

## **Analysis of the Secondary-School Students' Entrepreneurship Skills and Financial Literacy Levels**

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**Abstract:** The objective of this research was determined as examining the relationship between the financial literacy levels of secondary school students and their entrepreneurial skills. The sample of the study consists of a sum of 614 students in the 5<sup>th</sup>, 6<sup>th</sup>, 7<sup>th</sup> and 8<sup>th</sup> grades of three public schools in the central district of Afyonkarahisar, determined by a proper sampling method. "Financial Literacy Scale", "Entrepreneurship Scale" and "Personal Information Form" were used to collect data from students. Descriptive statistics were used in analysing the data. Not only descriptive statistics but also Mann Whitney U-test, Kruskal Wallis H-test and Sperman Brown rank-difference correlation were used. It was determined according to the results of the research that the students had a high level of financial literacy levels and entrepreneurship skills. It was determined that the students' financial literacy levels showed a statistically significant difference in sub-dimensions on the basis of the variables of gender and grade level. It was concluded that the entrepreneurship skills of the students showed a statistically significant difference in terms of the variable of gender, but they did not show a statistically significant difference according to the variable of grade level. There was also determined to be a positive and significant relationship between the sub-dimension and total scores of the students' financial literacy and the total scores of entrepreneurship skills.

**Keywords:** Secondary-school students, financial literacy, entrepreneurship

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### **1. Introduction**

All types of developments in the world affect Türkiye as well as all the countries. The rapid changes in fields of education, health, politics, technology, social life, economy, etc. give way and shape to the social life. The developed countries are in competition with each other in order to be able to be ahead in every field and to have a pioneering role for the other countries in the world. Developing countries, on the other hand, are supposed to render the development uninterrupted taking steps forward in every field in order to have their place in this competition. The training of the individuals who have a leading, innovative, responsible and entrepreneurial role and quality on the way to the achievement of this purpose can be achieved through education (Eroğlu, 2019). The course of "Social Studies" has an important place in achieving these features targeted in the field of education.

Discussed in a planned and organized manner in the Curriculum of "Social Studies", entrepreneurship skill is a concept that has an important place in the development of the society. Başar (2011) defines the concept of entrepreneur as "an agent of change who foresees possibilities and turns these possibilities into reality". Also, Bozkurt (2006) defines entrepreneurship as "having the abilities to sense the opportunities created by the environment we live in, to produce dreams from those senses, to transform dreams into projects, to bring projects to life and to facilitate human life by producing wealth". Therefore, entrepreneurs can be shown as one of the figures that enable transformation in the society.

Entrepreneurship has an important place in human life. It is, therefore, necessary that entrepreneurship skills, which affect the individual and the society in psychological, sociological etc. issues, should be provided to the individual at an early age. The entrepreneurship provided to the individual at a young age will provide convenience in the future life of the individual. Any individual who takes the initiative and evaluates the opportunities in a self-confident way will gain the appreciation of the people around him in social terms and will strengthen their sense of self in psychological terms. In this respect, subjects related to entrepreneurship should be included in the curriculum throughout the education life in order to acquire entrepreneurial skills, attitudes and behaviours from an early age and to ensure their continuity. It can be said that an individual who has self-confidence and entrepreneurial behaviour in the social environment will achieve success.

Today, the concept of literacy has become a very important topic of discussion. Literacy is a way of interaction. It is a way of understanding, interpreting and transferring knowledge, skills and social circle present in society to new generations (Altun, 2005). In the last quarter of the twentieth century and the beginning of the twenty-first century, rapid developments and changes occurred in financial systems and order. This situation has revealed the necessity for the countries to train financially literate individuals. The concept of financial literacy is based on one's ability to manage money. The phenomenon of financial literacy is, however, the ability to spend

the available resources and to make useful future judgments while they are spent, thus reflecting them into our daily life (Noctor, Stoney & Stradling, 1992). According to the Ministry of National Education, “financial literacy” is defined as making plans for monthly and annual income and expenses, not exceeding the budget in expenditures, not over-borrowing, taking monetary risks correctly, saving and starting to save with a penny.

