International Journal of
Advanced Research in Accounting, Economics and Business Perspectives
p-ISSN: 2636-6894 | e-ISSN: 2636-6886

IJARAEBP
Vol. 9, No. 1
October 2025

Global Perspectives on Entrepreneurship Education and its Impact on Business Skills: Evidence from Covenant University, Nigeria

[1]Itai, Muktar Monday & [2]Akinbamilowo, Olabode David
[1&2]Department of Business Management,
Covenant University, Ota, Nigeria

Article DOI: 10.48028/iiprds/ijaraebp.v9.i1.02

Abstract

Entrepreneurship education has become pivotal in preparing students with the skills needed for business development in today's globalised and competitive economy. This study examines the influence of entrepreneurship education on the acquisition of financial and marketing skills among students in Nigerian tertiary institutions, with Covenant University as a case study. Guided by the Resource-Based View Theory, the research draws on conceptual and empirical literature to evaluate curriculum content and teaching approaches. The review highlights gaps between classroom instruction and practical business application, including outdated curricula, limited experiential learning, and inadequate industry engagement. Findings indicate that well-structured entrepreneurship education can significantly enhance students' entrepreneurial competencies, equipping them for effective participation in the global economy. The study recommends curriculum reform, interactive pedagogy, and greater investment in industry-linked resources to strengthen entrepreneurship education in Nigeria and similar emerging economies.

Keywords: *Curriculum Content, Entrepreneurship Education, Globalisation, Resource availability, Teaching Methods*.

Corresponding Author: **Itai, Muktar Monday**

Background to the Study

Across the globe, nations are turning to entrepreneurship as a powerful engine for innovation, job creation, and sustainable growth. Far beyond being a mere career path, entrepreneurship has become a strategic tool for driving economic transformation in both developed and developing economies. Recognising this potential, policymakers and scholars have increasingly emphasised the role of entrepreneurial education and training, which has given rise to a wide array of academic programs and empirical investigations (Galvão, Marques, Ferreira, & Braga, 2020). Nevertheless, numerous researchers have concentrated primarily on the implementation or methodology of entrepreneurial education and training programs, rather than on the engagement of local stakeholders and the contributions these groups might make to program success. In emerging economies such as Nigeria, where youth unemployment is a major issue, entrepreneurial education has been recognised as a means to provide students with the necessary skills and mindset to generate employment and maintain enterprises (Achounye & Diseph, 2020).

Entrepreneurship education is a form of teaching that involves imbuing students with the skills and tools necessary for entrepreneurial success. This form of education extends standard classroom teaching by incorporating practical, experiential learning methodologies such as internships, mentorship programs, business simulations, and start-up incubation (Adel, Mahrous, & Hammad, 2020). The ultimate objective is to produce graduates who are not just employable but also capable of becoming entrepreneurs and catalysts for economic progress. According to Bell and Bell (2020) entrepreneurship educators can establish connections to practical applications that seem beneficial to learners, hence nurturing skill acquisition and entrepreneurial development. Additionally, there is increased advocacy for experiential learning activities within group or network contexts. But even if entrepreneurship education is increasing swiftly, robust theoretical and methodological underpinnings are still necessary to help instructors in taking a more constructivist view on the topic (Moses et al., 2015).

Business development skills encompass a spectrum of talents such as opportunity spotting, market analysis, financial planning, strategic networking, and the capacity to adapt to changing market dynamics. For any business to survive in the long run, it must have personnel and management staff who possess proper business development skills, such as marketing skills, financial skills, operational skills and leadership skills (Itai, Bashari, Ikpefan, & Olubiyi, 2025). The skills necessary for an entrepreneur may be taught, schooled, and nurtured. Such traits are crucial as entrepreneurship requires a unique individual with the aptitude to take advantage of opportunities and the tenacity to face risks.

Curriculum content at tertiary institutions significantly affects what students learn and retain, therefore affecting their academic performance and future paths of employment. Among these establishments, the university is usually acknowledged as a hub of advanced learning and a wealth of in-depth information sources (Schultz, 2021). It is one of the key knowledge citadels, where students get specialised education, participate in intellectual exploration, and acquire critical thinking skills (Cui, 2021). A university's fundamental objective extends

beyond teaching; it is to stimulate intellectual curiosity, produce, preserve, and transmit specialised knowledge, sophisticated competence, and a high degree of cultural and ethical conduct.

