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Financial Literacy, Entrepreneurial Orientation, and Students' Career Readiness in Dennis Osadebay University

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Abstract: As the global labour market becomes highly saturated, most Nigerian graduates are finding it difficult to start a sustainable career path. Hence, it is highly imperative for Nigerian graduates to be both financially literate and entrepreneurially oriented should they desire to forge a career path. This study investigated the effects of entrepreneurial orientation (EO) and financial literacy (FL) on career readiness among Accounting, Banking, and Finance students in Dennis Osadebay University (DOU), Asaba, Nigeria. A quantitative design was utilized. Questionnaires were distributed to 193 Accounting, Banking, and Finance students in the Faculty of Management Sciences. 25 students were surveyed to test the questionnaire's reliability using Cronbach's alpha. Regression analysis was the primary estimation technique used to test the relationships among financial literacy, entrepreneurial orientation, and career readiness. Cognitive factors (financial literacy) and behavioural factors (entrepreneurial orientations such as innovativeness, proactiveness, and risk-taking) are positively associated with students' career readiness. These findings underscore that both financial literacy and entrepreneurial orientation are critical factors shaping students' career readiness.

Keywords: Financial Literacy, Entrepreneurial Orientation, Career Readiness, University Students, Dennis Osadebay University.

1 Introduction

As the global labour market becomes increasingly saturated, the inability of most Nigerian graduates to pursue sustainable career paths is a major challenge. Nevertheless, for graduates to forge a career path, they need to be both financially literate and entrepreneurially oriented. Financial literacy is emerging as a key component in accounting and business higher education curricula, especially in Nigeria [1]. However, in preparing students for post-college life, technical skills are insufficient; it also requires behavioral characteristics such as risk-taking, innovativeness, and proactiveness, which are the focus of entrepreneurial orientation [2]. Such skills, when combined, can go a long way in enhancing students' ability to operate in actual business settings and adapt to the evolving needs of professional life [3].

Notwithstanding heightened interest in entrepreneurial learning and financial capability development, most empirical studies [4][5] have not examined the joint influence of entrepreneurial orientation and financial literacy on students' career readiness, particularly in Nigerian university settings. Whereas many studies conducted to date have sampled general business students or recent graduates [6], they have not given due consideration to the precise academic and professional backgrounds of accounting students, who are expected to combine in-depth finance expertise with entrepreneurial skills [7]. This study further highlights that notable factors such as institutional support, student initiative, and access to financial education have been overlooked in local research [8], resulting in an incomplete understanding of the knowledge transfer process from classroom to work, particularly in institutions such as DOU.

While earlier entrepreneurship and career development studies have extensively evaluated the effects of financial literacy and EO on students' career readiness in isolation, this study departs from prior work by integrating both financial literacy (cognitive) and EO (behavioural resources) into a unified model to explain their complementary influence on students' career readiness. Also, this current study reconceptualizes career readiness not as a static, skills-based outcome but as a cognitive–behavioural capability configuration. Precisely, the current study theorizes that students' career readiness emerges from the nexus between financial literacy (domain-specific human capital) and EO (behavioural strategic orientation).

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Drawing on the lens of Human Capital Theory (HCT), this study positions financial literacy as a specialized form of human capital that enhances resource-allocation competence, opportunity evaluation, and risk assessment. However, it does not guarantee students' proactive career behaviour in isolation. Therefore, integrating insights from EO, innovativeness (INV), proactiveness (PROT), and risk-taking (RSK) function as behavioural activation mechanisms that motivate students to deploy their human capital resources strategically.

The major theoretical contribution centers on evidence that financial literacy and EO are mutually reinforcing resources rather than merely additive predictors of career readiness. While financial literacy strengthens the effectiveness of EO by improving the quality of opportunity recognition and reducing decision-making uncertainty, EO provides the behavioural drive necessary to translate financial knowledge into concrete career actions. By identifying this complementary relationship, the study refines earlier models of employability and entrepreneurship. Furthermore, the study advanced Career Construction Theory (CCT) by demonstrating that career adaptability is grounded in psychosocial, economic, and strategic dimensions. Consequently, students actively construct their career progression through the strategic configuration of financial literacy (cognitive) and EO (behavioural resources).