While financial education does not include people of all ages, it has more importance in the financial education of individuals at an early age. With an important position for the society, financial education has taken its place in the main focus of education within the scope of the course of Social Studies in our country. One of the aims of the course of Social Studies is to enable students to evaluate their own financial options for the most beneficial decision, to receive high-level services with the available budget, and to develop and use money-related skills based on knowledge. One of the biggest problems faced in schools today is that the skills which the schools intend to gain the students through their curriculum do not comply with the real-life practices outside of the school. For this reason, young individuals should be given opportunities to reflect into the social life the knowledge and skills they have learned at schools (Akhan, 2009).

An examination of the studies on entrepreneurship in our country and abroad has shown that there are a limited number of studies with findings on entrepreneurship among the skills to be gained in the course of Social Studies (Çetinkaya, 2011; Mutluer, 2013; Semerci & YanparYelken, 2010; Eroğlu, 2019; Deveci, 2015; Gömleksiz & Kan, 2009; Uygun and Er, 2016; AvcıDaş, Ezberci Çevik, Büyük, 2022; Obschonka, Hakkarainen, Lonka & Salmela-Aro, 2016). A review of the literature on financial literacy has shown, on the other hand, that there are studies for adults as well as high-school and university students while there are limited studies at the secondary school level (Alkaya & Yağlı, 2015; Karaaslan, 2020; Güvenç, 2017; Coşkun Erdoğan & Erdoğan, 2018; Taş, 2019; Şayan & Yakut, 2022; Ertoğrul, 2020).

No study has been found in literature, examining the relationship between the financial literacy levels of secondary-school students and their entrepreneurial skills. For this reason, it is thought that the research is of great importance in that it can make contribution to the literature. In addition, increasing the students’ awareness of the definition, description and importance of entrepreneurship and training the entrepreneurial individuals of the future by making them realize these features are among the reasons why this skill has been chosen in the research. At the same time, it is highly important that financial literacy skills should be acquired during the secondary school period, which is one of the most important educational levels for children. It may be said that by evaluating the financial literacy levels of secondary school students in terms of various variables in this study, the extent to which students acquire these skills can be understood, which can be a guide for the possible further improvements.

The aim of this study has been determined as the examination of the relationship between the financial literacy levels of secondary school students and their entrepreneurial skills. The problem statement of the study is given as follows: “Is there a significant relationship between the financial literacy levels of secondary-school students and their entrepreneurial skills?” The study has been handled within the framework of sub-problems in accordance with the above-mentioned problem statement and the findings have been interpreted within the framework of these problems:

- What is the level of secondary school students’ financial literacy?
- Do the financial literacy levels of secondary school students show a significant difference on the basis of their gender and grade level?
- What is the level of secondary school students’ entrepreneurial skills?
- Do the entrepreneurial skills of secondary school students show a significant difference on the basis of their gender and grade level?
- Is there a statistically significant relationship between the entrepreneurial skills of secondary school students and their financial literacy levels?

## 2. Method

### 2.1 Research Model

This research has a descriptive quality and adopts the relational survey model, which is one of the general survey models. “Relational survey models are research models that aim to determine the existence and/or degree of covariance between two or more variables” (Karasar, 2007). Therefore, it has been considered appropriate to use the survey method in determining the relationship between the financial literacy levels of secondary school students and their entrepreneurial skills in the study.

### 2.2 Universe and Sample

The study universe of the research consists of 5<sup>th</sup>, 6<sup>th</sup>, 7<sup>th</sup> and 8<sup>th</sup>-grade students currently having education at secondary schools in 2022-23 training and education year in the central district of the province of Afyonkarahisar.

