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Investigating the role of entrepreneurship education on financial management skill development of business students

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Abstract

The study determined the role of entrepreneurship education in developing financial management skills among business students. The study adopted correlational research design. Two (2) research hypotheses were raised and tested at 0.05 level of significance. The population of the study comprised 236 full time entrepreneurship students in a public University in Ebonyi State, Nigeria. Questionnaire was developed by the researcher and used as instrument for data collection. The instrument was validated by experts before its usage. Regression analysis was used to test the research hypotheses. Findings revealed that a significant positive relationship exists between entrepreneurship education and the development of working capital management and investment decision skills among business students.

Keywords: entrepreneurship education, working capital management, investment decision skill, financial management skill

Introduction

The goal of education is to imbue students with requisite knowledge, skills, and behavior necessary for employability and responsible living in the society. Entrepreneurship education being an area of specialty in education aims at training students in knowledge, character and skills for effective participation in the world of business. The increasing emphasis on entrepreneurship education is to stem the tide of rising unemployment among graduates due to the inability of the government to absorb every job-seeker into its workforce. Entrepreneurship education students learn courses such as business finance, business law, financial accounting, cost accounting, management accounting, economics, business mathematics, financial management, etc. All these courses when properly taught and learnt by the students, enable them to showcase expertise in business and surmount global business challenges. Bibiana et. al. (2021) added that globalization, which has brought complexities in the workplace and business environment, demands that students possess certain competencies in order to keep up with the rapidly changing business environment. Entrepreneurship education thus becomes that important professional training that equips students with skills to cope with the dynamic nature of business environment. In explaining the importance of entrepreneurship education for skill acquisition, Schworm, et al, (2017) maintained that it has a positive impact on career success of students who may venture into entrepreneurship upon graduation. Similarly, Abdulkarim and Allen (2024) found that possession of entrepreneurship skills by business practitioners significantly influence the survival of startups amidst turbulent economic situations. This implies that entrepreneurship education enables graduates to leverage on their learned business skills to handle business challenges and remain afloat. Financial management skills are among the skills that entrepreneurship education teaches. Financial management skills include working capital management skills and investment decision skills, among others.

Working capital management skill is the ability to manage the relationship between current assets and current liability in such a prudent manner that the business will have adequate current assets to convert to cash and meet its operating expenses and also pay its short-term debts promptly. It is synonymous with liquidity management. Oyewunmi (2024) described working management as an organization's capacity to efficiently convert its current assets into cash and sustain a steady cash flow. The author further stated that efficient working capital management is crucial to prevent insolvency, bankruptcy and for firms to maintain a good corporate image with customers and creditors. Abimbola and Kolawole (2017) stated that the objective of working capital management is to ensure the maintenance of satisfactory level of working capital and prevent inefficient working capital which may not only reduce profitability but also lead to financial crises and its associated effects. The author further decried the high rate at which small and medium-sized enterprises fail within their first five years of operation due to possession of poor working capital management skill. Besides working capital management skill, investment decision skill is another essential skill needed by managers of businesses.

Financial decisions are made on a daily basis about saving, investing and borrowing. This is sequel to the multiplicity of human needs and the scarcity of financial resources to meet all the wants. This therefore makes the acquisition of requisite skills necessary. Furthermore, Kumari (2020), noted that increasing risk and vulnerability in the global marketplace support the importance of investment decision skill. Investment decision skill is the learned or acquired capacity to make rational decision regarding investment, saving and funding. It also has to do with deciding on which investment project to accept when there are mutually exclusive alternatives. Investment decisions are not made by rule of thumb but by employing relevant techniques for appraising capital projects and in consideration of the firm's investment policies, prevalent economic situations and other circumstances of the firm. According to Kumari (2020), to evaluate and make informed investment decisions business students and mangers require a certain level of financial knowledge and skill. Possession of investment decision skill is necessary to ensure that the firm achieves adequate return on investment while reducing risk associated with investment. Business managers have the duty of exercising utmost skill in taking investment decisions so that liquidity will not be compromised in the business. Fortunately, in entrepreneurship education, various learner-centered pedagogies such as simulation, case study, group discussion, debates, practicum, etc. are used by instructors to actively engage students in the learning process and to ensure that they maximise their learning experiences. This often leads to acquisition of skills and knowledge in financial management.

