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## Financial education as a driver of innovative business in higher education students

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**Abstract.** This article presents a sample-based analysis of higher education students' skills in financial knowledge, marketing, and entrepreneurship at the Cuautla Technological Institute. The analysis reveals relevant findings regarding students' levels of preparation and confidence in these areas, with the aim of encouraging the development of innovative business initiatives through creative thinking. In Mexico, efforts to promote financial education have evolved over time in response to changing economic and social conditions. More broadly, the relevance of financial education extends beyond national contexts and affects individuals, families, and organisations, playing a role in overall economic well-being. Addressing potential gaps in financial education is therefore considered important, as such gaps can have direct implications for economic performance. In this regard, providing financial education from an early stage is often viewed as necessary, given that young people will later become members of university communities and, subsequently, participants in professional or entrepreneurial activities. From a financial perspective, a population lacking knowledge of income and expenditure planning, without a culture of saving, and without an understanding of responsible debt management may face difficulties in improving social well-being and, as a result, may contribute less effectively to national economic development. Consequently, further examination of this issue appears warranted, alongside initiatives that encourage individuals to adopt a more active and proactive stance with respect to financial decision-making and related competencies.

**Keywords:** Higher education, financial skills, commercialization, entrepreneurship, and creative thinking.

### Article Info

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## 1. Introduction

The Cuautla Technological Institute, which forms part of the National Institute of Technology of Mexico (TecNM), offers two academic programmes within the field of Economic and Administrative Sciences: Business Management Engineering and Public Accounting. The primary objective of these programmes is to prepare students to address the demands of the contemporary economic and business environment. However, a potential gap has been identified in the integration of comprehensive financial education within the curriculum, which may limit the development of competencies related to entrepreneurship and business management.

At present, higher education institutions (HEIs) in Mexico typically focus on preparing students to secure employment within organisations and to generate income through professional activity. However, they do not always provide sufficient training in the management of personal financial resources (Vázquez Carrillo & Díaz Mondragón, 2021).

Within this context, financial education emerges as a relevant tool for informed decision-making, as it provides knowledge that supports the selection and use of financial resources aimed at improving individuals' standards of living (Achiquen et al., 2023).

This research article contributes to an understanding of the importance of saving and the establishment of emergency funds, which constitute fundamental strategies for coping with unforeseen circumstances. It also highlights the need to recognise the value of money and the fact that idle capital may lose value over time. Developing the ability to manage savings effectively thus becomes a relevant skill for their optimal future use.

Given the continuous evolution of financial environments, it is increasingly important to be familiar with the financial products and services available in the market. Such knowledge facilitates the diversification of investment and saving strategies, reducing reliance on traditional banking mechanisms alone. Furthermore, understanding the growing role of technology in economic and financial activities is considered essential. This understanding not only supports the expansion of international investment opportunities for foreign enterprises, but also enables individuals to participate in investments involving international companies (Zulaikha & Gunarta, 2022).

## 2. Discussion

Financial education constitutes a process through which individuals acquire knowledge and skills that enable informed decision-making in relation to money management, thereby supporting financial stability. According to Pérez et al. (2022), introducing financial education from an early age may enable young people to manage savings more effectively and respond to unexpected expenses with greater efficiency (Yari et al., 2024). This educational process is continuous and extends beyond familiarity with financial products, as it also involves understanding financial rights and obligations, which can have direct implications for quality of life (Mar & Rivera, 2023). Martínez (2013) likewise emphasises the relevance of incorporating financial education into curricula from childhood in order to equip individuals to navigate increasingly complex financial markets and products.

This research examines the relevance of financial education in fostering entrepreneurship and strengthening the economic and professional development of higher education students. Using a cross-sectional quantitative approach, surveys were administered to students at a Technological Institute, and the results are presented through graphical representations illustrating both levels of knowledge and the importance attributed to financial education. This approach seeks not only to assess students' familiarity with financial topics but also to identify areas in which additional educational intervention may be required to optimise the preparation of future entrepreneurs.

