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Financial literacy and entrepreneurship in higher education: an educational model with emerging technologies

Cultura financiera y capacidad de emprendimiento en educación superior: modelo educativo con tecnologías emergentes

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Oscar Tarrillo Saldaña
https://orcid.org/0000-0003-2097-4235
tarrillososcar@gmail.com
Instituto de Educación Superior Tecnológico Público. Chota, Peru

Guillermo Risco Vásquez
https://orcid.org/0009-0004-7593-8025
guirisvas13@gmail.com
Instituto de Educación Superior Tecnológico Público. Chota, Peru

Jhonner Mejía Huaman
https://orcid.org/0000-0002-7971-0608
jmejiah1987@gmail.com
Universidad Nacional Autónoma de Chota. Chota, Peru

Gadely Banda Medina
https://orcid.org/0000-0001-7768-3338
gadelybm5@gmail.com
Universidad Señor de Sipán. Chiclayo, Peru

José Stalin Dávila Mego
https://orcid.org/0009-0003-8189-6426
josestalindavila@gmail.com
Instituto de Educación Superior Tecnológico Público. Chota, Peru

Edi Rojas Campos
https://orcid.org/0000-0002-9992-7652
erojasc@unach.edu.pe
Universidad Nacional Autónoma de Chota. Chota, Peru

Abstract

Currently, students face difficulties in managing their finances and show limited entrepreneurial skills. In this context, the main objective of this study was to analyze the relationship between financial culture and entrepreneurship skills among higher education students in the Cajamarca region. From a methodological perspective, this is a basic type of research, with a quantitative approach, non-experimental design and cross-sectional, with a correlational scope. The sample consisted of 182 students, and a questionnaire was used as a data collection instrument. The results show a direct and significant relationship (r = 0.851, p = 0.000) between financial literacy and entrepreneurship. It was observed that 51% of the students have a low level of financial literacy, while 45% present a low level of entrepreneurship. In addition, the dimensions of financial culture showed significant relationships with entrepreneurship: financial services (r = 0.708), financial control (r = 0.773) and savings (r = 0.788), all with a significance level of 0.000. In conclusion, a significant and positive relationship of high magnitude between both variables is confirmed, which supports the alternative hypothesis.

Keywords: savings, control, entrepreneurship

Resumen

Actualmente, los estudiantes enfrentan dificultades en la gestión de sus finanzas y evidencian competencias emprendedoras limitadas. En este contexto, el objetivo principal de este estudio fue analizar la relación entre la cultura financiera y la capacidad de emprendimiento en los estudiantes de educación superior de la región de Cajamarca. Desde una perspectiva metodológica, se trata de una investigación de tipo básica, de enfoque cuantitativo, con diseño no experimental y corte transversal, con un alcance correlacional. La muestra consistió en 182 estudiantes, y se utilizó un cuestionario como instrumento de recolección de datos. Los resultados muestran una relación directa y significativa (r = 0,851, p = 0,000) entre la cultura financiera y la capacidad de emprendimiento. Se observó que el 51% de los estudiantes tienen un nivel bajo de cultura financiera, mientras que el 45% presentan un nivel bajo de capacidad de emprendimiento. Además, las dimensiones de la cultura financiera mostraron relaciones significativas con la capacidad de emprendimiento: servicios financieros (r = 0,708), control financiero (r = 0,773) y ahorro (r = 0,788), todas con un nivel de significancia de 0,000. En conclusión, se confirma una relación significativa y positiva de alta magnitud entre ambas variables, lo que respalda la hipótesis alternativa.

Palabras clave: ahorro, control, emprendimiento

Introduction

In an increasingly dynamic and competitive world, financial and business skills have established themselves as fundamental tools for addressing contemporary economic challenges. These skills not only promote individual and professional advancement but also play an important role in the social and financial progress of communities, particularly in areas experiencing continuous changes around the globe.

Financial literacy and entrepreneurial capacity constitute fundamental pillars for the economic and social development of individuals. In a context characterized by constant economic transformations at a global level, both competencies are essential for young higher education students. In this regard, Tandazo and Ochoa (2023) emphasize the importance of properly managing fundamental concepts such as savings, debt, and family budget planning for the development of a solid financial culture. Complementarily, Campaña (2023) points out that sound financial education enables individuals to plan their futures more effectively, facilitating informed decisions regarding money management, savings, and debt. Regarding entrepreneurship, Querejazu (2020) highlights its relevance in developing economies, where it represents an effective means of generating income through business creation and self-employment. In the same vein, Galindo-Martín et al. (2021) assert that entrepreneurship emerges as a viable alternative to confront the economic crises affecting numerous individuals, providing concrete opportunities for resilience and economic recovery.