The way in which information is transmitted is often as crucial as the issue itself. This idea is particularly true in education, since lecturers' teaching techniques have a substantial effect on whether students learn crucial abilities, such as marketing knowledge (Khalil & Semono-Eke, 2020). Unfortunately, many colleges' teaching approaches employ a linear, one-size-fits-all approach. While this strategy may be adequate for certain disciplines, it falls short of generating the diversified and practical competences essential for organisations such as marketing (Bauman & Lucy, 2019). Role-playing, business simulations, and case studies are examples of interactive teaching approaches that assist students in building and enhancing their marketing talents. These tactics inspire active engagement, critical thinking, and problem-solving ability, all of which are key components of a great marketing skill set.

Literature Review

Curriculum Content

The specific information, skills, and attitudes that are taught within a certain curriculum are referred to as curricular content. It outlines the materials that students should learn in each academic subject and is frequently broken up into sections or modules. These resources dictate how the instructional and educational activities are conducted (Iwu et al., 2019). In some research, the phrase "entrepreneurship curriculum" is frequently used to discuss curriculum content in connection with entrepreneurship and alludes to the idea of curriculum material that reflects the teachings or pedagogical approaches used to integrate entrepreneurship into the classroom to improve students' capabilities, mindsets, skills, and understanding (Cui, 2021). The nature of the teaching methods particular to a topic, course materials, content, and methods of assessment and criticism that schools use to help students develop their entrepreneurial skills, behaviours, attitudes, and abilities is what Iqbal, Asghar, Asghar, and Waqar (2022) in their study define as entrepreneurial curriculum. It refers to the variety of theoretical and practical subjects covered, as well as the materials needed to offer a particular curriculum that supports students' growth in entrepreneurial abilities.

Teaching Method

These are the strategies and processes utilised by professors to deliver their course information to students. There are several alternative approaches that may be employed, ranging from normal lectures to more interactive strategies, including group projects, debates, and work (Balan & Metcalfe, 2012). The topic material, the learning goals, and the requirements of the students frequently impact the teaching method selection. According to Khalil and Semono-Eke (2020) numerous teaching strategies exist for educators to employ to convey information to pupils. These include the Grammar Translation Method (GTM), which translates passages into and out of a mother tongue using the literature and linguistics of a target language. It is a teacher-centred method where the instructor is the authority in the classroom. GTM focuses primarily on reading and writing skills, and it does not encourage communication or improve verbal skills in the target language, Audio-Lingual Method (ALM), or Communicative

Language Teaching (CLT), which involves learning through communicative experience in real life for academic needs or social interaction (Irkinovich & Izatullaevna, 2022).

Financial Skills

The concept of financial skills is displayed and evidenced by an individual with financial literacy. The skills displayed in a business pertaining to financial decision-making stem from a major aspect of financial literacy. Financial literacy, as defined by Muñoz-Murillo, Álvarez-Franco, and Restrepo-Tobón (2019), is a financial commitment in human capital, and the time and money needed to acquire more financial knowledge come at a cost. Without a proper knowledge of the essential financial concepts, business owners and managers would not be adequately prepared to make choices related to financial management. Financial skills are the ability to lower risk and the chance of encountering financial troubles when making financial decisions. Financial troubles can result from an absence of fundamental financial understanding when setting budgets and from a failure to comprehend credit, investments, and other financial goods (Dewi, Febrian, Effendi, & Anwar, 2020). Financial skills matter on many levels, both globally, domestically, industry-wise, and even individually, as money is a general, although unique, commodity. Proper management of funds is essential for any party, as the possible advantages of having financial literacy are manifold.