In Mexico, the situation has been described as concerning, as only 30% of the population is reported to possess adequate financial education. This figure underscores the urgency of adopting public policies and educational strategies aimed at reinforcing financial literacy, particularly among entrepreneurs (Espino-Barranco, Hernández-Calzada, & Pérez-Hernández, 2021). Insufficient financial education has been associated with adverse outcomes for microentrepreneurs, who, due to limited knowledge, may resort to informal lending to address financial difficulties. This dynamic can generate cycles of indebtedness and, in some cases, lead to business closure (Jurado Paz, 2023). Consequently, strengthening financial education is often viewed as contributing not only to improved living standards but also to poverty reduction through the establishment of a financial culture from an early age (Valencia Chamba, 2024).

Within higher education, institutions have implemented entrepreneurship-oriented courses with the aim of developing students' entrepreneurial profiles. Nevertheless, it remains important to evaluate the actual impact of these courses on microenterprise creation and their effectiveness in preparing students for the challenges of the business environment (Damián Simón et al., 2018). Financial education, as an integral component of such programmes, encompasses not only theoretical understanding but also the capacity to apply financial knowledge in practical decision-making that affects both business activities and personal contexts (González González et al., 2020). Although a high proportion of students express interest in learning about finance, one reported obstacle concerns instructors' apprehension regarding the technologies required for teaching this content, given the constant updating and complexity associated with the field (Madrigal et al., 2024).

Furthermore, the development of effective entrepreneurial competencies is commonly associated with training not only in business management and impact measurement, but also in creativity and innovation. Educational institutions therefore need adequate technological and pedagogical resources to support this training and to cultivate an environment conducive to entrepreneurship and continuous learning. The implementation of educational policies that promote knowledge creation and innovation is frequently regarded as essential for enhancing the competitiveness of both students and institutions at a global level (Estrada & Calderón, 2021).

Entrepreneurship, as a driver of economic and social development, plays a significant role in job creation and value generation. It constitutes a central objective of business development policies, and although Mexico's entrepreneurship index is considered favourable, limited innovation has been identified as a factor constraining sustainable competitiveness (Nevárez, 2020). Students who receive appropriate training may demonstrate a greater capacity to apply innovation to acquired knowledge, thereby enabling the development of creative and effective solutions within their entrepreneurial initiatives (Décaro Santiago et al., 2020).

The integration of financial education into educational programmes, together with the promotion of entrepreneurship from an early stage, may contribute not only to individual economic development but also to the construction of a more prosperous and sustainable society. Adequate preparation can enable young people to address financial and business challenges more effectively, fostering conditions in which entrepreneurial activity generates value for both individuals and their communities. In conclusion, strengthening financial education and promoting entrepreneurship during the early phases of higher education is widely viewed as important for preparing students to meet future economic and professional challenges. The implementation of educational strategies that support a robust financial culture is therefore considered relevant not only for individual development but also for broader economic and social progress at regional and national levels.

### 3. Subject of Study

We live in a context in which financial decisions have a substantial impact on quality of life, both in the present and over the long term. Accordingly, understanding the relevance of financial education has become increasingly important for individuals across different age groups and economic conditions (Córdova Gallegos & Martínez Prats, 2022).

A solid foundation in financial education can equip individuals to navigate the complexities of personal and professional finance with greater confidence and competence. This includes areas such as budgeting, saving, investing, and retirement planning. By understanding how financial resources function and how they can be protected from unnecessary risks, individuals may be better positioned to make informed decisions with long-term benefits. In addition, financial education plays a relevant role in the prevention and management of debt. Although an entirely debt-free context is often considered desirable (Damián Simón, 2018), most individuals encounter some form of indebtedness during their lives, whether through student loans, mortgages, or consumer credit.

This article examines the advantages and importance of implementing effective and functional financial education for higher education students in technological institutes. Such education is often regarded as a key resource for fostering innovative and meaningful entrepreneurial initiatives within a highly competitive environment that demands new approaches capable of influencing local or national economic development.

Viewing financial knowledge not only as essential for business activities but also as relevant to everyday personal financial management, the incorporation of financial education into youth training programmes may be considered a strategic investment that supports both economic growth and individual well-being (Ficco & Musa, 2021).

The overarching objective of financial education is to empower individuals to make informed decisions regarding their financial resources. This entails understanding how money operates, how it can be managed responsibly, and how financial security may be enhanced over time.