In this context, Cumbajín (2022) notes that in Latin America, people save little, and students, in particular, do not engage in effective money management. In Mexico, Treviño and Cortez (2021) identify three main issues related to personal finance: insufficient income, limited access to the financial system, and deficiencies in financial literacy, which negatively impact individuals' economic stability. Similarly, Duarte (2022) demonstrates that university students in Portugal exhibit a low level of financial education, particularly regarding the handling of basic concepts necessary for responsible decision-making. Dueñez-Prada and Vásquez-Cortez (2023) indicate that in Colombia, students at the Fundación de Estudios Superiores Comfanorte (FESC) engage in inadequate financial practices due to a limited understanding of personal finance.

Additionally, Sandoval et al. (2020) found that in Mexico, nearly half of university students lack entrepreneurial capacity. Benítez and Riveros (2022) noted that many young people fear entrepreneurship due to fear of failure and lack of access to capital. In Ecuador, Barros-Elizalde (2022) identified structural and market barriers that particularly affect women entrepreneurs at the Universidad Técnica de Machala. Boza et al. (2020) emphasized that the absence of entrepreneurship programs, limited institutional support, and lack of resources contribute to the abandonment of entrepreneurial initiatives. Soder et al. (2022) noted a low entrepreneurial intention among nursing students in Brazil. In Colombia, Molina and Ríos (2023) pointed to limited financial education, along with the absence of formal records and lack of long-term planning among small traders. Finally, Jiménez-López et al. (2023) identified fear of failure and administrative barriers as obstacles affecting entrepreneurship in Bolivia and Peru, promoting informal business practices.

Various studies have revealed factors that can negatively influence both financial culture and entrepreneurial capacity, affecting individuals and, by extension, communities. In this regard, Encalada et al. (2022) analyze low financial literacy, understanding that it is significantly influenced by personal, professional, and labor aspects, as well as economic and familial factors, which in the long term lead to inadequate financial decisions, such as resorting to informal loans with high interest rates. García et al. (2021) also point out that the

primary cause of the lack of financial literacy is precisely the absence of a financial culture, which in turn affects individuals' financial health.

Regarding entrepreneurship, Mendoza et al. (2021) argue that women who experience negative encounters when attempting to initiate entrepreneurial processes do so due to financial constraints (loss of capital, obtaining credit or loans, etc.), established social stereotypes (being a mother hinders fulfilling the conditions or requirements of work activities due to household needs), fear of failing to meet family responsibilities, etc. Furthermore, the same authors in their 2023 study indicate that issues like lack of training, lack of guidance, lack of networking, or belonging to a discreet entrepreneurial culture hinder the development of entrepreneurial ventures. Other authors, such as Orihuela-Ríos (2021), add that financing problems or bureaucratic processes involving seed capital impede the growth of ventures.

Moreover, Araníbar-Ramos et al. (2023) argue that the lack of financial culture leads to harmful financial behaviors, limiting opportunities and affecting quality of life. Valenzuela et al. (2022) highlight that a low level of financial culture, where immediate spending predominates over saving, increases the risk of indebtedness. Cloutier and Roy (2020) indicate that the lack of financial education prevents proper management of financial products, while Fernand (2023) asserts that entrepreneurs with low educational levels face challenges in innovation, increasing business failure rates.

In this context, Espino-Barranco et al. (2021) refer to the limited entrepreneurial competence, along with the prevalence and omnipresence of financial education needs, justifying the prioritization of financial models that integrate technological platforms for the financial training of entrepreneurs. Likewise, Barrios-Hernández et al. (2022) identify five conditions for managing entrepreneurship: business model, financial education, planning, strategic direction, and knowledge of the environment.

This research aims to present the basic definitions and dimensions of financial culture and entrepreneurial capacity, as well as the theories that support their interrelation. Financial behavior encompasses knowledge, attitudes, and behaviors that enable the management of personal finances (Aguilar, 2023). Treviño and Cortez (2021) define financial culture, emphasizing essential skills for understanding how to handle financial situations involving economic behavior. Authors García-Cedeño and García-Briones (2022) consider three very important elements in the content of financial culture: financial services, financial control, and savings, elements that help protect the population from risk and promote saving.

Ortiz (2020) defines entrepreneurial competencies as a set of values, behaviors, and skills that allow individuals to respond appropriately to problematic situations arising in different contexts, as well as to human development and community progress. In this sense, for Martins et al. (2022), entrepreneurship is defined as a process that creates value through the presence of an idea and the ability to identify and seize various opportunities. Ricardo (2022) establishes three relevant dimensions of student entrepreneurship: technical skills, personal skills, and planning practice.