By situating this study within a developing-country context characterized by regulatory bottlenecks, structural rigidity, and labour market volatility, the study extends the contextual applicability of human capital and entrepreneurial orientation theories, highlighting their relevance in environments where institutional constraints heighten the need for both financial literacy and entrepreneurial orientation. This study, therefore, seeks to fill this gap by examining the interlinkages among financial literacy, entrepreneurial orientations (risk-taking, innovativeness, and proactiveness), and the career readiness of accounting students at DOU. Guided by theories of entrepreneurial psychology and behavioral finance, the study examines how students' financial literacy and entrepreneurial orientation, in tandem, shape their readiness for work and business opportunities. The findings are expected to provide useful insights for curriculum developers, educators, and policymakers on the best ways to integrate behavioural and financial education programs to ensure students' multidimensional development and consequential career achievement.

2 Literature Review

The study focuses on the impact of entrepreneurial orientation (innovativeness, risk-taking, and proactiveness) and financial literacy on students' careers. Based on Human Capital Theory (HCT) [9], the Entrepreneurial Orientation framework [10], and Career Construction Theory [11], the study explores the contribution of cognitive abilities and behavioral tendencies to students' future career challenges. Human capital theory states that individuals invest in education to become more productive and increase their earning capacity [9]. Financial literacy is, thus, an investment in human capital that enables individuals to make sound choices, plan, and allocate resources [12]. Second, entrepreneurial proactiveness and risk-taking are behavioral forms of capital that position students to seize opportunities and manage risk in competitive labour markets [13].

Drawing from HCT, financial literacy equips students with tacit knowledge, risk assessment competence, and decision-making skills needed to navigate career paths and entrepreneurial activities in a volatile labour market. However, it does not guarantee students' proactive career behaviour in isolation. Therefore, integrating insights from EO, innovativeness (INV), proactiveness (PROT), and risk-taking (RSK) function as behavioural activation mechanisms that motivate students to deploy their human capital resources strategically. Career Construction Theory (CCT) stipulates the centrality of career adaptability, career identity, and psychosocial resources in building career progression [11]. Financial literacy and entrepreneurial skills are career adaptability resources that prepare students to respond to change, meet career goals, and adapt to turbulence in the labour market [14]. For accounting students, entrepreneurial drive and financial acumen enhance technical ability and support a strong and opportunistic career planning strategy. Such theoretical foundations justify integrating financial and behavioral competencies as measures of career readiness for students.

Drawing from the lens of CCT, career readiness acts as a dynamic outcome of the interaction between financial literacy (cognitive) and EO (behavioural resources). Overall, HCT and EO interact within CCT to produce career readiness. The Entrepreneurial Orientation (EO) model defines entrepreneurship as a behavioral construct of innovativeness, risk-taking, and proactiveness [10]. Each of these dimensions plays a significant role in shaping students' career mindsets. For instance, innovativeness encourages problem-solving and creativity in career selection; risk-taking encourages students to pursue entrepreneurial or non-traditional career paths; and proactiveness enables them to anticipate career opportunities in the job market [15]. Researchers have established that high EO in students is associated with higher employability, flexibility, and leadership ability [16].

2.1. Financial Literacy

Financial literacy is required to equip students with the knowledge to read and manage business and personal finances. Financial literacy for students of Accounting enhances budgeting, investing, managing debt, and making economic decisions required for employability and entrepreneurship activities [17].

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Financially literate students are more confident in career decision-making and better equipped to cope with professional challenges. Existing literature substantiates that financial education is positively linked with effectiveness in job searching and long-term financial health [18].
Hypothesis H1: Career readiness is positively associated with financial literacy.

2.2. Innovativeness

Innovativeness is the tendency to encourage creativity and experimentation in problem-solving. Among students, it enhances receptiveness to new ideas and active engagement in learning skills and career growth [19]. Innovativeness has the potential to heighten competitiveness and responsiveness in DOU Accounting students, especially in rapidly evolving digital finance.
Hypothesis H2: Career readiness is positively associated with innovativeness.