In this sense, financial education is frequently described as a valuable support for achieving greater financial stability and security. It enables individuals to exercise greater control over their finances while also expanding awareness of potential saving and investment opportunities. As such, financial education can be understood as an investment in the future that begins with knowledge acquisition and contributes to long-term well-being (Zulaikha & Gunarta, 2022).

Specific objectives:

- To assess students' level of financial knowledge by conducting surveys to measure their understanding of basic and advanced financial concepts, and to analyze the results to identify areas of strength and weakness.
- To encourage and develop creative thinking among students to generate innovative business ideas.
- Identify and analyze areas of opportunity and challenges perceived by students in developing innovative businesses, using qualitative analysis techniques such as focus groups and case studies.
- Design and implement a physical coworking space and innovation lab for higher education students, facilitating interdisciplinary collaboration and rapid prototyping of business ideas using emerging technologies and agile methodologies.
- Evaluate the effectiveness of financial education programs in promoting entrepreneurial innovation among higher education students.
- Identify the key financial competencies that higher education students must develop to foster innovation in their ventures.

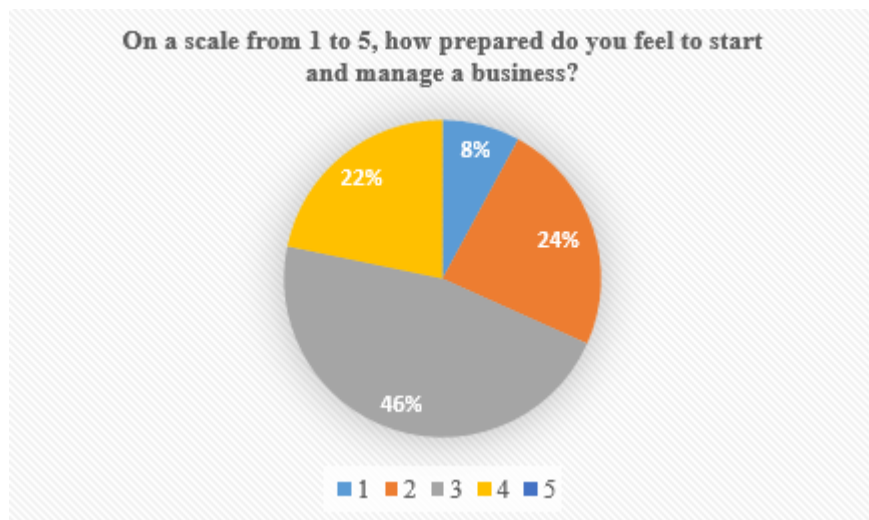
## 4. Methodology

To conduct a study aimed at analysing financial literacy, marketing, and entrepreneurship skills among higher education students enrolled in Public Accounting and Business Management Engineering programmes at the Instituto Tecnológico de Cuautla, a sample of 305 students meeting the defined profile was selected, and a survey-based questionnaire was administered. The questionnaires were applied and validated by the aforementioned authors, who possess expertise in this field. The study followed the steps outlined below:

**Literature review.** Previous studies and theoretical contributions related to entrepreneurship, financial education, and marketing strategies were reviewed. Key concepts, including financial skills, marketing, entrepreneurship, and creative thinking, were identified and defined (Gallardo Vázquez, Miralles Quirós, & Luis Miralles Quirós, 2023).

**Study design.** The research design focused on analysing the identified competencies with the objective of supporting the development of innovative business initiatives through creative thinking.

The most relevant graphs derived from the administered questionnaire are presented in Graph 1. It should be noted that the questionnaire comprised ten questions, which generated a substantial volume of information. Owing to the scope and format of this report, only three graphs are presented, as these were considered by the research team to address the most salient questions.