Marketing Skills

Marketing skills refer to the ability to sell products or services to a consumer. This includes identifying target markets, formulating effective marketing plans, and analysing market trends. It includes the abilities required for planning, segmentation, and targeting three crucial marketing procedures in businesses. Businesses that have strong marketing abilities are better able to draw in and retain customers. Khan and Khan (2021) in their study point out that marketing responsiveness, which refers to the extent to which marketing capabilities are strong evidence of proper marketing skills. According to their hypothesis, marketing expertise aids in providing customers with items that are valued more highly than competing goods. Marketing skills useful for developing a business as an entrepreneur or business owner are taught as entrepreneurial marketing education. Entrepreneurial marketing is a form of marketing which relates to profitably satisfying client demands. It consists of the quest for a product market in the future and market creation (Gilmore, McAuley, Miles, & Pattinson, 2018). The proactive, permissible risk-taking, and creative process of creating value that is jointly developed for stakeholders and customers is known as entrepreneurial marketing. The marketing skills relating to entrepreneurship are not just the traditional marketing skills as used and practised in larger organisations, but rather refer to entrepreneurial marketing in relation to small and medium enterprises. As explained by Amjad, Rani, and Sa'atar (2020), their research found that large organisations with substantial financial resources are the primary users of traditional marketing, which takes a top-down approach. This means that formal market research is conducted first, followed by target market segmentation and selection, and then the product or service is positioned using communication tools. In contrast, entrepreneurial marketing takes a bottom-up strategy, meaning that entrepreneurs first identify their target market or sector, then use personal relationships to learn about their wants and desires before providing the best possible service.

Methodology

Research Design

The descriptive research design was relevant to this study as it was used to identify characteristics, frequencies, and trends in data, and it also makes allowances for the use of different survey research instruments. It is to answer the "what," "when," and "why" questions of the research problem. The quantitative method of research survey was used in this study because it allowed for the utilisation of different forms of data to provide an understanding of the issues at hand.

Population and Sample Size Determination

The population of the research was based on the students in Covenant University who are taught Entrepreneurship and Development Studies (EDS). The institution offers theoretical and practical studies on entrepreneurship and development studies. The population sample contained individuals from the 100 level to the 500 level, with a population of six thousand four hundred and ninety-six students.

This study employed the simple random sampling technique as its methodology. This approach was utilised because it enabled the focus of data collection from a large group, given the size of the university. The study made use of the Yamane formula to determine the sample size which gave a result of 377 students as shown below:

$$n = \frac{N}{\sum[1+N(e^2)]}$$

Where:
n = Sample size
N = Population
e = accepted error tolerance 0.05 (5%) with confidence level of 0.95 (95%)
N = 6496

$$n = \frac{6496}{\sum[1+6406(0.05^2)]}$$

$$n = \frac{6496}{1+6496(0.0025)}$$

n= 377

Research Instrument

A questionnaire was used as the research tool to collect data for the research, and the data used in the research was collected using a closed-ended questionnaire. The research questionnaire was organised into two sections: Section A and Section B. Section A contains the respondents' bio-data, while Section B contains questions with an independent variable (Entrepreneurial Education) and a dependent variable (Business development skills). Six Likert-scale items were utilised in the study, ranging from strongly agree to strongly disagree (Strongly Agree-6, Agree-5, Partially Agree-4, Partially Disagree-3, Disagree-2, Strongly Disagree-1).

Method of Data Analysis

This section of the study explains the method that was used to analyse the data collected from the population through questionnaires. Data obtained from the questionnaire were organised, coded and analysed using the statistical package for the social sciences (SPSS). Hypothesis testing was carried out using regression analysis to examine the effect of the independent variable on the dependent variable. The data analysis process was conducted using IBM SPSS version 26 software.

Results

Hypothesis One

H_{01} = Curriculum content has no significant influence on the development of financial skills in students in tertiary institutions

This hypothesis consists of one independent variable (Curriculum Content) and one dependent variable (Financial Skills)

The data analysis gave us useful information at both the organisational and model levels. The linear regression analysis was used to see how well the curriculum content could predict financial skills. The resulting R^2 value revealed that a considerable percentage of the variance in financial skills may be explained by changes in curriculum content. The regression coefficients were statistically significant, and the t-statistic values showed how strong this association was. Also, effect size (f^2) estimates showed that curriculum content is a useful predictor variable by displaying a moderate to high influence based on Cohen's (1988) guidelines. These findings support the relevance of adequate curriculum content in fostering financial skills in the students, giving them the necessary skills needed to develop a business that would last into the foreseeable future.

