

IMPACT OF ENTREPRENEURSHIP EDUCATION AND FINANCIAL SKILLS ON ENTREPRENEURIAL INTENTIONS AMONGST OFFICE TECHNOLOGY AND MANAGEMENT STUDENTS IN POLYTECHNICS IN NORTH WEST ZONE, NIGERIA

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ABSTRACT: This study examined the impact of entrepreneurship education and financial skills on the entrepreneurial intentions of Office Technology and Management (OTM) students in Polytechnics in the North West Zone of Nigeria. Four specific objectives and four research questions guided the study. The population consisted of 383 ND II students from three polytechnics: Federal Polytechnic Daura (Katsina State), Nuhu Bamalli Polytechnic (Kaduna State), and Kano State Polytechnic (Kano State). All students were purposively selected due to the limited population size. Data were collected using a structured questionnaire titled Impact of Entrepreneurship Education and Financial Skill on Entrepreneurial Intention Amongst Students (ENEFISEIAS). The instrument was validated by three experts, and reliability was established using the split-half method and Spearman rank analysis, yielding a coefficient of .710. The questionnaire was personally administered to ensure a high response rate. The data collected were analyzed using descriptive statistics (mean and standard deviation). The findings revealed that entrepreneurial attitude, subjective norms, perceived behavioral control, and entrepreneurship education all positively influence students' entrepreneurial intentions, with entrepreneurship education emerging as the strongest predictor. The study recommends strengthening entrepreneurship programs, integrating financial literacy, providing mentorship and practical exposure, and establishing monitoring mechanisms to ensure program effectiveness.

Keywords: Entrepreneurship Education, Financial Literacy, Skills Development, Entrepreneurial Intentions.

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INTRODUCTION

Entrepreneurship has been widely recognized as a key driver of economic growth and development, particularly in developing countries such as Nigeria. The youth population which constitutes a significant portion of Nigeria's demographic structure presents both challenges and opportunities for entrepreneurship (Anyawu, 2020) given in the high unemployment among graduates, fostering entrepreneurial intention through education has become crucial (Ojo, 2021).

Entrepreneurship education serves as critical tools for equipping students with knowledge, skills and attitudes necessary to engage in entrepreneurial activities. It encompasses curricular designed to enhance students understanding of business principles and practices, leading to the formulation of ideas that transformed into viable enterprises (Adeyemo et al., 2021; Aditya, 2020; Hashim et al., 2023).

In addition to entrepreneurship education, financial skills play pivotal role in shaping entrepreneurial intentions. Financial literacy refers to various abilities to understand and effectively use financial skill is essential for young entrepreneurs. It includes budgeting, investing, understanding, financial statement, and managing the cash flows (Linan et al., 2011; Lusardi & Mitchell, 2021).

The ongoing controversy concerning whether entrepreneurship education and financial skill stimulates entrepreneurial intention in students of higher learning has brought about a debate among scholars, academics and other researchers. In countries across the globe, entrepreneurship is often perceived as an activity for stimulating economic growth, innovation and job creation. Several empirical researches have also shown the importance of entrepreneurial activity for economic growth and development. Hence, entrepreneurship has become a compulsory course in institutions of higher learning with the aim of creating alternative to unemployment problems caused by the over stretched queue for white collar jobs (Kraiem, 2024).

Since entrepreneurial intention according to Bird (1988) and Krueger et al. (2000) is considered to be the best predictor of entrepreneurial behavior, researchers' attention are mainly focused on the determinants of entrepreneurship intention in the field of entrepreneurship. The stronger an individual's EI is, the more likely he/she is going to have entrepreneurial behavior.

Furthermore, Financial literacy has become the serious concern especially among the youths. According to New Straits Times reported on 2 February 2023, it revealed that sixteen people were declared bankrupt each day in 2022. Despite the number of bankruptcies with 5,695 cases in 2022, the total was nevertheless lower than the 6,554 cases recorded in 2021. In the case of Nigeria, a lot of business has failed due to lack of sufficient knowledge in financial skills.