However, it has observed that despite their trainings in entrepreneurship education, business graduates seem not able to sufficiently manage their enterprises in the face of daunting challenges and remain in business for a relatively long time. Some businesses find it difficult to take appropriate investment decisions and obtain debt finance to meet maturing obligations and operational costs of the firm (López-Gutiérrez et al., 2015). Others are unable to manage liquidity well, prepare cashflow budget to guide its operations and source for capital at a low cost. Similarly, Abimbola and Kolawole (2017) noted that most managers of small and medium-sized businesses do not have sufficient financial management skills, hence, they end up losing track of their daily transactions and cannot account for their expenses and profits at the end of the accounting year. This deficiency in financial management skills in turn threaten the survival of the business. Oyewunmi (2024) reported that the persistent liquidity problems encountered by listed consumer goods companies in Nigeria has negatively affected their financial performance, making them prone to insolvency. The author further maintained that despite having potential for growth, consumer goods companies have not fared well due to challenges in managing cash flow. Many firms are at the verge of insolvency while some have collapsed as a result of deficiencies in financial management skills. According to Fidelis and Umoffong (2020), this collapse of businesses has led to job cuts, reduction in the standard of living, increased poverty and reduction in government revenue. Although a lot of studies have been carried out on entrepreneurship education in recent time by scholars, there are still controversies on the relationship between it and skill acquisition. While some scholars (Acharya &Chandra, 2019) believe that there is a significant positive relationship between entrepreneurship education and business skills acquisition, others (Okolie, et al. 2014; Okafor and Ikeche, 2017) believe that there is no significant relationship between entrepreneurship education and skill development by students. Thus, it becomes necessary to further research on it in order to strengthen or corroborate existing findings using different area of study.

Theoretical development

This study is anchored on the behavioral theory of learning by Gage and Berliner. The theory explains learning as a change in the observable behavior of an individual. It posits that learning occurs as result of interaction between stimulus and response. Stimulus in this context is whatever the teacher gives to the students in form of knowledge, skill and experience; while response is the student's performance or reaction to the stimulus given by the teacher (Nurfadillah, et al. 2024). Thus, learning is said to have taken place when a learner is able to exhibit a behavior, skill or knowledge which they were not able to exhibit prior to the learning. It shows a positive response to stimulus. Building on this theory, this study investigates how entrepreneurship education as a stimulus brings about changes in business graduates' financial management skill development for entrepreneurial success. Entrepreneurship education teaches students the skills for and about business. It brings the theory and practice of business into convergence. Entrepreneurship teachers, during classroom interaction, allow students to socially construct knowledge drawing inferences from their experiences and background. The teacher serves a guide and provides direction and modeling to students on the financial management skills to be learned while the students engage actively among themselves for construction of knowledge, ideas and further discovery on the subject matter. In line with the principles of behavioral learning theory, the entrepreneurship teacher also provides reinforcement and feedback on the students' behavior or exercise. This process continues until the financial management skills for working capital management and investment decision are learned and exhibited by the students.

Hypotheses development

Hypotheses of this study are developed by integrating the behavioral learning theory model. The theory elucidates how learning of knowledge and skills takes place. It explains that knowledge and skill acquisition take place only when the learners exhibit such skills in an observable manner. The learning of entrepreneurship education can influence learners' acquisition of financial management skills such as the ability to manage working capital and take appropriate investment decisions. Behavioral learning theory model offers a process where students are allowed to actively participate in learning through construction, reflection, experiences and practices while the teacher provides guidance, motivation and feedback. This process therefore offers a basis for predicting how entrepreneurship education can impart on students' acquisition of financial management skills.

