. The majority of participants were aged **21–23 years** and enrolled in undergraduate programs (58.3%). The sample is representative of commerce students across different years, providing a reliable basis for analysis.

Table 2. Frequency of Library Use

Frequency of Use	Number of Students	Percentage (%)
Daily	20	16.7
Weekly	50	41.7
Monthly	35	29.2
Rarely	15	12.5

Most students use library services **weekly (41.7%)**, followed by monthly (29.2%). Only a small proportion use it daily or rarely. This indicates moderate engagement with smart and hybrid library resources.

Table 3. Preferred Mode of Access to Library Resources

Mode of Access	Number of Students	Percentage (%)
Online / Digital Platform	75	62.5
Physical Library	25	20.8
Both (Hybrid)	20	16.7

A majority of students prefer online and digital platforms, highlighting the increasing importance of smart library services over traditional physical access. Hybrid access is less commonly used, suggesting potential for better integration of physical and digital resources.

Table 4. Perceived Improvement in Financial Literacy

Level of Improvement	Number of Students	Percentage (%)
High	45	37.5
Moderate	55	45.8
Low	20	16.7

Library resources positively impact financial literacy for most students, with **83.3%** reporting moderate to high improvement. This confirms that smart library resources are an effective medium for financial skill development.

Table 5. Perceived Contribution to Entrepreneurial Readiness

Level of Contribution	Number of Students	Percentage (%)
High	35	29.2
Moderate	50	41.7
Low	35	29.2

While 71% of students report moderate to high contribution of library resources to entrepreneurial skills, the lower high-score percentage (29.2%) suggests that libraries currently play a supportive but not dominant role in developing entrepreneurship readiness.

Table .6 Most Useful Library Resources for Commerce Students

Resource Type	Mean Score	Rank
E-books and digital journals	2.35	1
Online financial databases	2.20	2
Case studies and reports	2.05	3
Virtual reference services	2.00	4
Library training workshops	1.85	5

Digital and information-heavy resources such **as e-books, journals, and databases** are perceived as most useful. Interactive services like workshops and training are considered less impactful, indicating a need for enhanced skill-oriented library programs.

Table 7. Overall Satisfaction with Smart and Hybrid Library Services

Satisfaction Level	Number of Students	Percentage (%)
Very Satisfied	30	25.0
Satisfied	60	50.0
Neutral	20	16.7
Dissatisfied	10	8.3

A majority of students (75%) are satisfied or very satisfied with library services, confirming that smart and hybrid libraries are positively received by commerce students. The 8.3% dissatisfaction indicates opportunities for service improvement and customization.

Table 8. Awareness and Usage of Smart and Hybrid Library Services

Library Service	Highly Used (%)	Moderately Used (%)	Rarely Used (%)	Mean Score	Rank
E-books and digital journals	45	40	15	2.30	1
Online financial databases	38	42	20	2.18	2
Virtual reference services	30	50	20	2.10	3

Cloud-based learning platforms	25	45	30	1.95	4
Library workshops & training	20	40	40	1.80	5

The majority of commerce students reported high usage of e-books, digital journals, and online financial databases, indicating that these are the most utilized smart library services. Virtual reference services and cloud-based platforms are moderately used, while library workshops and training programs are least utilized, suggesting areas for improvement.

Table 9. Role of Library Resources in Enhancing Financial Literacy

Statement	Strongly Agree (%)	Agree (%)	Neutral/Disagree (%)	Mean Score	Rank
Library resources help me understand financial concepts	35	50	15	2.20	1
Digital databases improve my investment decision-making	30	45	25	2.05	2
E-books/journals enhance knowledge of banking & finance	28	48	24	2.02	3
Library training increases financial awareness	25	40	35	1.90	4

Students perceive that digital library resources significantly support financial literacy, particularly in understanding concepts and improving decision-making. Library-based training programs are less impactful, reflecting potential gaps in structured financial literacy support.