While determining the sample of the study, convenience/accidental sampling method, which is one of the non-probability sampling methods, was used. Convenience/accidental sampling method is the selection of the sample from the accessible and easy-to-apply units due to the limitations in terms of time and labour (Büyükoztürk, Akgün, Demirel, Karadeniz & Çakmak, 2012). In this context, the sample of the research consists of a total of 614 students studying in the 5<sup>th</sup>, 6<sup>th</sup>, 7<sup>th</sup> and 8<sup>th</sup> grades of three secondary schools selected by convenience/accidental sampling method from among secondary schools in the central district of Afyonkarahisar province in the 2022-2023 training and education year. Information about the sample of the study is given in Table 1.

Table 1: Distribution of the Sample Group on the basis of Gender and Grade Level

<b>Gender</b>	<b>f</b>	<b>%</b>
Female	305	49,7
Male	309	50,3
<b>Grade Level</b>	<b>f</b>	<b>%</b>
5 <sup>th</sup> Grade	143	23,3
6 <sup>th</sup> Grade	183	29,8
7 <sup>th</sup> Grade	151	24,6
8 <sup>th</sup> Grade	137	22,3

### 2.3 Data Collection Tools

“Financial Literacy Scale” and “Entrepreneurship Scale” were used as data collection tools in the research. In addition, the “Personal Information Form” developed by the researchers was used to determine the demographic characteristics of the students.

The Financial Literacy Scale (FLS), developed by Ertoğrul (2020) in order to determine the financial literacy levels of secondary-school students, is a 5-point Likert type and consists of 20 items. The scale consists of 7 sub-dimensions. These sub-dimensions are Consumer Rights, Financial Awareness, Tax Awareness, Choice of Profession, Family in Financial Decision-Making Process, Professional Gain and Exhibiting Financial Behaviour. Items on the 5-point Likert-type scale were scored as (5) “I strongly agree.”, (4) “I agree.”, (3) “I am undecided.”, (2) “I disagree.” and (1) “I strongly disagree.” While the highest score that could be obtained from the scale was “100”, the lowest score was calculated as “20”. As a result of the reliability analysis made by the researchers who developed the scale, the Cronbach Alpha reliability coefficient of the scale was found to be .71. In the reliability analysis conducted for this study, the Cronbach Alpha reliability coefficient for the entire scale was determined as .84.

Entrepreneurship scale is a 4-point Likert type scale consisting of 31 items and 3 sub-dimensions, which was developed by Eroğlu, Deveci and Gürdoğan Bayır (2020). The scale consists of the sub-dimensions of “Self-Awareness”, “Risk Taking” and “Opportunity Evaluation” sub-dimensions. Items on the 4-point Likert-type scale were scored as (4) “I strongly agree.”, (3) “I agree.”, (2) “I disagree.” and (1) “I strongly disagree.” While the highest score that could be obtained from the scale was “124”, the lowest score was calculated as “31”. As a result of the reliability analysis conducted by the researchers who developed the scale, the internal consistency coefficient of the “Self-Awareness” sub-dimension was .88; the internal consistency coefficient of the “risk taking” sub-dimension was .88; and the internal consistency coefficient of the “evaluating opportunities” sub-dimension was .76. The internal consistency coefficient for the entire scale was determined as .90. In the reliability analysis conducted for this study, the Cronbach Alpha reliability coefficient for the entire scale was found to be .94.

### 2.4 Analysis of the Data

SPSS 17.0 package program was used to analyse the data. The data obtained from the data collection tools were analysed by using descriptive statistics (frequency, arithmetic mean, standard deviation and percentage).

In order to use t-test and one-way analysis of variance (ANOVA) analysis techniques for independent samples, the scores of the dependent variable are supposed to show a normal distribution in each sub-dimension of the independent variable and at the same time the variances are required to be homogeneous (Büyükoztürk, 2008). For this reason, a normality test was performed for the scientific attitude scores and the opinion scores on scientific knowledge obtained and the skewness and kurtosis values of the distribution graphs were taken into account, and then it was determined that the obtained scores did not meet the normality assumption ( $p < .05$ ). Therefore, in addition to the descriptive statistics, Mann Whitney U-test and Kruskal Wallis H-test were used.