Regression Analysis

Table 1: Model Summary – Curriculum Content and Financial Skills

Model Summary							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1
1	0.678[a]	.460	0.423	0.26346	0.423	10.884	1

Model Summary - Continued		
Model	Change Statistics	
	df2	Sig. F Change
1	375	.001

a. Predictors: (Constant), Curriculum Content

Table 2: ANOVA Table – Curriculum Content and Financial Skills

ANOVA [a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.755	1	.755	10.884	.001[b]
	Residual	16.029	375	.069		
	Total	26.785	376			

a. Dependent Variable: Financial Skills

b. Predictors: (Constant), Curriculum Content

Table 3: Coefficient table – Curriculum Content and Financial Skills

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.799	.238		20.165	.000
	Curriculum Content	.377	.0563	.678	6.299	.001

Coefficients[a]			
Model		95.0% Confidence Interval for B	
		Lower Bound	Upper Bound
1	(Constant)	4.331	5.267
	Curriculum Content	0.287	0.415

a. Dependent Variable: Financial Skills

The regression analysis output suggests that Curriculum Content is a statistically significant predictor of Financial Skills, but the effect is small. The model summary shows a correlation coefficient (R) of 0.678 and an R-squared of 0.460, implying that only 46% of the variance in Financial Skills is explained by Curriculum Content. The ANOVA table verifies the model's statistical significance, with an F value of 10.884 and a p-value of 0.001, indicating that the link seen is unlikely to be attributable to chance. The coefficients table demonstrates a positive relationship: the unstandardized coefficient for Curriculum Content is 0.377 ($p = 0.001$), meaning that when Curriculum Content increases by one unit, Operation Skills increases by 0.377 units. The 95% confidence interval for this coefficient is above zero (ranging from 0.287 to 0.415), indicating the importance of the positive correlation. This relationship is of statistical significance and its practical impact is moderate, with Curriculum Content accounting for a moderate portion of the variance in Financial skills, amongst other factors
Since the significance threshold is less than 0.05. As a result, the null hypothesis must be rejected.

Hypothesis Two

H_{02} = Teaching methods have no significant effect on the marketing skills of students in tertiary institutions

This hypothesis consists of one independent variable (Teaching Methods) and one dependent variable (Marketing Skills)

The data analysis gave us useful information at both the organisational and model levels. The linear regression analysis was used to see how well the teaching methods could predict financial skills. The resulting R^2 value revealed that a considerable percentage of the variance in marketing skills may be explained by changes in teaching methods. The regression coefficients were statistically significant, and the t-statistic values showed how strong this association was. Also, effect size (f^2) estimates showed that teaching methods used by lecturers is a useful predictor variable by displaying a moderate to high influence based on Cohen's (1988) guidelines. These findings support the relevance of adequate teaching methods in fostering marketing skills in the students, giving them the necessary skills needed to develop a business that would last into the foreseeable future.

Regression Analysis

Table 4: Model Summary – Teaching Methods and Marketing Skills

Model Summary							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1
1	.263[a]	.069	.067	.36095	.069	27.805	1

Model Summary - Continued		
Model	Change Statistics	
	df2	Sig. F Change
1	375	.000

a. Predictors: (Constant), Teaching Method

Table 5: ANOVA Table – Teaching Methods and Marketing Skills

ANOVA [a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.623	1	3.623	27.805	.000[b]
	Residual	48.857	375	.130		
	Total	52.480	376			

a. Dependent Variable: Marketing Skills

b. Predictors: (Constant), Teaching Method

Table 6: Coefficient table – Teaching Methods and Marketing Skills

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.156	.269		15.471	.000
	Teaching Method	.257	.049	.263	4.273	.000

Coefficients[a] - Continued			
Model		95.0% Confidence Interval for B	
		Lower Bound	Upper Bound
1	(Constant)	3.627	4.684
	Teaching Method	.161	.353

a. Dependent Variable: Marketing Skills

The regression analysis output suggests that Teaching Method is a statistically significant predictor of Marketing Skills, but the effect is small. The model summary shows a correlation coefficient (R) of 0.263 and an R-squared of 0.069, implying that only 6.9% of the variance in Marketing Skills is explained by Teaching Methods. The ANOVA table verifies the model's statistical significance, with an F value of 27.805 and a p-value of 0.000, indicating that the link seen is unlikely to be attributable to chance. The coefficients table demonstrates a positive relationship: the unstandardized coefficient for Teaching Methods is 0.257 ($p = 0.000$), meaning that when Teaching Methods increases by one unit, Marketing Skills increases by 0.257 units. The 95% confidence interval for this coefficient is above zero (ranging from 0.161 to 0.353), indicating the importance of the positive correlation. This relationship is of statistical significance, and its practical impact is relatively weak, with Teaching Methods accounting for a small portion of the variance in Marketing skills amongst other factors. Since the significance threshold is less than 0.05. As a result, the null hypothesis must be rejected.