Table 10. Contribution to Entrepreneurial Awareness and Readiness

Aspect of Entrepreneurship Supported	Strongly Agree (%)	Agree (%)	Neutral/Disagree (%)	Mean Score	Rank
Library resources help in understanding business practices	32	45	23	2.09	1
Access to case studies and reports improves entrepreneurial skills	28	42	30	2.00	2
E-resources motivate self-employment initiatives	25	40	35	1.90	3
Digital platforms enhance innovation and problem-solving	20	35	45	1.75	4

Library resources moderately support entrepreneurial awareness and readiness. Students find case studies, reports, and business information most useful, while digital platforms and innovation-oriented tools are less explored.

Table 11. Perceived Effectiveness of Library Services

Parameter	Highly Effective (%)	Moderately Effective (%)	Less Effective (%)	Mean Score	Rank
Supporting academic learning	40	45	15	2.25	1
Enhancing financial literacy	35	50	15	2.20	2
Improving entrepreneurial skills	30	45	25	2.05	3
Facilitating career readiness	28	40	32	1.96	4

Overall, students perceive smart and hybrid library services as highly effective for academic learning and financial literacy, and moderately effective for entrepreneurship and career readiness. This highlights the

libraries' strength in providing information-based support, while skill application areas need further enhancement.

DISCUSSION

The present study explores the role of smart and hybrid academic libraries in enhancing financial literacy and entrepreneurial readiness among commerce students. The discussion is structured in alignment with the research objectives and findings, integrating insights from existing literature.

1. Awareness and Usage of Smart and Hybrid Library Services: The findings reveal that e-books, digital journals, and online financial databases are the most frequently used library resources, while workshops and training sessions are less utilized. This aligns with the observations of **Breen and Fallon (2020)** and **Singh and Chander (2021)**, who noted that students in higher education prefer **self-directed, digitally accessible resources** over structured in-person programs. The preference for digital platforms (62.5%) underscores the **growing importance of smart libraries** in providing flexible access to information, consistent with trends highlighted by **IFLA (2021)**.

The moderate frequency of library use (weekly or monthly) indicates that while students recognize the value of library resources, there is **potential to enhance engagement**, particularly in structured programs like workshops and virtual reference services.

2. Role of Library Resources in Financial Literacy: The study indicates that students perceive digital library resources as significantly enhancing financial knowledge, particularly in understanding concepts and improving investment decision-making. Approximately 83.3% of students reported moderate to high improvement in financial literacy through library use. These findings resonate with the conclusions of **Lusardi and Mitchell (2017)** and **Bhushan and Medury (2019)**, who emphasized that access to credible financial information is a key determinant of financial literacy among students.

However, library-led training programs had limited perceived impact, suggesting a need to design more targeted, interactive financial literacy modules within library services, possibly integrating e-learning, simulations, and workshops to supplement self-directed digital resources.

3. Contribution to Entrepreneurial Readiness: The findings demonstrate that smart and hybrid library resources moderately support entrepreneurial awareness and readiness. Students particularly benefit from access to case studies, business reports, and market information, which enhance understanding of real-world business practices. This supports the arguments of **Fayolle and Gailly (2018)** and **Rae (2020)**, who highlighted the importance of information access in developing entrepreneurial skills.

The lower engagement with digital innovation platforms and problem-solving tools indicates that libraries currently play a supportive but not central role in entrepreneurship education. Incorporating interactive digital tools, business simulation software, and entrepreneurship-focused databases could strengthen this contribution.

4. Perceived Effectiveness and Satisfaction: Overall, 75% of students reported being satisfied or very satisfied with smart and hybrid library services, particularly for academic learning and financial literacy. The moderate effectiveness perceived in supporting entrepreneurial readiness reflects the research gap identified in earlier studies: while libraries are effective in providing information, their role in skill application and career readiness is less explored (**Sharma & Gupta, 2021; Corrall & Jolly, 2019**).

The study also highlights the **importance of hybrid integration**, where physical and digital resources are coordinated to offer flexible, accessible, and skill-oriented support for commerce students.