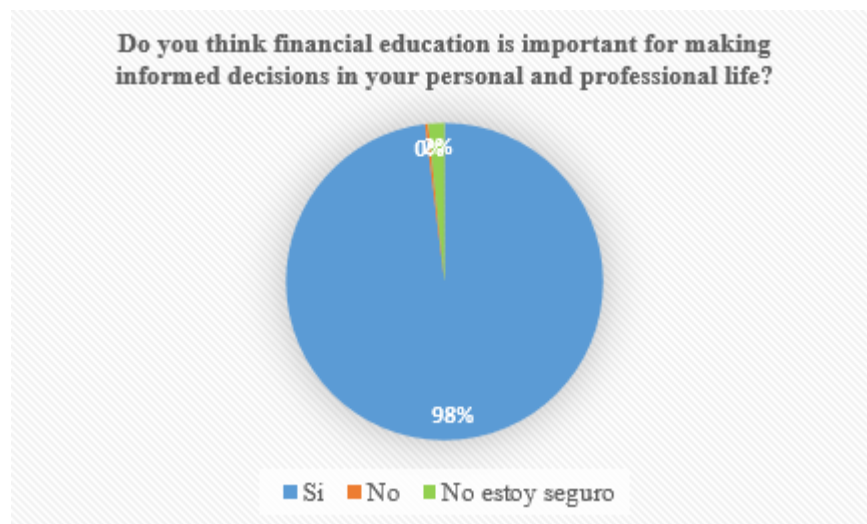
**Graph 1.** Results question 1

The graph shows the distribution of student responses to the question about their level of preparation for starting and managing a business. Using a scale of 1 to 5, where 1 indicates the lowest level of preparation and 5 the highest, the results are as follows:

- 23 students (7%) gave their preparation a 1.
- 69 students (23%) gave themselves a 2.
- 135 students (44%) gave themselves a 3.
- 63 students (21%) gave themselves a 4.
- 15 students (5%) gave themselves a 5.

In summary, the comparative analysis reveals that the majority of respondents are at an intermediate level of preparation for managing a business.

Graph 2 shows the distribution of student responses to the question about whether they consider financial education important for making informed decisions in their personal and professional lives. The results were as follows:

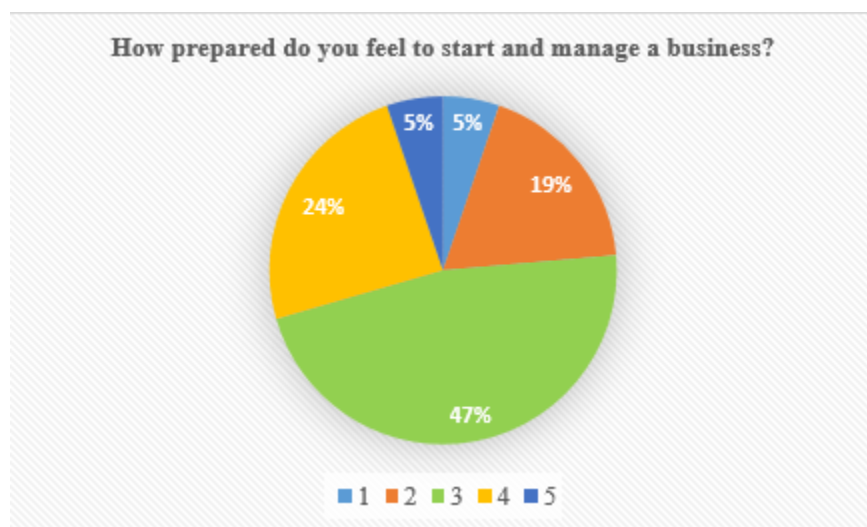


**Graph 2.** Results question 2

- 299 students (98.03%) responded yes.
- 1 student (0.33%) responded no.

- 5 students (1.64%) responded that they weren't sure.

Graph 3 presents the distribution of student responses to the question about how prepared they feel to start and manage a business, rating their level of preparation on a scale of one to five, where one is the minimum and five is the maximum:



**Graph 3.** Results question 3

## 5. Development phases

This research project was conducted in this article through the following development phases, based on the main idea of considering the importance of financial education for students at the Instituto Tecnológico de Cuautla (Cuautla, Morelos):