Entrepreneurship education and working capital management skill

Using learner-centered and innovative approaches to learning, entrepreneurship education equips students with skills for managing business working capital. Students learn the skill of converting the assets of the business to cash easily, ensure prudent spending and quick recovery of amounts from over-due account receivables. Effective working capital management enhances the firm's ability to meet its maturing debt obligations and other operational expenses as at when due. Research by Ahaaron, Baig and Butt (2023) showed that education plays an important role in helping individuals, firms and financial agents to acquire skills and knowledge for working capital management.

The authors further noted that that adequate liquidity management of firms boosts economic growth, investment, and savings. Similarly, Ruan and Li (2017) maintained that knowledge learning has a significant role in promoting enterprise performance. This implies that learning for and about business promotes the acquisition of knowledge and skill of effective working capital management for enterprise viability. With working capital management skills learnt through entrepreneurship education, graduates are able to regulate the relationship between current assets and current liabilities of the firm to ensure that the firm is able to meet its financial obligations as they fall due and also achieve profitability. According to Abimbola and Kolawole (2017), poor management of working capital results in cash flow problems, lead to a decline in the profitability of a business and unnecessary accumulation of inventories with its attendant high carrying costs. Corroborating, Hidayat (2019) stated that the technology revolution phase of 4. 0 industrial has brought a lot of changes, complexities and challenges in the practice of the business world and finance. Thus, making innovative learning in business necessary to enable students acquire skills for working capital management. Using the behavioral learning theory model, entrepreneurship education serves as an antidote to persistent business failures caused by skill gap in working capital management and its concomitant loss of capital, employment and decreased per capita income of the state.

> **H_1:** Entrepreneurship education would predict significant and positive working capital management skill development

Entrepreneurship education and investment decisions

Business education also helps graduates to make rational and profitable investment decisions. It inculcates into the graduates, the skill of using various quantitative techniques to evaluate the profitability or otherwise of different investment projects and thus make informed decisions on a better investment option. Additionally, business education guides graduates in reducing the risk associated with long-term investment by using their investment skill and knowledge to choose capital projects that have a shorter payback period or by discounting future cashflows from a proposed investment. The process of acquiring these skills conforms to the behavioral theory model where students construct knowledge and acquire skills using their concrete experiences, conceptualization, active participation, and observation. Business education provides such learning contexts through project-based learning, business simulations, and real venture creation which allows students to internalize lessons from experience and build resilience (Muhammad et al., 2026). Studies (Dong, Eugster and Nilsson, 2022) has shown that business education increases students' participation in stock market and stock ownership. This means that business education imbues students with skill and knowledge for making rationale investment decisions. In agreement, George (2025), Fachrudin and Fachrudin (2016) found that higher financial literacy positively influences investment decisions. The author further maintained that investors with better financial knowledge are more likely to invest, manage risks, and diversify their portfolios.

> **H_2:** Entrepreneurship education would predict significant and positive investment decision skill development

Research Methodology

The study employed a quantitative design using entrepreneurship education as the independent variable while financial management skills served as the dependent variable. The dependent variable was further decomposed into working capital management skills and investment decision skills. Data were collected from full time entrepreneurship students of a public University in Ebonyi State, Nigeria. A total of 256 entrepreneurship students was used for the study. The number comprised entrepreneurship students of 2023/2024 academic session. There was no sampling since the population was manageable. A structured measurement scale was developed by the researcher and used for data collection. The scale contained 20 items using a five-point Likert response options of strongly disagree = 1 to strongly agree = 5. The scale was validated by three experts in Business education and the reliability of the scale was established using Cronbach alpha and it yielded an overall coefficient value of 0.83. The measurement scale was administered online using the students' social media platforms. A total of 236 students responded to all the items in the scale, thus, resulting to approximately 92.2% return rate and their responses were used for data analysis. Data collected for the study were analysed using regression analysis

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Table 1: Demography of Students

Number = 205	Frequency	Percentage (%)
100	70	29.7
200	66	28
300	45	19
400	55	23.3
Total	**236**	**100**

Results

Table 2: Result of Pearson correlation entrepreneurship education and working capital management skill development

Correlations			
		Entrepreneurship education	Working capital mgt skill dev.
Entrepreneurship edu.	Pearson Correlation	1	.608**
	Sig. (2-tailed)		.000
	N	236	236
Working capital skill	Pearson Correlation	.608**	1
	Sig. (2-tailed)	.000	
	N	236	236

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

Result of data analysis as shown in Table 2 revealed that there is a significant positive correlation between entrepreneurship education (r = 0.60, P = .01) and working capital management skill development within the current study's population. This implies that teaching business students about entrepreneurship will lead to their development of skill for working capital management.