Conclusion

The research findings suggest many significant implications about the implementation of entrepreneurship education and its influence on students' business development skills at tertiary institutions, focusing on Covenant University, Ota, Ogun State. The study clearly demonstrates that financial competencies are significantly enhanced by curriculum content. Students' comprehension of budgeting, financial forecasting, and investment strategies, essential competencies for successful entrepreneurship, is greatly improved when realistic financial concepts and corporate planning exercises are integrated into the curriculum. In order to promote students' financial literacy, educational institutions must place top emphasis on producing complete and adequate curriculum content.

Secondly, the research indicates that teaching methods and tactics significantly enhance marketing competencies. The implementation of interactive, student-centred teaching methodologies, such as case studies, simulations, and project-based learning, was proven to boost students' creativity, customer orientation, and market analysis abilities. The finding

suggests that students' marketing competencies can be cultivated through innovative and experiential teaching methods employed by the educators.

Recommendations

This study's findings suggest that tertiary institutions should emphasise strategic resource investment in innovation as well as the incorporation of technology in entrepreneurship education. Focusing on digital technologies and modern teaching methods would lead to interactive teaching methodologies, which would help students understand how business development works and give them the skills they need to succeed in a world that is becoming more globalised. Also, schools should set up robust support systems to make sure that entrepreneurship instruction is carried out effectively. In order to make sure that relevant and high-quality entrepreneurship training is given, these systems should have defined policy frameworks, regular curriculum reforms, ongoing development of faculty, and involvement of stakeholders.

Acknowledgment

The authors acknowledge the support from the Covenant University Centre for Research, Innovation and Discovery (CUCRID), Covenant University, Ota, Nigeria, for the funding opportunity given during the preparation of this manuscript.

References

Achuonye, A., & Diseph, E. (2020). Availability of e-learning facilities for effective instructional process in tertiary institutions, Rivers State, *International Journal of Education and Evaluation, 7*(5), 98–107.

Adel, H. M., Mahrous, A. A., & Hammad, R. (2020). Entrepreneurial marketing strategy, institutional environment, and business performance of SMEs in Egypt, *Journal of Entrepreneurship in Emerging Economies, 12*(5), 727–746. https://doi.org/10.1108/jeee-11-2019-0171

Amjad, T., Rani, S. H. B. A., & Sa'atar, S. B. (2020). Entrepreneurship development and pedagogical gaps in entrepreneurial marketing education, *The International Journal of Management Education, 18*(2), 100379. https://doi.org/10.1016/j.ijme.2020.100379

Amoroso, E. B., Dacoco, E., Tajos, C., Enguio, L., Francisco, J., & Saro, J. (2022). *Teacher's perceptions, effectiveness, administrative issues, and school challenges during the COVID-19 epidemic: An educational sustainability. Zenodo.* https://doi.org/10.5281/zenodo.7408619

Balan, P., & Metcalfe, M. (2012). Identifying teaching methods that engage entrepreneurship students, *Education + Training, 54*(5), 368–384. https://doi.org/10.1108/00400911211244678

Bauman, A., & Lucy, C. (2019). Enhancing entrepreneurial education: Developing competencies for success, *The International Journal of Management Education, 19*(1), 100293. https://doi.org/10.1016/j.ijme.2019.03.005

Bell, R., & Bell, H. (2020). Applying educational theory to develop a framework to support the delivery of experiential entrepreneurship education, *Journal of Small Business and Enterprise Development, 27*(6), 987–1004. https://doi.org/10.1108/jsbed-01-2020-0012

Burchi, A., Włodarczyk, B., Szturo, M., & Martelli, D. (2021). The effects of financial literacy on sustainable entrepreneurship, *Sustainability, 13*(9), 5070. https://doi.org/10.3390/su13095070

Cohen, J. (1988). *Statistical power analysis for the behavioral sciences* (2nd ed.), Hillsdale, NJ: Lawrence Erlbaum.