1. Idea Statement: Establishing the concept and main objective related to financial education, entrepreneurship, and effective marketing.
2. Data Collection: Compilation and analysis of information sources for a better understanding of the topic at hand.
3. Selection of Methodology and Data Collection Instruments: A cross-sectional quantitative research approach was chosen, through the use and administration of questionnaires specifically designed to assess the financial knowledge, marketing skills, and entrepreneurial capacity of the institute's students.
4. Sample: The population of the Cuautla Technological Institute (Instituto Tecnológico de Cuautla) was selected from the Public Accounting and Business Management Engineering programs, with a sample of 305 students within a limited timeframe. Statistical formulas were applied to obtain the necessary sample for credible results.
5. Questionnaire Administration: Distributed through digital platforms (Google Forms) and administered within a time window of a couple of weeks.
6. Data Analysis: The data obtained was analyzed, and graphs were created with the most relevant questions to obtain an overview of the students' skills and knowledge.
7. Detailed Report: Presentation of the results of the statistical and qualitative analysis.
8. Conclusions: Interpretation of the findings in relation to the proposed hypotheses.

This comprehensive approach allowed for a thorough assessment of the students' skills and knowledge, providing a solid foundation for fostering the development of innovative businesses through creative thinking.

Sample: Random selection of students to obtain an adequate representation of the target population, as shown in Figure 1 below.

The image shows a web-based calculator titled "Calculadora de muestra". It has the following fields and values:

- Nivel de confianza:** A dropdown menu with "95%" selected and "99%" as an option.
- Margen de Error:** A text input field containing "5%".
- Población:** A text input field containing "885".
- Below the input fields are two buttons: an orange "Limpiar" button and a blue "Calcular Muestra" button.
- At the bottom, there is a label "Tamaño de Muestra:" followed by a text input field containing the calculated value "269".

**Figure 3.** Sample determination

## 6. Results and discussion

In summary, a comparative analysis indicates that a substantial majority of respondents—299 students, representing 98.03% of the total sample—consider financial education to be essential for making informed decisions in both personal and professional contexts. In the same analysis, 72 students (23.6%) reported feeling underprepared, while the largest proportion, 143 students (46.9%), described themselves as moderately prepared. A further 90 students (29.5%) indicated that they felt well prepared.

Consistent with these results, most students rated their readiness to initiate and manage a business as moderate, assigning themselves a score of 3 on a five-point scale (46.9%). By contrast, 23.6% of students reported lower levels of preparedness, assigning scores of 1 or 2, while 29.5% considered themselves well prepared, with ratings of 4 or 5. These findings suggest that, although a foundational level of knowledge and confidence is present among many students, a notable proportion does not yet feel fully equipped to undertake entrepreneurial activities (García Mata, 2024).

Students' self-assessments of entrepreneurial readiness are broadly consistent with previous studies indicating that many students at the Instituto Tecnológico de Cuautla feel only partially prepared to confront entrepreneurial challenges (García-Santillán, Zamora-Lobato, & Molchanova, 2021). Existing literature further indicates that, despite improvements in entrepreneurial education within higher education institutions, students often continue to lack the confidence and practical skills required to successfully launch and sustain business initiatives. Studies by Varela, Saavedra, and Hernández (2016), as well as Sánchez and López de Ramos (2021), similarly emphasise the need for educational programmes to place greater emphasis on practical skill development and confidence building.

These findings have several implications that could contribute to the strengthening of educational programmes and the promotion of entrepreneurship within higher education institutions. First, it may be necessary to review and potentially restructure the institutional educational framework in order to incorporate more practical training and experiential entrepreneurial activities. Such initiatives could include the development of complementary programmes designed to address students' specific needs in entrepreneurial and financial competencies. This restructuring would aim to ensure that students acquire not only theoretical knowledge but also practical tools and experiences that enhance their preparedness for entrepreneurial activity (González et al., 2024).

Furthermore, additional forms of support may be required for students who perceive themselves as insufficiently prepared. These could include mentoring schemes, targeted workshops focusing on specific entrepreneurial skills, and access to institutional resources intended to help overcome initial barriers to business creation (Jurado Paz, 2023). Such support can be particularly important in enabling students to develop the confidence and competencies necessary for entrepreneurial engagement, thereby reducing obstacles commonly faced by emerging entrepreneurs.

One limitation of the present study is that it did not encompass all academic programmes offered by the institution, which restricted the comprehensiveness of the assessment of students' entrepreneurial readiness (Lechuga Nevárez, 2020). This limitation was primarily due to time and resource constraints. Nevertheless, future research is planned to expand the scope of the study and to obtain a more detailed understanding of students' perceptions across different academic disciplines (Martínez, 2013).