Table 3: Result of Pearson correlation entrepreneurship education and investment decision skill development

Correlations			
		Entrepreneurship education	investment skill dev
Entrepreneurship	Pearson Correlation	1	.769**
	Sig. (2-tailed)		.000
	N	236	236
Investment skill	Pearson Correlation	.769**	1
	Sig. (2-tailed)	.000	
	N	236	236

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

Result of data analysis as shown in Table 3 revealed that there is a significant positive correlation between entrepreneurship education (r = 0.77, P = .01) and investment decision skill development within the current study's population. This implies that entrepreneurship education will lead to the development of investment decision skill among business students.

Discussion of Results

The survey involved a total of 236 entrepreneurship students at different level of academic study as shown in Table. The table shows that greater number of the students who participated in the study were 100 level entrepreneurship students (29.7%), followed by 200 level students (28%), 400 level

(23.3%) students and lastly 300 level students (19%).

The result of data analysis presented in Table 2 shows that the teaching and learning of entrepreneurship education by students enables them to acquire or develop skill for managing working capital of a business enterprise. This is indicated by the table showing a positive significant correlation (r = 0.60, P = .01) between entrepreneurship education and working capital management skill development. The result is probably so because students of entrepreneurship are taught many topics like financial management or business finance, financial ratio analysis, financial accounting, etc. All these topics or courses expose students to the knowledge and techniques for making working capital decisions. They also help students to learn how to manage cash, inventory, account receivable, bills receivable, account payable, accruals, and other short-term loans. Thus, enabling the students to manage working capital of the businesses well. The finding implies that entrepreneurship education teaches students financial literacy with which to function intelligently in managing business working capital in any economy. The result of the study supports Abiotye et.al. (2023) who maintained that the ability to understand and effectively use various financial skills, is a fundamental component of an individual's economic well-being and a cornerstone of a thriving economy. Entrepreneurship education empowers individuals to make informed working capital decisions, manage their resources, invest wisely, and plan prudently. Similarly, the result of this study corroborates Muhammad et al. (2026), who maintained that entrepreneurship education is essential for preparation to succeed in business, as it equips students with the skills and knowledge to start and manage enterprises profitably. Working capital management skill is part of those.

Data analysis in Table 3 shows that entrepreneurship education leads to the acquisition of investment decision skill by the students. This is shown by the significant positive correlation between entrepreneurship education (r = 0.77, P = .01) and investment decision skill development within the current study's population as revealed in the Table. The result of the study underscores the importance of adequate and relevant training to acquire skills and knowledge about business before venturing into it. Investment of funds, time and one's energy in a business entails taking a speculative risk. As such, due diligence, skill and knowledge must be exercised in making decisions in order to forestall or reduce loss of capital and other dangers associated with investment. This skill can be acquired through entrepreneurship education. Sufficient knowledge of investment will prevent investors from the risk of loss and to avoid irrational investment practices that can make the objective of investment unrealistic. The result of the study supports Elmuti, Khoury and Omran (2012) who found that that there is causal linkages between entrepreneurial education and to a greater degree, basic entrepreneurial training skills and ventures' effectiveness. The result of the study further agrees with Hani, Heru and Isworo (2020), who found that investment education and investment experience have a positive effect on investment decision and that the higher the investment decision skill and investment experience of the students, the better the financial knowledge of the students in making investment decision. Corroborating, Obananya, Anah and Okeke (2023) found that entrepreneurship education has significant effect on the competency of students.