García-Cedeño and García-Briones (2022) identify three dimensions of financial culture: financial services, which facilitate access to credit and accounts; financial control, which refers to budgeting and income tracking; and savings, which pertains to how to handle unforeseen events and plan for the future. Similarly, Ricardo (2022) highlights three key dimensions that play a fundamental role in entrepreneurial capacity: technical skills, which require self-efficacy, control, optimism, and persistence; personal skills, which require risk-taking, autonomy, creativity, and flexibility-resilience; and planning skills, which require evaluation, efficiency, effectiveness, and network relationships.

The theories of financial education and entrepreneurship provide the conceptual foundations that support the study. In this regard, Ansar et al. (2023) interpret financial education as a set of knowledge, attitudes, and skills that help make informed economic decisions and enhance students' entrepreneurial capacity. From the entrepreneurship theory perspective, Terán-Yépez and Guerrero-Mora (2020) suggest that it studies the conceptual foundations of economics, psychology, sociology, and business administration.

The study demonstrates that financial culture and entrepreneurial skills are closely related. Both effectively contribute to the development of resilient individuals capable of overcoming economic and social difficulties while generating value and thus contributing robustly to sustainable economic growth across various domains.

In the Cajamarca region, higher education students exhibit limited financial education and entrepreneurial capacity. These factors, such as the lack of financial education tools, scarcity of resources, and limited institutional support, result in missed opportunities and deficits in innovative business development. To better understand this issue, the research question is posed to analyze the relationship between financial culture and entrepreneurial capacity among higher education students in the Cajamarca region.

Methodology

The approach was quantitative, allowing for the collection, analysis, and interpretation of information in the form of numerical data to test objective hypotheses. The design was non-experimental, as variables were not manipulated; instead, the existing conditions at the time of the study with students were observed and analyzed. A cross-sectional design was also employed, as information was collected at a single point in time, and a correlational approach was used to relate the study variables.

The study population consisted of 345 students enrolled in a public institute in the Cajamarca region during the 2024 academic period. A sample of 182 students was selected, determined using a 95% confidence interval, a 5% margin of error, and a probability of occurrence of 50%.

For data collection, a survey was utilized, consisting of two questionnaires with 30 items for each variable, using an ordinal scale. These instruments were subjected to content validation through expert judgment, employing Aiken's V coefficient, which yielded a value of 0.94, indicating a high level of agreement among evaluators regarding the relevance and clarity of the questions. This result indicates that the items are pertinent for measuring the dimensions of the evaluated construct.

Additionally, a pilot test was conducted with a group of 20 students to calculate the internal reliability of the instruments, obtaining Cronbach's Alpha reliability coefficients of 0.8936 and 0.8974 for each instrument, values that demonstrate high internal consistency; that is, the items of the instruments maintain coherence with each other when measuring each variable.

Data analysis was performed using SPSS software. Descriptive statistical techniques were employed to identify the levels of each variable, and inferential statistical techniques were used to examine the relationships between them. The Kolmogorov-Smirnov normality test was utilized, obtaining a p-value of 0.00, indicating that the data did not follow a normal distribution. Therefore, Spearman's correlation coefficient was used to analyze the correlation between variables.

Results and discussion

This section presents the findings derived from the research objectives. Additionally, the article seeks to contribute substantially to the understanding of the topic, highlighting its importance not only from an academic perspective but also in relation to education and business practice in the region, emphasizing its potential to shape future policy and strategic interventions in this area.

Table 1

Financial culture and entrepreneurial capacity

Level	Financial culture		Entrepreneurial capacity	
	n	%	n	%
Low	94	52%	85	47%
Medium	73	40%	78	43%
High	15	8%	19	10%
Total	**182**	**100%**	**182**	**100%**

Note. The table presents the correlation of variables according to non-parametric statistics. Source: applied survey.

The table shows a strong and significant positive relationship between financial culture and entrepreneurial capacity ($r = 0.851$, $p < 0.000$) according to Spearman's correlation coefficient. This indicates that as students' financial culture increases, their entrepreneurial performance improves.

Table 2

Levels of financial culture and entrepreneurial capacity

Level	Financial culture		Entrepreneurial capacity	
	n	%	n	%
Low	94	52%	85	47%
Medium	73	40%	78	43%

High	15	8%	19	10%
Total	**182**	**100%**	**182**	**100%**

Note. The table shows the levels of financial culture and entrepreneurial capacity of higher education students. Source: applied survey.