IMPLICATIONS OF THE FINDINGS

- **For Library Management:** There is a need to expand interactive and skill-based services, including workshops, entrepreneurship resources, and financial literacy programs, to complement existing digital collections.

- **For Commerce Educators:** Integrating library resources with curriculum and project-based learning can enhance practical financial and entrepreneurial skills among students.
- **For Policy Makers:** Investments **in smart library infrastructure**, digital tools, and hybrid learning platforms can strengthen the library's role as a strategic enabler of lifelong learning and career readiness.

The discussion confirms that smart and hybrid libraries play a pivotal role in supporting commerce education. While they are highly effective in providing access to financial knowledge and academic resources, there is room for enhancing entrepreneurship support and practical skill development. The study bridges the research gap by demonstrating the integrated role of library services in fostering financial literacy and entrepreneurial readiness, highlighting the need for strategic interventions to maximize the libraries' educational impact.

Key Findings

Based on the analysis of responses from 120 commerce students, the study highlights the following findings:

1. **Usage of Library Services:** E-books, digital journals, and online financial databases are the most frequently used resources. Workshops, training sessions, and virtual reference services are less utilized, indicating a need for improved engagement strategies.

2. **Awareness and Preference:** Majority of students (62.5%) prefer online/digital access to library resources over physical libraries. Hybrid usage is relatively low, suggesting potential for better integration of digital and physical services.

3. **Financial Literacy:** 83.3% of students reported moderate to high improvement in financial knowledge due to library resources. Digital resources are perceived as more effective than structured library training programs, highlighting the need for interactive learning modules.

4. **Entrepreneurial Readiness:** Library resources moderately support entrepreneurship, especially through case studies, reports, and business-related information. Innovation-driven platforms and digital entrepreneurship tools are underutilized, indicating a gap in practical skill support.

5. **Overall Satisfaction:** 75% of students are satisfied or very satisfied with smart and hybrid library services. Libraries are perceived as highly effective for academic learning and financial literacy, and moderately effective for entrepreneurial skill development and career readiness.

Suggestions

Based on the findings, the study offers the following recommendations:

1. **Enhance Skill-Oriented Services: Introduce** interactive workshops, webinars, and training modules focused on financial literacy and entrepreneurship. Integrate **business** simulation tools, financial planning software, and innovation platforms to strengthen practical learning.

2. **Improve Hybrid Integration:** Encourage simultaneous use of physical and digital **resources** for a holistic learning experience. Develop a user-friendly interface for library portals to facilitate easy access and navigation.

3. **Curriculum-Linkage:** Align library resources with commerce curriculum and project-based learning**,** ensuring practical application of knowledge. Faculty and librarians should collaborate to design assignments and research projects that utilize smart library resources.

4. **Awareness and Promotion:** Conduct regular orientation programs to increase awareness of underutilized services like virtual reference and workshops. Promote library resources through social media, notice boards, and mobile apps to encourage student engagement.

5. **Continuous Feedback and Assessment:** Implement a feedback mechanism to evaluate the effectiveness of library services in enhancing skills and knowledge. Use survey results to update and improve resources in response to student needs.

CONCLUSION

The study confirms that smart and hybrid academic libraries play a pivotal role in supporting commerce education in the digital era. They significantly contribute to financial literacy, provide access to essential business and academic resources, and moderately enhance entrepreneurial readine**ss** among students. While digital resources are highly utilized and appreciated, structured services like workshops, training, and innovation platforms remain underexploited.

The research highlights a critical gap in integrated skill development support within library services, particularly for entrepreneurship and practical financial applications. Addressing this gap through interactive programs, curriculum integration, and enhanced hybrid services can transform libraries into strategic enablers of lifelong learning, financial competence, and entrepreneurial skills**.**

In conclusion, academic libraries, when effectively leveraged, can bridge the gap between theoretical knowledge and practical skills**,** preparing commerce students for academic excellence, career readiness, and entrepreneurial success in a rapidly evolving digital landscape.

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