Due to the lack of post-hoc tests to determine between which groups were the significant differences

which were obtained as a result of Kruskal Wallis H-test, Mann Whitney U-test was used, and Bonferroni correction was applied and the level of significance was accepted as .0125 for all effects. The Sperman Brown Rank Correlation was used to determine the relationship between the students' entrepreneurial skills and financial literacy levels.

### 3. Findings

The first sub-problem of the research is specified as follows: "What is the financial literacy level of secondary-school students?" In order to seek for an answer to this sub-problem, the arithmetic mean (X), standard deviation (SD) and minimum and maximum values of students' financial literacy sub-dimension and total scores are given in Table 2.

Table 2: Students' Financial Literacy Scale Sub-Dimension and Total Score Mean

Financial Literacy Scale	N	X	SS	Min	Max
Consumer Rights	614	15.71	3.69	4.00	20.00
Financial Awareness	614	7.86	2.88	3.00	15.00
Tax Awareness	614	6.55	2.22	2.00	10.00
Choice of Profession	614	11.57	2.89	3.00	15.00
Family in Making a Financial Decision	614	14.06	3.80	4.00	20.00
Professional Gain	614	7.25	2.03	2.00	10.00
Exhibiting Financial Behaviour	614	8.08	2.22	2.00	10.00
<b>Total</b>	614	71.12	12.60	20.00	100.00

When Table 2 is examined, it can be seen that the average score of the students regarding the Consumer Rights sub-dimension was (X=15.71). It was determined that the average score of the students regarding the Financial Awareness sub-dimension was (X=7.86). It was determined that the students' average score for the Tax Awareness sub-dimension was (X=6.55). It was determined that the average score of the students regarding the Choice of Profession sub-dimension was (X=11.57). It is also seen that the average score of the students regarding the Family sub-dimension in the Process of Making a Financial Decision was (X=14.06). It was determined that the average score of the students regarding the Professional Gain sub-dimension was (X=7.25). It was determined that the students' average score regarding the Financial Behaviour sub-dimension was (X=8.08). According to these findings, it can be said that the students have attitudes close to medium and high levels in the Financial Literacy Scale sub-dimensions. It was determined that the average of the total scores of the students from the Financial Literacy Scale was (X=71.12). Considering that this value is above the medium score of the scale (X=50.0), it can be said that the financial literacy levels of the students are close to the high level.

The second sub-problem of the study is as follows: "Do the financial literacy levels of secondary-school students show a significant difference according to the variables of gender and grade level?" The findings obtained as a result of the analyses are given below in order.

The Mann Whitney U-Test results regarding whether the total and sub-dimension scores of the students on the Financial Literacy Scale show a statistically significant difference according to the gender are presented in Table 3.

Table 3: Mann Whitney U-Test Results of the Total and Sub-Dimension Scores of the Students' Financial Literacy Scale according to the Variable of Gender

Financial Literacy Scale	Gender	N	Rank Average	Rank Total	U	p
Consumer Rights	Female	305	327.82	99984.00	40916.00	.005*
	Male	309	287.45	88821.00		

<b>Financial Awareness</b>	<b>Female</b>	305	286.94	87516.00	40851.00	.004*
	<b>Male</b>	309	327.80	101289.00		
<b>Tax Awareness</b>	<b>Female</b>	305	318.79	97231.50	43678.50	.113
	<b>Male</b>	309	296.35	91572.50		
<b>Choice of Profession</b>	<b>Female</b>	305	314.05	95786.50	45123.50	.359
	<b>Male</b>	309	301.03	93018.50		
<b>Family in Making a Financial Decision</b>	<b>Female</b>	305	305.73	93249.00	46584.00	.806
	<b>Male</b>	309	309.24	95556.00		
<b>Professional Gain</b>	<b>Female</b>	305	301.54	91971.00	45306.00	.403
	<b>Male</b>	309	313.38	96834.00		
<b>Exhibiting Financial Behaviour</b>	<b>Female</b>	305	322.61	98395.00	42515.00	.031*
	<b>Male</b>	309	292.59	90410.00		
<b>Total</b>	<b>Female</b>	305	312.92	95441.50	45468.50	.451
	<b>Male</b>	309	302.15	93363.50		