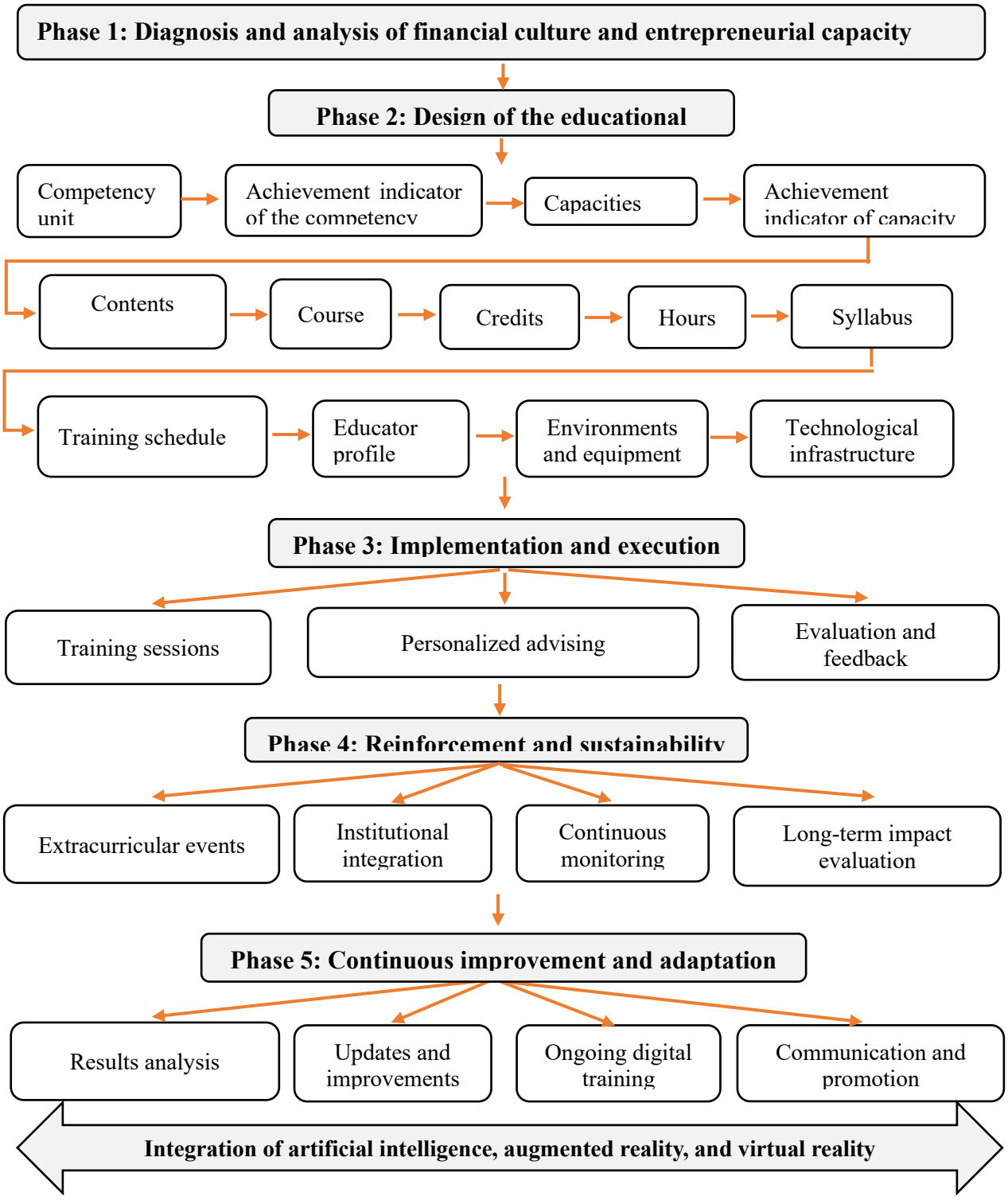
The first specific objective was to evaluate the levels of financial culture and entrepreneurial capacity of the students. Table 2 reveals that 52% of the students have a low level of financial culture, while 40% are at a medium level, and only 8% achieve a high level. This indicates notable deficiencies in their knowledge and use of financial tools. On the other hand, 47% of the students exhibited a low level of entrepreneurial capacity, 43% at a medium level, and only 10% at a high level, underscoring the urgent need to strengthen these skills.

The three dimensions of financial culture have a positive and significant relationship with entrepreneurial capacity. In particular, the financial services dimension showed a correlation of $r = 0.709$ ($p < 0.000$), the financial control dimension a correlation of $r = 0.774$ ($p < 0.000$), and the savings dimension a correlation of $r = 0.789$ ($p < 0.000$). These findings suggest that as students improve their understanding of financial culture, their capacity to undertake entrepreneurial activities also increases.