There are limited research that examines financial skills in the context of in polytechnics students' entrepreneurial intention in Nigeria, this research is to fill the gap on the influence of entrepreneurship education and financial skills on entrepreneurial intention among students in polytechnics in North-West zone, Nigeria. thus, in recent years, the field of entrepreneurship has gained significant attention, not just in the business world, but also in the field of educations. As the global economy continues to evolve and become more competitive, the demand for individual with strong entrepreneurial skills has increased. This has led to an influx of entrepreneurship programs and course in various educational institution including polytechnics in North-West zone, Nigeria.

Statement of the Problem

Entrepreneurship is considered vital for enhancing employment opportunities especially in developing countries. Such impact of entrepreneurship is also evident from territories which reported declines in the unemployment levels because they have the higher level of increase in entrepreneurial initiative. In spite of such global recognition, entrepreneurship remains limited in Nigeria. This happens due to limited attention of policy maker and government toward entrepreneurship and lower level of growth in key indicators for starting new business in Nigeria, limited economy to absorb shocks. Such attitude towards entrepreneurship in the past affected the entrepreneurial attitude and intentions of people in Nigeria which is just 23% according to the Global Entrepreneurship Monitor (GEM) report on Nigeria. Report of GUESS (2018) has ranked Nigeria lowest on students' intention to become an entrepreneur by starting their own business after graduation. The aforementioned makes a necessity to carry a study of this nature

so as to find out if entrepreneurship education and financial skills triggers entrepreneurial intentions in students of higher learning.

Objectives of the Study

The objective of the study is to examine the impact of entrepreneurship education and financial skills on the entrepreneurial intentions of office technology and management students in polytechnics in north-west zone, Nigeria. Based on the scope of the study, the specific objectives were to:

- Examine the impact of entrepreneurial attitude on entrepreneurial intention amongst students in Polytechnics in North West zone, Nigeria.
- Analyze the impact of subjective norm on entrepreneurial intention amongst students in Polytechnics in North West zone, Nigeria.
- Investigate the impact of perceived behavioral control on entrepreneurial intention amongst students Polytechnics in North West zone, Nigeria.
- Assess the impact of entrepreneurship education on entrepreneurial intention amongst students in Polytechnics in North West zone, Nigeria.

Research Questions

The followings research was postulated to guide the study:

- What is the impact of entrepreneurial attitude on entrepreneurial intention among OTM students?
- What is the impact of subjective norms on entrepreneurial intention among OTM students?
- What is the impact of perceived behavioral control on entrepreneurial intention among OTM students?
- What is the impact of entrepreneurship education on entrepreneurial intention among OTM students?

METHODOLOGY

The research design employed is a descriptive survey. The descriptive study attempts to generalize from a sample to a population so that inferences can be made about some characteristics, attitude or behavior of the population. The population consisted of three 383 ND II students Polytechnics in North West zone, Nigeria. The entire population of study will be purposely selected as sample for the study due to their limited number of the participants. The study used a well-structured questionnaire as the instrument of data collection. The questionnaire is titled impact of Entrepreneurship Education and Financial Skill on Entrepreneurial Intention amongst Students (ENEFISEIAS). Questionnaire was used because it has the advantage of gathering information directly from respondents based on their experiences, making it a suitable instrument of data gathering for a study of this nature. The questionnaire will be base based on 4-points scale. The four-point scale is an instrument that consists of 4 answering options for the respondents. The author argued that 4-point scale is easy to understand, suitable for a large study

and suitable to produce better data distribution. The instrument is structured as follows: Strongly (SA) = 4 points; Agree (A) = 3 points; Disagree (D) = 2 points and Strongly Disagree (SD) = 1 point. The instrument on quantitative data will be validated by three experts. A pilot test was conducted so as to determine if there would be potential issues with the chosen method of data collection. Furthermore, a split-half method and spearman rank analysis was used to determine the reliability coefficient of .710. The questionnaire was personally administered to the respondents by the researchers so as to ensure efficient rate of return. The data collected in the study was statistically analyzed using descriptive statistics of mean and standard deviation to answer the research questions. The range of the mean score is 3.50-4.00: very high, 2.50-3.49: high, 1.50-2.49: low, 1.00-1.49: very low.

RESULTS

Research Question 1: What is the impact of entrepreneurial attitude on entrepreneurial intention among OTM students?