2.3. Risk-taking

Risk-taking refers to an individual's tendency to venture into unfamiliar vocational areas or entrepreneurial ventures. It is one of the most important traits in developing initiative, independence, and leadership among students. Empirical studies have proven that there is a relation between risk-taking behavior and present career achievement, especially in entrepreneurial endeavors [20].
Hypothesis H3: Career readiness is positively associated with risk-taking.

2.4. Proactiveness

Proactiveness is an opportunity-seeking approach that takes the initiative to act on future trends rather than reacting to events after they occur [21]. Hence, this construct is considered a forward-looking attitude to solving complex life problems. From the viewpoint of students, proactiveness entails participating in an internship (IT) programme, career management, and networking activities. Hence, the more proactive students are, the more career-ready they become. Hence, the next hypothesis is framed as:
Hypothesis H4: Career readiness is positively associated with proactiveness.

3 Conceptual Framework

The conceptual model was formulated based on previous studies on entrepreneurship, financial behavior, and student career outcomes. Sarpong-Kumankoma et al. [22] examined the contribution of financial literacy to the career choices of Ghanaian university students, and Nikitina et al. [23] examined the impact of entrepreneurial orientation on students' career growth in the European university setting. The current model integrates these views and examines the contributions of financial literacy and the three EO dimensions to the career preparedness of DOU Accounting students. Fig. 1 presents the proposed conceptual framework.