Cui, J. (2021). The impact of entrepreneurship curriculum with teaching models on sustainable development of entrepreneurial mindset among higher education students in China: The moderating role of the entrepreneurial climate at the institution, *Sustainability, 13*(14), 7950. https://doi.org/10.3390/su13147950

Dewi, V., Febrian, E., Effendi, N., & Anwar, M. (2020). Financial literacy among the millennial generation: Relationships between knowledge, skills, attitude, and behavior, *Australasian Accounting Business and Finance Journal, 14*(4), 24–37. https://doi.org/10.14453/aabfj.v14i4.3

Galvão, A. R., Marques, C. S., Ferreira, J. J., & Braga, V. (2020). Stakeholders' role in entrepreneurship education and training programmes with impacts on regional development, *Journal of Rural Studies, 74,* 169–179. https://doi.org/10.1016/j.jrurstud.2020.01.013

Gilmore, A., McAuley, A., Miles, M. P., & Pattinson, H. (2018). Four questions of entrepreneurial marketing education: Perspectives of university educators. *Journal of Business Research, 113,* 189–197. https://doi.org/10.1016/j.jbusres.2018.12.016

Itai, M. M., Bashari, N., Ikpefan, O. A., & Olubiyi, O. T. (2025). Corporate governance mechanisms and performance of banks in Africa: Empirical evidence from Nigeria. *Edelweiss Applied Science and Technology, 9*(3). https://doi.org/10.55214/25768484.v9i3.5115

Iqbal, J., Asghar, M. Z., Asghar, A., & Waqar, Y. (2022). Impact of entrepreneurial curriculum on entrepreneurial competencies among students: The mediating role of the campus learning environment in higher education, *Frontiers in Psychology, 13,* 950440. https://doi.org/10.3389/fpsyg.2022.950440

Iwu, C. G., Opute, P. A., Nchu, R., Eresia-Eke, C., Tengeh, R. K., Jaiyeoba, O., & Aliyu, O. A. (2019). Entrepreneurship education, curriculum and lecturer competency as antecedents of student entrepreneurial intention, *The International Journal of Management Education, 19*(1), 100295. https://doi.org/10.1016/j.ijme.2019.03.007

Keiper, M. C., Nachtigal, J., Lupinek, J. M., & Stough, R. A. (2023). Marketing analytics curriculum integration: An exploration of resource availability for faculty, *Journal of Marketing Education, 46*(1), 18–31. https://doi.org/10.1177/02734753231195591

Khalil, L., & Semono-Eke, B. K. (2020). Appropriate teaching methods for general English and English for specific purposes from teachers' perspectives, *Arab World English Journal, 11*(1), 253–269. https://doi.org/10.24093/awej/vol11no1.19

Khan, H., & Khan, Z. (2021). The efficacy of marketing skills and market responsiveness in marketing performance of emerging market exporting firms in advanced markets: The moderating role of competitive intensity, *International Business Review, 30*(6), 101860. https://doi.org/10.1016/j.ibusrev.2021.101860

Klapper, L., & Lusardi, A. (2019). Financial literacy and financial resilience: Evidence from around the world, *Financial Management, 49*(3), 589–614. https://doi.org/10.1111/fima.12283

Mamabolo, A., & Myres, K. (2020). A systematic literature review of skills required in the different phases of the entrepreneurial process, *Small Enterprise Research, 27*(1), 39–63. https://doi.org/10.1080/13215906.2020.1730230

Moses, C. L., Olokundun, M., Falola, H., Ibidunni, S., Amaihian, A., & Inelo, F. (2016). A review of the challenges militating against women entrepreneurship in developing nations, *Mediterranean Journal of Social Sciences, 7*(1), 64–74. https://doi.org/10.5901/mjss.2016.v7n1p64

Muñoz-Murillo, M., Álvarez-Franco, P. B., & Restrepo-Tobón, D. A. (2019). The role of cognitive abilities on financial literacy: New experimental evidence, *Journal of Behavioural and Experimental Economics, 84,* 101482. https://doi.org/10.1016/j.socec.2019.101482

Schultz, C. (2021). A balanced strategy for entrepreneurship education: Engaging students by using multiple course modes in a business curriculum, *Organizational Behaviour Teaching Review, 46*(2), 313–344. https://doi.org/10.1177/10525629211017958

Shulman, L. S. (1986). Those who understand: Knowledge growth in teaching, *Educational Researcher, 15*(2), 4–14. https://doi.org/10.3102/0013189x015002004