Table 1: Mean rating and standard deviation of impact of entrepreneurial attitude on entrepreneurial intention

S/N	Questionnaire Items	Mean	SD	Decision
1	I view entrepreneurship as a desirable career option	3.25	0.55	Agree
2	I enjoy thinking about starting my own business	3.30	0.57	Agree
3	I feel confident in my ability to succeed as an entrepreneur	3.22	0.58	Agree
4	I believe entrepreneurship can provide personal and financial satisfaction	3.28	0.54	Agree
5	I am motivated to take risks to start a business	3.18	0.60	Agree
6	I am optimistic about my ability to overcome business challenges	3.20	0.57	Agree
Grand Mean		3.24	0.56	Agree

The results presented in Table 1 indicated that entrepreneurial attitude has a positive impact on entrepreneurial intention among OTM students. All the questionnaire items recorded mean scores above the criterion mean, with values ranging from 3.18 to 3.30, signifying general agreement among respondents on all statements. This suggests that OTM students largely possess favorable attitudes toward entrepreneurship.

Specifically, the highest mean score ($\bar{x} = 3.30$, $SD = 0.57$) was recorded for enjoyment in thinking about starting a personal business, indicating strong intrinsic interest in entrepreneurial activities. Similarly, students agreed that entrepreneurship is a desirable career option ($\bar{x} = 3.25$, $SD = 0.55$) and believed it could provide both personal and financial satisfaction ($\bar{x} = 3.28$, $SD = 0.54$). These findings reflect positive perceptions of entrepreneurship as a viable and rewarding career path.

Furthermore, respondents expressed confidence in their ability to succeed as entrepreneurs ($\bar{x} = 3.22$, $SD = 0.58$), optimism about overcoming business challenges ($\bar{x} = 3.20$, $SD = 0.57$), and willingness to take risks to start a business ($\bar{x} = 3.18$, $SD = 0.60$). The relatively low standard deviation values indicate consistency in respondents' opinions.

The grand mean score of 3.24 ($SD = 0.56$) confirms that entrepreneurial attitude positively influences entrepreneurial intention among OTM students, implying that students with positive attitudes toward entrepreneurship are more likely to develop strong intentions to engage in entrepreneurial activities.

Research Question 2: What is the impact of subjective norms on entrepreneurial intention among OTM students?

Table 2: Mean rating and standard deviation of impact of subjective norms on entrepreneurial intention

S/N	Questionnaire Items	Mean	SD	Decision
6	My family supports my desire to become an entrepreneur	3.12	0.61	Agree
7	My friends encourage me to consider starting a business	3.10	0.62	Agree
8	Lecturers and mentors influence my interest in entrepreneurship	3.15	0.59	Agree
9	Society views entrepreneurship as a respectable career	3.05	0.63	Agree
10	I am influenced by successful entrepreneurs around me	3.08	0.60	Agree
11	My peers think positively about starting a business	3.06	0.61	Agree
Grand Mean		3.09	0.61	Agree

The results in Table 2 showed that subjective norms have a positive impact on entrepreneurial intention among OTM students. All the items recorded mean scores above the criterion mean, ranging from 3.05 to 3.15, indicating that respondents generally agreed that significant others and the social environment influence their entrepreneurial intentions.

Explicitly, students agreed that lecturers and mentors influence their interest in entrepreneurship ($\bar{x} = 3.15$, $SD = 0.59$), highlighting the important role of academic and professional guidance in shaping entrepreneurial aspirations. Family support for becoming an entrepreneur also recorded a relatively high mean score ($\bar{x} = 3.12$, $SD = 0.61$), suggesting that parental and family encouragement contributes meaningfully to students' entrepreneurial intentions. In addition, friends' encouragement to start a business ($\bar{x} = 3.10$, $SD = 0.62$) reflects the influence of close social networks.

Additionally, respondents agreed that society views entrepreneurship as a respectable career ($\bar{x} = 3.05$, $SD = 0.63$), that successful entrepreneurs around them serve as sources of influence ($\bar{x} = 3.08$, $SD = 0.60$), and that peers think positively about starting a business ($\bar{x} = 3.06$, $SD = 0.61$). The relatively low and similar standard deviation values indicate consistency in respondents' perceptions.