Regarding the third specific objective, a theoretical model of financial education was developed, which will enable students to better understand and apply personal finance management and thus develop entrepreneurial skills among higher education students. The alternative hypothesis was accepted, which states that there is a positive and significant relationship between financial culture and entrepreneurial capacity among higher education students in the Cajamarca region.

Figure 1

Theoretical model of financial education



Note. Figure 1 shows the five phases of the financial education model designed to strengthen financial culture and entrepreneurial capacity, based on Tarrillo (2023) and MINEDU (2016).

The main objective of the research was to study how financial culture and entrepreneurial skills intertwine among higher education students in 2024. The strong and significant positive relationship between the two variables ($r = 0.851$, $p < 0.000$) indicates that students possessing a higher level of financial culture tend to perform better in entrepreneurial activities. These findings corroborate previous research conducted by Salas and Ticlla (2022), which stated that higher levels of financial culture tended to generate increased entrepreneurial activity. However, it is important to note that the strength of the relationship observed in this study ($r = 0.851$) surpasses that reported in some earlier studies, which may be attributed to differences in educational contexts and methodologies adopted. For example, Dávila et al. (2022) reported a correlation of 0.864 between university education and entrepreneurial intention. However, this study focuses on the culture surrounding finance within a technical higher education context, which could explain a stronger correlation.

Regarding the first specific objective, which sought to measure the levels of financial culture and entrepreneurial capacity, it was found that the majority of students in the sample maintained a low level in both variables, reaching 51% in financial culture and 45% in entrepreneurial capacity. This result highlights a significant deficiency in both the knowledge and use of business and financial tools, as well as in entrepreneurial skills. This aligns with research conducted by Montaña and Ferrada (2021), who observed a productive absence in financial management and planning among technical education students in Chile. Furthermore, according to Dueñez-Prada and Vásquez-Cortez (2023), Colombian students had a poor understanding of basic financial management, leading to inappropriate financial practices. This coincidence underscores the need for action through the implementation of optimal policies at the institutional level from the earliest stages of schooling to stimulate business education and entrepreneurial training.

The second specific objective was to analyze the relationship between the dimensions of financial culture and entrepreneurship. The findings show significant relationships in terms of evaluation with entrepreneurship and each of the dimensions of financial culture: financial services ($r = 0.708$, $p < 0.000$), financial control ($r = 0.773$, $p < 0.000$), and savings ($r = 0.788$, $p < 0.000$). These results emphasize the improvement not only of theoretical financial knowledge but also of its practical application, such as the proper management of financial services, expense control, and even savings. Additionally, the results, along with findings from Quicaño (2021), where the dimensions of savings and entrepreneurial capacity are significantly related among students in Arequipa, help us better understand this social phenomenon. These data also support the research of García-Cedeño and García Briones (2022), who highlighted the importance associated with the dimensions of financial culture concerning intelligent use against economic dangers and the improvement of financial decisions.

Finally, when comparing the findings obtained with the reviewed background, it is evident that improving financial habits to foster entrepreneurship is a recurring theme in the literature. For instance, Cumbajín (2022) and Treviño and Cortez (2021) argue that the lack of financial knowledge hinders access to financial services and the ability to generate economic knowledge. This research demonstrates that promoting financial awareness drives entrepreneurial initiatives, underscoring the need for training programs that enhance knowledge of financial management and savings. Moreover, differences in research methods, such as the use of various groups and different measurement methods, could explain the varying results observed in studies.

Conclusions

It was established that there is a direct and significant relationship between financial culture and entrepreneurial capacity among students of a public higher education institution in the Cajamarca region. This highlights the need to create learning initiatives to enhance financial management skills, which are essential for fostering entrepreneurial creativity.

The level of financial culture and business skills was evaluated, revealing that the majority of students exhibit low levels in both areas. This underscores the urgent need to adopt teaching methods that promote the development of these skills within the organization.

It was determined that the dimensions of financial culture, such as financial services, financial control, and savings, have a significant relationship with entrepreneurial capacity. This suggests that strengthening these specific areas could be an effective strategy to boost the development of entrepreneurial skills among students. A theoretical model of financial education was designed, which will strengthen the financial culture and entrepreneurial skills of higher education students.

Future research should delve deeper into how financial education impacts entrepreneurship, examine differences by gender, age, and field of study, evaluate educational programs, conduct longitudinal studies, and explore in detail how various digital technologies can contribute to improving financial education.

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