Educational implication

The results of the study have implications on entrepreneurship education curriculum planner. More practical courses that promote acquisition of working capital management and investment decision skills by students should be added in the entrepreneurship education curriculum. Also, teachers of entrepreneurship education should use innovative teaching approaches to engage the students in order to enable them maximise their learning experiences and skill acquisition. The curriculum has to be broad based and have global outlook to meet the needs of the globalized business world. For higher institutions of learning, the result of the study underscores the need for the provision of conducive environment, adequate manpower, equipment and facilities for effective teaching of entrepreneurship education so as to realise its lofty objectives. Additionally, the result of the study calls for proactive policies that promote effective entrepreneurship education at all levels of education.

Conclusion

Based on the result of the data analysis, it is concluded that teaching students about entrepreneurship will help them to acquire skills for managing working capital of a business entity adequately. This is because through entrepreneurship education, students learn how to determine the relationship between the current assets and the current liabilities of the business in order to ensure that current liabilities do not exceed current assets. They also learn how to formulate credit policies that guide business transactions, how to reduce the average debt collection of the business, how to delay payments in times of paucity of cash, how to use economic order as the order quantity to reduce ordering and carrying costs, how to use business funds judiciously and how to schedule account payables appropriately. The ability of business students to do these, culminates to adequate management of working capital. Furthermore, entrepreneurship education enables business students to develop investment decision kills and invest their funds profitably while reducing risk. This is evident as the result of the study shows that through entrepreneurship education, business students learn how to use payback period to determine which investment to accept, use accounting rate of return to make investment decisions, how to compute internal rate of return before accepting a project and how to compute internal rate of return before accepting a project. They also learn how to determine net present value of any investment and how to use different sources to obtain funds for investment.

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APPENDIX

Questionnaire on the role of entrepreneurship education on financial management skill development of business students

Instruction

Listed below are some of the roles of entrepreneurship education that could lead to the development of working capital management skill among business students. kindly indicate your level of agreement on this using the following keys: Strongly Agree (SA); Agree (A); Undecided (UN); Disagree (D) and Strongly Disagree (SD).

S/N	Entrepreneurship education	SA	A	UN	D	SD
1.	Learning activities expose me to real entrepreneurship activities through simulations and case study.					
2.	Use of small group discussion helps to brainstorm on business practices.					
3.	The course helps me to understand how to reduce account receivables of a firm.					
4.	Entrepreneurship courses teach me how best to invest funds.					
5.	Entrepreneurship teaches students how to manage working capital a firm					
6.	In entrepreneurship courses, innovative approaches are used to teach how investment projects can be assessed					
7.	The course teaches management of account payables					
8.	Through entrepreneurship education, students learn inventory management strategies					

Listed below are some of the working capital management skills that could be learnt by business students through entrepreneurship education. kindly indicate your level of agreement on this using the following keys: Strongly Agree (SA); Agree (A); Undecided (UN); Disagree (D) and Strongly Disagree (SD).

S/N	Working capital management skill development	SA	A	UN	D	SD
9.	I compute current ratio to determine the relationship between the current assets and the current liabilities of the business					
10.	I formulate credit policies that guide our business transactions					
11.	I reduce the average debt collection of the business					
12.	I delay payments in times of paucity of cash					
13.	I use economic order as the order quantity to reduce ordering and carrying costs					
14.	I use business funds judiciously.					

Listed below are some of the investment decision skills that could be learnt by business students through entrepreneurship education. kindly indicate your level of agreement on this using the following keys: Strongly Agree (SA); Agree (A); Undecided (UN); Disagree (D) and Strongly Disagree (SD).

S/N	Investment decision skill development	SA	A	UN	D	SD
15.	I use payback period to determine which investment to accept					
16.	I use accounting rate of return to make investment decisions					
17.	I compute internal rate of return before accepting a project					
18.	I compute internal rate of return before accepting a project					
19.	I to determine net present value of any investment					
20.	I use different sources to obtain funds for investment.					