\*p<.05

When Table 3 is analysed, the sub-dimension scores of the students' Consumer Rights (U=50176.50, p>.05) and Financial Behaviour (U=47383.50, p>.05) were higher among the female students while it was determined that the sub-dimension scores of Financial Awareness (U=47383.50, p>.05) showed a statistically significant difference in favour of male students. On the other hand, it is seen that the students' Tax Awareness, Choice of Profession, Family in Making a Financial Decision, Professional Gain sub-dimension scores and Financial Literacy Scale total scores do not show a statistically significant difference according to the variable of gender.

The Kruskal Wallis H-Test results regarding whether the total and sub-dimension scores of the students in the Financial Literacy Scale show a statistically significant difference according to the grade level are given in Table 4.

Table 4:Kruskal Wallis H-Test Results of the Total and Sub-Dimension Scores of the Students' Financial Literacy Scale according to the Variable of Grade Level

	<b>Grade Level</b>	<b>N</b>	<b>Rank Average</b>	<b>sd</b>	<b><math>\chi^2</math></b>	<b>P</b>	<b>Significant Difference (Mann Whitney) p&lt;.012</b>
<b>Consumer Rights</b>	5 <sup>th</sup> Grade	143	322.06	3	2.385	.496	-
	6 <sup>th</sup> Grade	183	303.51				
	7 <sup>th</sup> Grade	151	313.23				
	8 <sup>th</sup> Grade	137	291.32				

<b>Financial Awareness</b>	5 <sup>th</sup> Grade	143	313.04	3	1.456	.693	-
	6 <sup>th</sup> Grade	183	316.72				
	7 <sup>th</sup> Grade	151	302.45				
	8 <sup>th</sup> Grade	137	294.97				
<b>Tax Awareness</b>	5 <sup>th</sup> Grade	143	341.70	3	9.855	.020*	5-8
	6 <sup>th</sup> Grade	183	294.29				
	7 <sup>th</sup> Grade	151	315.12				
	8 <sup>th</sup> Grade	137	281.05				
<b>Choice of Profession</b>	5 <sup>th</sup> Grade	143	292.50	3	10.964	.012*	6-8
	6 <sup>th</sup> Grade	183	281.47				
	7 <sup>th</sup> Grade	151	324.18				
	8 <sup>th</sup> Grade	137	339.54				
<b>Family in Making a Financial Decision</b>	5 <sup>th</sup> Grade	143	348.30	3	21.182	.000*	5-7 .5-8. 6-8
	6 <sup>th</sup> Grade	183	328.55				
	7 <sup>th</sup> Grade	151	281.12				
	8 <sup>th</sup> Grade	137	265.86				
<b>Professional Gain</b>	5 <sup>th</sup> Grade	143	311.89	3	4.910	.179	-
	6 <sup>th</sup> Grade	183	284.00				
	7 <sup>th</sup> Grade	151	319.40				
	8 <sup>th</sup> Grade	137	321.20				
<b>Exhibiting Financial Behaviour</b>	5 <sup>th</sup> Grade	143	298.09	3	1.117	.773	-
	6 <sup>th</sup> Grade	183	303.25				
	7 <sup>th</sup> Grade	151	317.04				
	8 <sup>th</sup> Grade	137	312.48				
<b>Total</b>	5 <sup>th</sup> Grade	143	334.14	3	4.761	.190	-
	6 <sup>th</sup> Grade	183	302.62				
	7 <sup>th</sup> Grade	151	304.08				
	8 <sup>th</sup> Grade	137	289.99				

\*p<.05

When Table 4 is examined, the students' Consumer Rights ( $\chi^2_{(2)}= 2.385, p>.05$ ), Financial Awareness ( $\chi^2_{(2)}= 1.456, p>.05$ ), Professional Gain ( $\chi^2_{(2)}= 4.910, p>.05$ ) and Exhibiting Financial Behaviour ( $\chi^2_{(2)}= 1.117, p>.05$ ) sub-dimension scores and Financial Literacy Scale ( $\chi^2_{(2)}= 4.761, p>.05$ ) total scores do not show a statistically significant difference according to the variable of grade level.