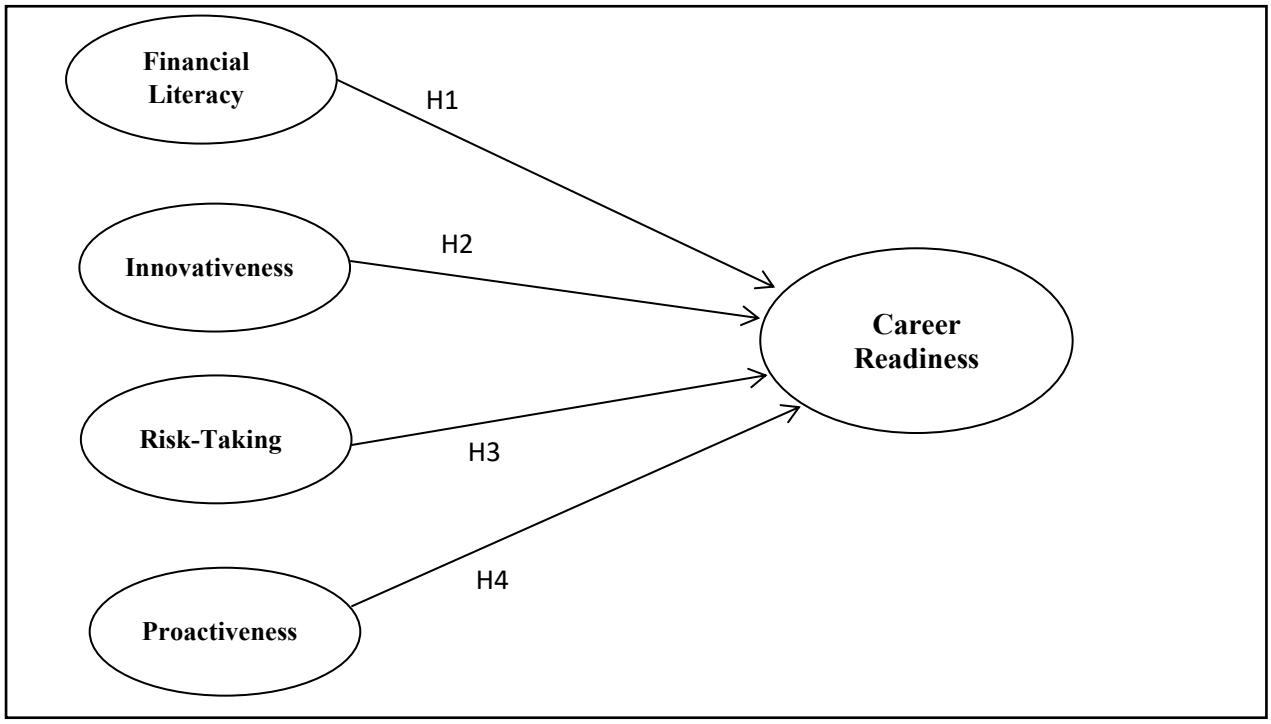

Fig. 1. Proposed Conceptual Framework

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3.1. Participants

This study was conducted in DOU, Asaba, Nigeria, among undergraduate accounting students of all levels. Students of Accounting, Banking, and Finance were chosen because of the growing need to equip future financial professionals not only with technical skills but also with entrepreneurial skills and career readiness. The study sampled 193 students from the Department of Accounting, Banking, and Finance. The study employed quantitative cross-sectional survey design. Both electronic and paper questionnaires were used to maximize participation. A simple random sampling approach was employed to select respondents from the Accounting, Banking, and Finance student list, ensuring that each student had an equal opportunity of being selected. The questionnaire was designed to be neutral in language and indirect in questioning to reduce potential self-report bias. Data were collected between March and April 2025.

3.2. Measures

To capture the primary constructs of this study—financial literacy, entrepreneurial orientation (innovativeness, proactiveness, and risk-taking), and career readiness—items were drawn from existing validated instruments and tailored for use with Nigerian university students. All items were scored on a 5-point Likert scale from 1 = "strongly disagree" to 5 = "strongly agree" to allow easy interpretation and consistency in responses. Financial Literacy was evaluated based on knowledge of basic financial concepts, budgeting, saving, investing, and the intelligent use of credit. This factor was measured using 8 questions by Lusardi and Mitchell [24] and Potrich et al. [25]. A sample question is: "*I know how to calculate interest on a loan or savings.*" Entrepreneurial Orientation (EO) was measured with three dimensions:

i. **Innovativeness** (3 items), e.g., "I solve financial or business problems using innovative ideas." [26].
ii. **Proactiveness** (3 items), e.g., *"I actively search for opportunities to start a business or invest.*"
iii. **Risk-taking** (3 items), i.e., "*I am willing to take financial risks when the returns are appealing.*"

Career Readiness is the student's self-rating of preparedness to enter the labour market and adapt to the demands of future employment. It was measured using 6 items from the Work Readiness Scale [27]. An example item is: "I feel confident in my ability to apply classroom knowledge in real-world job settings." The questionnaire's content validity was established by two experts in entrepreneurship and educational psychology. A pre-test was also administered on 25 students to confirm relevance, clarity, and reliability. All the scales yielded Cronbach's alpha values of greater than 0.70, reflecting acceptable internal consistency. With the measurement formats and variables of this study well-established and clearly defined, the findings are valid and may have useful implications for educational policy.

3.3. Common Method Bias

Given that all variables were measured using self-report questionnaires in a cross-sectional design, Harman's single-factor test was conducted to address potential common method bias (CMB). The first factor accounted for 30.20% of the total variance, well below the 50% threshold, suggesting that CMB is not a major issue. To further minimize bias, procedural remedies, including ensuring respondent anonymity, randomizing item order, and varying scale formats, were employed.

4 Results

4.1. Sample Description

Table 1 presents the demographic characteristics of the respondents who participated in this study. From the analysis, 47.15% of the students were male, while 52.85% were female. In terms of the level of study, more than half of the respondents were at lower levels of study. In terms of practical business exposure, 54.92% had 1–5 years' entrepreneurial or informal business exposure, and 45.08% had over 5 years' exposure. The findings indicate a high level of exposure to entrepreneurial involvement, either in terms of family businesses, side businesses, internships, or small businesses, and as such, the sample is relevant to test the impact of financial literacy and entrepreneurial orientation on students' career readiness.