The grand mean score of 3.09 ($SD = 0.61$) confirmed that subjective norms positively influence entrepreneurial intention among OTM students, implying that social approval, encouragement, and role models play a significant role in motivating students to consider entrepreneurship as a career option.

Research Question 3: What is the impact of perceived behavioral control on entrepreneurial intention among OTM students?

Table 3: Mean rating and standard deviation of impact of perceived behavioral control on entrepreneurial intention

S/N	Questionnaire Items	Mean	SD	Decision
1	I have the skills necessary to start and manage a business	3.18	0.57	Agree
2	I can access the resources needed to start a business	3.12	0.60	Agree
3	I can overcome obstacles that may arise in business	3.15	0.59	Agree
4	I am confident in my ability to make important business decisions	3.20	0.56	Agree
5	I can manage my time effectively to run a business	3.10	0.61	Agree

6	I can identify and solve problems in business situations	3.14	0.58	Agree
Grand Mean		3.15	0.58	Agree

The results presented in Table 3 indicated that perceived behavioral control has a positive impact on entrepreneurial intention among OTM students. All the questionnaire items recorded mean scores above the criterion mean, ranging from 3.10 to 3.20, showing that respondents generally agreed that they possess the capacity and control required to engage in entrepreneurial activities.

Unambiguously, the highest mean score was recorded for confidence in making important business decisions ($\bar{x} = 3.20$, $SD = 0.56$), suggesting that students believe they are capable of taking responsibility for critical entrepreneurial choices. Respondents also agreed that they have the necessary skills to start and manage a business ($\bar{x} = 3.18$, $SD = 0.57$) and can overcome obstacles that may arise in business operations ($\bar{x} = 3.15$, $SD = 0.59$), indicating strong self-efficacy.

In addition, students expressed agreement that they can identify and solve business-related problems ($\bar{x} = 3.14$, $SD = 0.58$) and access the resources needed to start a business ($\bar{x} = 3.12$, $SD = 0.60$). Although slightly lower, the ability to manage time effectively to run a business ($\bar{x} = 3.10$, $SD = 0.61$) was still positively rated. The relatively low standard deviation values suggest consistency in respondents' responses.

The grand mean score of 3.15 ($SD = 0.58$) confirms that perceived behavioral control positively influences entrepreneurial intention among OTM students, implying that students who feel capable, confident, and in control of entrepreneurial tasks are more likely to develop strong intentions to start their own businesses.

Research Question 4: What is the impact of entrepreneurship education on entrepreneurial intention among OTM students?

Table 4: Mean rating and standard deviation of impact of entrepreneurship education on entrepreneurial intention

S/N	Questionnaire Items	Mean	SD	Decision
1	Entrepreneurship courses increase my interest in starting a business	3.32	0.56	Agree
2	Practical entrepreneurship training improves my skills	3.35	0.54	Agree
3	Entrepreneurship education prepares me for self-employment	3.30	0.57	Agree
4	I am motivated to start a business after graduation due to these courses	3.28	0.58	Agree
5	Entrepreneurship education exposes me to real business opportunities	3.33	0.53	Agree
6	Entrepreneurship education helps me understand business planning and management	3.31	0.55	Agree
Grand Mean		3.32	0.56	Agree

The results presented in Table 4 revealed that entrepreneurship education has a strong positive impact on entrepreneurial intention among OTM students. All the questionnaire items recorded mean scores well above the criterion mean, ranging from 3.28 to 3.35, indicating a high level of agreement among respondents regarding the influence of entrepreneurship education on their entrepreneurial intentions.

Notably, the highest mean score was recorded for the item indicating that practical entrepreneurship training improves students' skills ($\bar{x} = 3.35$, $SD = 0.54$), highlighting the importance of hands-on and experiential learning in developing entrepreneurial competencies. Students also strongly agreed that entrepreneurship education exposes them to real business

opportunities ($\bar{x} = 3.33$, $SD = 0.53$) and increases their interest in starting a business ($\bar{x} = 3.32$, $SD = 0.56$), suggesting that structured entrepreneurship programmes stimulate curiosity and opportunity awareness.