It was determined that the students' Tax Awareness ( $\chi^2_{(2)}= 9.855, p<.05$ ), Choice of Profession ( $\chi^2_{(2)}= 10.964, p<.05$ ) and Family in Making a Financial Decision ( $\chi^2_{(2)}= 21.182, p<.05$ ) sub-dimension scores showed a statistically significant difference according to the variable of grade level.

According to the results of the Mann Whitney-U test performed on the pairwise combinations of the groups to determine between which groups was the significant difference that was observed between the groups, the average scores of the students' Tax Awareness sub-dimension were found to be significant between the 5<sup>th</sup> grade and 8<sup>th</sup> grade students and in favour of the 5<sup>th</sup> grade students. It was determined that the average score of the students in the sub-dimension of Choice of Profession differed significantly between the 6<sup>th</sup> grade and 8<sup>th</sup> grade students and in favour of the 8<sup>th</sup> grade students. The students' average scores of the Family in Making a Financial Decision sub-dimension showed significant differences in favour of the 6<sup>th</sup> and 7<sup>th</sup> grade students between the 8<sup>th</sup> grade students and 6<sup>th</sup> and 7<sup>th</sup> grade students, and in favour of the 7<sup>th</sup> grade students between the 5<sup>th</sup> and 7<sup>th</sup> grade students.

The third sub-problem of the research is as follows: "What is the level of entrepreneurship skills of the secondary-school students?" In order to seek for an answer to this sub-problem, the arithmetic mean (X), standard deviation (SD) and minimum and maximum values of students' entrepreneurship scale sub-dimension and total scores are given in Table 5.

Table 5: Students' Entrepreneurship Scale Sub-Dimension and Total Score Averages

Entrepreneurship Scale	Scores Obtained from the Scale According the Levels	X	SS	Min	Max
Self-awareness	13-25 (Low)	41.60	8.23	13.00	52.00
	26-38 (Medium)				
	39-52 (High)				
Risk-taking	11-21 (Low)	31.85	7.03	11.00	44.00
	22-32 (Medium)				
	33-44 (High)				
Evaluating Opportunities	7-13 (Low)	20.87	4.43	7.00	28.00
	14-20 (Medium)				
	21-28 (High)				
Total	31-61 (Low)	94.33	17.38	31.00	124.00
	62-92 (Medium)				
	93-124 (High)				

In view of the ranking of the scores in the Self-awareness dimension of the entrepreneurship scale, an examination of Table 5 shows that 13-25 is low, 26-38 is medium and 39-52 is high. Considering the self-awareness score of the students from the scale (X=41.60), it can be said that they have a high level of self-awareness. In view of the ranking of the scores in the Risk-taking dimension of the scale, it is seen that 11-21 is low, 22-32 is medium and 33-44 is high. Considering the risk-taking score of the students from the scale (X=31.85), it can be said that they have a moderate level of risk taking. In view of the ranking of the scores in the Evaluating opportunities dimension of the scale, it is seen that 7-13 is low, 14-20 is medium, and 21-28 is high. Considering the students' evaluating opportunities score from the scale (X=20.87), it can be said that they have a moderate level of evaluating opportunities. In view of the ranking of the total score of the scale, it is seen that 31-61 is low, 62-92 is medium, and 93-124 is high. Considering the total score of 614 students from the scale (X=94.33), it can be said that they have a high level of entrepreneurship.

The fourth sub-problem of the study is as follows: "Do the of secondary-school students' entrepreneurship skill levels show a significant difference on the basis of the variables of gender and grade level?" The findings obtained as a result of the analyses are given below in order.

The Mann Whitney U-Test results regarding whether the total and sub-dimension scores of the students on the Entrepreneurship Scale show a statistically significant difference according to gender are presented in Table 6.