With regard to future research directions, longitudinal studies would be valuable in tracking students over time in order to examine how perceptions of entrepreneurial readiness and success evolve following graduation and during professional development (Mena-Campoverde, 2022). In addition, the systematic evaluation of educational interventions could help determine which

approaches have the greatest impact on students' entrepreneurial preparedness and confidence. Comparative assessments of different forms of training and support may assist in identifying the most effective strategies (Merino González, 2023).

Finally, further research could also explore the psychological factors that influence students' perceptions of entrepreneurial readiness and success. Attributes such as self-efficacy, resilience, and the capacity to cope with failure are widely regarded as central to entrepreneurial activity, as they shape decision-making processes and responses to business-related challenges (Montaña & Ferrada, 2021).

Taken together, these implications and avenues for future research are considered relevant for the continued improvement of entrepreneurship education, with the aim of ensuring that students receive comprehensive preparation and are better equipped to address the economic and social challenges of contemporary business environments (Méndez et al., 2023).

## 7. Conclusions

Investments are not a prominent component of financial literacy practices in Mexico. Although awareness of the importance of saving as a preventive measure has increased in recent years, there remains a considerable need to strengthen financial literacy in this area (Nasimba, 2024). Based on the survey findings, an initial step in this process involves identifying one's investor profile. Understanding this profile is widely considered important, as it supports the definition of an appropriate investment strategy aligned with individual objectives and goals (Nayak et al., 2024).

Usually, the classification is based on three possible profiles:

- Aggressive Investor: Those who are willing to take greater risks in exchange for higher returns. They usually have long-term investment horizons.
- Moderate Investor: Those who strive for good returns and prefer to invest over a medium-term horizon without taking great risks.
- Conservative Investor: The main concern of those who fit this profile is ensuring the greatest possible security by placing their investments in instruments with low volatility and stable returns, even if their returns aren't particularly high.

None of these profiles is inherently preferable to another; rather, each reflects distinct characteristics and corresponds to different investment instruments suited to specific needs. Once an investor profile has been identified, the subsequent step—learning and skill development—is often regarded as critical.

The analysis of financial literacy, marketing, and entrepreneurship skills among higher education students at the Instituto Tecnológico de Cuautla reveals relevant findings concerning students' levels of preparation and confidence, with the aim of fostering innovative business development through creative thinking.

Interpretation of the results. The results indicate that a substantial majority of students (98.03%) recognise the importance of financial education for informed decision-making in personal and professional contexts. However, perceptions of preparedness for initiating and managing a business are more moderate. While 46.9% of students reported feeling moderately prepared, 23.6% considered themselves underprepared, and 29.5% perceived themselves as well prepared.

These findings are consistent with existing literature suggesting that, although educational programmes have improved the provision of business-related knowledge, many students do not yet feel fully prepared to engage in entrepreneurial activity (Segura & Zamar, 2021). The need to integrate practical training and real-world experiences into curricula emerges as a recurrent theme across prior studies.

The implications of these findings are multifaceted. First, they suggest that, despite students' recognition of the value of financial education, there is a clear need to strengthen training in practical entrepreneurial skills (Torralba Flores et al., 2024). Educational institutions, including the Instituto Tecnológico de Cuautla, may consider expanding hands-on activities such as entrepreneurship projects, business simulations, and mentoring initiatives. Additional support mechanisms could also be beneficial for students who perceive themselves as less prepared, with the aim of reinforcing both skills and confidence.

Limitations and future research. The study presents certain limitations, including reliance on self-reported assessments, which may introduce bias, and a sample that may not fully represent the broader student population. Future research could benefit from longitudinal designs to track changes in perceptions over time, international comparative analyses to explore cultural and



educational differences, and systematic evaluations of specific educational interventions aimed at improving entrepreneurial readiness (Valencia Chamba, 2024).

In conclusion, although students at the Instituto Tecnológico de Cuautla place high value on financial education, the findings point to a recognised need to strengthen preparation in practical entrepreneurial competencies. Promoting innovative business development through creative thinking will likely require an educational approach that integrates theoretical knowledge with experiential learning, sustained mentoring, and institutional policies that support an entrepreneurship-oriented environment.

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