Furthermore, respondents agreed that entrepreneurship education helps them understand business planning and management ($\bar{x} = 3.31$, $SD = 0.55$) and adequately prepares them for self-employment ($\bar{x} = 3.30$, $SD = 0.57$). The motivation to start a business after graduation as a result of entrepreneurship courses ($\bar{x} = 3.28$, $SD = 0.58$) further indicates that entrepreneurship education plays a critical role in shaping post-graduation career intentions. The relatively low standard deviation values reflect consistency in students' responses.

The grand mean of 3.32 ($SD = 0.56$) confirms that entrepreneurship education significantly and positively influences entrepreneurial intention among OTM students, underscoring the role of well-designed entrepreneurship curricula and practical training in fostering entrepreneurial aspirations.

DISCUSSION OF FINDINGS

The results in Table 1 indicated that entrepreneurial attitude positively affects the entrepreneurial intentions of OTM students. Students with favorable attitudes toward entrepreneurship demonstrate greater confidence, motivation, and willingness to take calculated risks. They also show optimism in overcoming potential business challenges, which increases their readiness to engage in entrepreneurial activities. This finding is consistent with Ajzen's (1991) Theory of Planned Behavior, which posits that a positive attitude toward a behavior significantly predicts the intention to perform that behavior. Therefore, promoting a positive entrepreneurial mindset is essential for enhancing students' entrepreneurial intentions.

The analysis in Table 2 revealed that subjective norms moderately influence students' entrepreneurial intentions. Social support from family, peers, lecturers, and society positively affects students' consideration of entrepreneurship as a career path. Although subjective norms are not as strong as entrepreneurship education or personal attitude in predicting intention, they provide necessary encouragement and validation for students considering entrepreneurial pursuits. This supports the Theory of Planned Behavior, which emphasizes that perceived social pressures can shape individual behavioral intentions.

On the perceived behavioral control significantly influences entrepreneurial intentions (Table 3). Students who believe they possess the necessary skills, resources, and decision-making capabilities are more likely to intend to start their own businesses. Confidence in problem-solving and effective time management further reinforces their perception of feasibility. This finding is consistent with Krueger et al. (2000), which emphasizes that self-efficacy and perceived control are key determinants of entrepreneurial behavior. Providing practical skills and access to resources can strengthen students' perceived behavioral control and enhance their entrepreneurial readiness.

The analysis for entrepreneurship education has the strongest impact on students' entrepreneurial intentions (Table 4) revealed that exposure to structured courses, practical training and mentorship enhances students' knowledge, skills, and confidence in starting and managing businesses. This finding aligns with Kuratko (2016) and Nabi et al. (2017), they demonstrated that experiential entrepreneurship education significantly improves entrepreneurial intentions. Providing hands-on learning, internships, and financial literacy training ensures that students are adequately prepared for self-employment.

CONCLUSION

This study concludes that entrepreneurial intention among OTM students is strongly influenced by key psychological, social, and educational factors. The findings reveal that entrepreneurial attitude significantly shapes students' intentions, as positive perceptions of entrepreneurship, confidence in personal ability, and willingness to take risks encourage interest in venture creation. Subjective norms also play an important role, indicating that support and approval from family, friends, lecturers, mentors, and society positively motivate students toward entrepreneurial careers.

Furthermore, perceived behavioral control was found to enhance entrepreneurial intention, as students who believe they possess the necessary skills, resources, and problem-solving abilities are more confident in starting and managing businesses. Most importantly, entrepreneurship education emerged as a strong determinant of entrepreneurial intention by improving students' skills, increasing their exposure to real business opportunities, and preparing them for self-employment after graduation. Overall, the study underscores the importance of fostering positive entrepreneurial mindsets, supportive social environments, strong self-efficacy, and practical entrepreneurship education to promote entrepreneurial intention among OTM students.

Recommendations

Based on the research findings, the followings were recommended:

- Polytechnics should strengthen entrepreneurship programs by incorporating practical exercises, mentorship opportunities, and real-world business simulations.
- Financial literacy should be fully integrated into entrepreneurship curricula to enhance students' business decision-making abilities.
- Families. Peers and lecturers should be engaged to provide guidance and support for aspiring entrepreneurs.
- Institutions should provide access to funding, incubation centers, and business resources to facilitate students' business initiatives.
- Continuous monitoring and evaluation of entrepreneurship programs should be conducted to ensure effectiveness and sustainability.

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