Table 6: Mann Whitney U-Test Results of the Students' Total and Sub-dimension Scores of the Entrepreneurship Scale according to the Variable of Gender

Entrepreneurship Scale	Gender	N	Rank Average	Rank Total	U	p
Self-awareness	Female	305	328.86	100302.50	40607.50	.003*
	Male	309	286.42	88502.50		
Risk-taking	Female	305	317.30	96775.50	44134.50	.173
	Male	309	297.83	92029.50		
Evaluating Opportunities	Female	305	322.11	98245.00	42665.00	.042*
	Male	309	293.07	90560.00		
Total	Female	305	325.72	99345.50	41564.50	.011*
	Male	309	289.51	89459.50		

\*p<.05

When Table 6 is examined, the students' Self-awareness (U=40607.50, p<.05), Evaluating opportunities (U=42665.00, p<.05) sub-dimension and Entrepreneurship Scale total scores (U=41564.50 p<.05) are found to show a statistically significant difference in favour of female students according to the variable of gender. On the other hand, it is seen that the students' scores of the Risk-taking sub-dimension do not show a statistically significant difference according to the variable of gender (U=44134.50, p>.05). Considering the mean rank for this dimension, it can be said that female students (317.30) have a higher level of entrepreneurship skills than male students (297.83).

The Kruskal Wallis H-Test results regarding whether the students' total and sub-dimension scores on the Entrepreneurship Scale show a statistically significant difference according to the variable of grade level are given in Table 7.

Table 7: Mann Whitney U- Test Results of the Students' Total and Sub-dimension Scores of the Entrepreneurship Scale according to the Variable of Grade Level

	Grade Level	N	Rank Average	sd	$\chi^2$	p	Significant Difference (Mann Whitney) p<.012
Self-awareness	5 <sup>th</sup> Grade	143	322.17	3	2.703	.440	-
	6 <sup>th</sup> Grade	183	310.56				
	7 <sup>th</sup> Grade	151	307.63				
	8 <sup>th</sup> Grade	137	287.96				
Risk-taking	5 <sup>th</sup> Grade	143	293.05	3	6.155	.104	-
	6 <sup>th</sup> Grade	183	289.21				
	7 <sup>th</sup> Grade	151	325.34				
	8 <sup>th</sup> Grade	137	327.35				
Evaluating Opportunities	5 <sup>th</sup> Grade	143	322.49	3	1.733	.630	-
	6 <sup>th</sup> Grade	183	299.84				



	7 <sup>th</sup> Grade	151	310.37				
	8 <sup>th</sup> Grade	137	298.93				
	5 <sup>th</sup> Grade	143	309.43				
<b>Total</b>	6 <sup>th</sup> Grade	183	299.37	3	.712	.870	-
	7 <sup>th</sup> Grade	151	315.54				
	8 <sup>th</sup> Grade	137	307.49				

\*p<.05

When Table 7 is examined, students' Self-awareness ( $\chi^2_{(2)}= 2.703$ ,  $p>.05$ ), Risk-taking ( $\chi^2_{(2)}= 6.155$ ,  $p>.05$ ) and Evaluating opportunities ( $\chi^2_{(2)}= 1.733$ ,  $p>.05$ ) sub-dimension scores and Entrepreneurship Scale ( $\chi^2_{(2)}= .712$ ,  $p>.05$ ) total scores do not show a statistically significant difference according to the grade levels.

The fifth sub-problem of the research is as follows: "Is there a statistically significant relationship between the entrepreneurship skills of secondary-school students and their financial literacy levels?" The results of the Sperman Brown Rank Differences Correlation, conducted to determine the relationship between the entrepreneurship skills' sub-dimension and total scores of the students and the total scores of the financial literacy levels, are presented in Table 8.