Table 2 presents the correlation analysis among the study variables: financial literacy, innovativeness, proactiveness, risk-taking, and career readinessThe correlation results revealed that financial literacy ($r = .560$, $p < 0.05$), innovativeness ($r = .271$, $p < 0.05$), proactiveness ($r = .219$, $p < 0.05$), and risk-taking ($r = .302$, $p < 0.05$) are positively correlated with career readiness. This result suggests that students who are financially literate and possess strong entrepreneurial orientation traits (innovativeness, proactiveness, and risk-taking) are more likely to demonstrate greater preparedness for career opportunities. These results align with theoretical expectations. Table 3 reports that financial literacy and all entrepreneurship orientation measures have VIF values below the threshold of 10 and tolerance values (TOV) above 0.10: financial literacy (VIF = 1.334, TOV = 0.749), innovativeness (VIF = 3.422, TOV = 0.292), proactiveness (VIF = 1.246, TOV = 0.802), and risk-taking (VIF = 3.374, TOV = 0.296). This suggests that financial literacy and all entrepreneurship orientation measures are sufficiently distinct to yield reliable regression estimates.

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Table 1. Demographic characteristics of the respondents

Variables	Frequency (n)	Percentage (%)
Gender		
Males	91	47.15
Females	102	52.85
Level		
100	85	44.02
200	44	22.86
300	36	18.53
400	28	14.59
Exposure to entrepreneurial involvement (Years)		
1-5	106	54.92
6-10	87	45.08

Table 2. Correlation among the Study Variables

Denotations	Variables	1	2	3	4	5
1	Career Readiness (CAR)	1.00				
2	Financial literacy (FIL)	.560*	1.00			
3	Innovativeness (INV)	.271*	.228*	1.00		
4	Proactiveness (PROT)	.219*	.210*	.286*	1.00	
5	Risk taking (RSK)	.302*	.304*	.395*	.333**	.510**

Note. * p < .05. ** p < .01. *** p < .001.

Table 3. Multicollinearity Tests

Variables	VIF	TOV
Financial literacy (FIL)	1.334	0.749
Innovativeness (INV)	3.422	0.292
Proactiveness (PROT)	1.246	0.802
Risk taking (RSK)	3.374	0.296

VIF=Variance Inflation Factors; TOV=Tolerance Value

The hypothesis testing results, as Table 4 displays, suggest that all hypothesized relationships are supported by the data, confirming the imperative role of financial literacy and entrepreneurial orientation in explaining the career readiness of Accounting and Finance students in DOU. H1 posited that financial literacy is positively related to career readiness, and this hypothesis is supported by a standardized path coefficient (β = 0.801637, p = 0.0012). This shows that students with higher financial knowledge—such as budgeting, savings, and investment literacy—have greater career readiness. The finding confirms previous studies [25] that financial literacy increases confidence and decision-making in career and financial planning. Similarly, it revalidates the Human Capital Theory, which submits that investments in knowledge and skills improve productive capacity and employability. Hence, H1 is supported.

H2 examined whether innovativeness positively impacts career readiness. There is indeed this relationship (β = 0.309849, p = 0.0205), whereby more innovative students tend to be more career-ready. Entrepreneurial orientation equips the student with a future-oriented outlook and confidence in landing employment or business opportunities, hence making school-to-work transitions easier. The finding aligns with empirical research indicating that entrepreneurial traits enhance students' employability and adaptability in flexible labour markets. This agrees with the EO theory and supports the notion that behavioural competencies are key for navigating uncertain career environments. Hence, H2 is supported.

Table 4. Multiple Regression Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.	f^2
Constant (c)	1.772973	0.424496	4.176652	0.0003	
Financial literacy (FIL)	0.801637	0.214570	3.736008	0.0012	0.31
Innovativeness (INV)	0.309849	0.123585	2.507172	0.0205	0.05
Proactiveness (PROT)	0.799359	0.173518	4.606772	0.0001	0.38
Risk taking (RSK)	0.310470	0.104857	2.960900	0.0072	0.03

R^2=0.570778; Adj. R^2=0.535288

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H3 examined the effect of proactiveness on the students' career readiness. The results showed a positive beta coefficient (β = 0.799359, p = 0.0001), indicating that the more proactive students are, the more career-ready they are. This finding aligns with Career Construction Theory. Hence, H3 is supported. H4 examined whether risk-taking positively impacts career readiness. There is indeed a relationship (β = 0.310470, p = 0.0072), whereby the more risk-oriented, the more career-ready the students are. This aligns with Career Construction Theory. Hence, H4 is supported.

4.2. Discussions

The most important findings of this study provide valuable information on students' financial literacy, entrepreneurial attitude, and career readiness in the fields of Accounting, Banking, and Finance at DOU. From the research, it was confirmed that financial literacy had a strong positive effect (β = 0.801637, p-value < 0.01, and f^2 = 0.31) on career readiness, affirming the fact that students with good financial knowledge and management skills are more confident and prepared to transition into the labour market or into entrepreneurship. This result supports existing literature that emphasizes equipping students with essential decision-making abilities, budgeting skills, and improved financial planning. It implies that financially literate students have a higher ability to handle post-graduation challenges such as salary negotiation, savings, investment, and funding for entrepreneurial activities.

Moreover, the study confirmed that entrepreneurial orientation is also strongly associated with career readiness. Specifically, proactive students are more confident in their ability to work towards professional goals, whether as traditional employees or self-employed. The outcome aligns with behavioural theories, which attribute entrepreneurial behaviour to increased motivation, problem-solving skills, and flexibility amid career uncertainty. Also, both innovativeness (β = 0.310, p < 0.05, f^2 = 0.05) and risk-taking (β = 0.310, p < 0.01, f^2 = 0.03) had a positive, moderate effect on career readiness. This suggests that innovation (creativity) and risk-taking (willingness to pursue unknown ventures) influence students' decisions to pursue a particular career path.

The moderate R^2 value of 0.570778 and Adj. R^2 value of 0.535288 suggests that the model explains approximately 57.08% of the variance in career readiness. This further confirmed that financial literacy and entrepreneurial orientation jointly predict students' decisions to follow a certain career path. Similarly, the effect sizes (f^2) indicate that financial literacy has large effects, while only proactiveness shows large effects among the three EO measures sampled. Above all, the study suggests the complementary role of both the cognitive (financial literacy) and behavioural (entrepreneurial orientation) attributes in career-readiness development. They suggest that the development of both aspects in students is required to create a financially literate, career-ready generation of graduates.

5 Conclusion

The study reiterated that students are more confident, resourceful, and adaptable in planning their future careers, the more financially literate and entrepreneurially oriented they are. Hence, the study concludes by stressing the need for DOU to equip undergraduates (especially those in Management Sciences and applied disciplines) with relevant financial and entrepreneurial skills, since this has the potential to make DOU graduates more career-ready and, by extension, more confident and economically self-sufficient. A series of notable contributions was made. First, the research demonstrates that entrepreneurial orientation represents behavioural resources that improve students' work-readiness. Students who are proficient in managing and budgeting money and assessing risk are more confident in navigating the transition to work life. This is congruent with the emerging body of research in behavioural finance that prescribes the role of financial knowledge in improving forward-looking behaviour. Second, the study advanced beyond earlier studies on cognitive factors to include behavioural factors as critical to improving students' career readiness.

Despite the major contributions, some limitations were acknowledged. First, only management science students from DOU, out of the seven faculties approved by the Nigerian University Commission (NUC), were included. This limitation may restrict the applicability of the findings to other students studying other programs, other universities, or even Nigerian students in general. Second, future studies should adopt a longitudinal study as it gives a richer understanding of the nexus between entrepreneurship orientations and students' career readiness. Third, data collection relied on a self-report questionnaire, which is susceptible to social desirability and recall biases. The respondents may have overestimated or underestimated their entrepreneurial interests or financial literacy. Although validated, the measures were based almost exclusively on subjective reports. Future work can be strengthened by triangulating self-reports with behavioural ratings, academic achievement, or post-graduation employment status to provide greater depth to the analysis and strengthen the findings.

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ETHICS STATEMENT
This study involved human participants. Informed consent was obtained from all respondents prior to data collection.

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STATEMENT OF CONFLICT OF INTERESTS

The authors declare no conflicts of interest related to this study.

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