Table 8: Correlation Results between the Students' Entrepreneurship Skills and Their Financial Literacy Levels

Financial Literacy Scale Sub-Dimensions	Entrepreneurship Skills Total		
	N	(rho)	p
<b>Consumer Rights</b>		.464*	.000
<b>Financial Awareness</b>		-.013	.740
<b>Tax Awareness</b>		.261*	.000
<b>Choice of Profession</b>		.370*	.000
<b>Family in the Process of Making a Financial Decision</b>	614	.332*	.000
<b>Professional Gain</b>		.280*	.000
<b>Exhibiting Financial behaviour</b>		.393*	.000
<b>Total</b>		.490*	.000

\*p < .001

When Table 8 is examined, it is seen that there is a moderate, positive and significant relationship between the Entrepreneurship Scale total scores of the secondary-school students and their Financial Literacy Levels total scores ( $r=.490$ ,  $p<.001$ ). In addition, it is determined that there are low and moderate, positive and significant relationships in the other sub-dimensions, except for the "Financial Awareness" sub-dimension ( $r=-.013$ ,  $p>.001$ ).

#### 4. Discussion and Results

It was determined through the analyses made to determine the level of the students' financial literacy in general that their financial literacy was close to the "High" level. In other words, it was concluded that the financial literacy of the students was at a positive level. As a matter of fact, the developments in the 21<sup>st</sup> century have brought about the concept of financial education. The growing complexity of the markets as they develop and the availability of many services and products have resulted in the consumer having difficulty at the stage of making a decision and have brought the financial information to the fore. According to Güvenç (2017), financial literacy refers to the characteristics that all individuals should have. All individuals, whether they actively participate in the working life or not, need the knowledge and behaviour to manage money properly. At this

stage, financial information becomes important. When the relevant literature is examined, it is seen that Ertoğrul (2020) determined in his study that 54% of the students have a high level of financial literacy, approximately 7% have a low level of financial literacy, and nearly 38% have a medium level of financial literacy. In their study, Şayan and Yakut (2022) determined that the financial information of secondary-school students is at a good level. In his study with secondary-school students, Karaaslan (2020) determined the financial literacy levels of the students at a moderate level. Çelikten, Doğan, and Çelikten (2023) determined that 4<sup>th</sup> grade primary-school students have high levels of financial literacy attitudes and behaviours. Considering the results of all the studies mentioned, it appears clear that the results of the study support the finding obtained from the research.

It was determined that the students' Consumer Rights and Exhibiting Financial Behaviour sub-dimension scores showed a statistically significant difference in favour of female students, while the Financial Awareness sub-dimension scores did so in favour of male students. Kuşçu and Yılmaz (2022) found in their study that the financial literacy levels of university students showed a significant difference in favour of male students as far as gender is concerned. Karaaslan (2020) determined that the financial literacy skills of secondary-school students differed significantly according to gender. Taş (2019) found a difference in favour of male students in his study with university students studying in the faculties of economics and administrative sciences at universities. On the other hand, it is seen that the students' Tax Awareness, Choice of Profession, Family in Making a Financial Decision, Professional Gain sub-dimension scores and Financial Literacy Scale total scores do not show a statistically significant difference according to the variable of gender variable. When the relevant literature is examined, there appear to be studies supporting the findings of the current research (Ergür-Cengelci, 2019; Ertoğrul, 2020; Gomulia, Barlian, & Dewi, 2020; Şayan & Yakut, 2022; Çelikten, Doğan & Çelikten, 2023). This situation can be explained by the fact that the students have similar views on financial issues in terms of variable of gender and that they can make decisions on financial issues under familial control

It is seen that the students' Consumer Rights ( $\chi^2_{(2)}= 2.385$ ,  $p>.05$ ), Financial Awareness ( $\chi^2_{(2)}= 1.456$ ,  $p>.05$ ), Professional Gain ( $\chi^2_{(2)}=4.910$ ,  $p>.05$ ) and Exhibiting Financial Behaviour sub-dimension scores of Exhibiting Behaviour ( $\chi^2_{(2)}=1.117$ ,  $p>.05$ ) and the total scores of the Financial Literacy Scale ( $\chi^2_{(2)}=4.761$ ,  $p>.05$ ) do not show a statistically significant difference according to the grade levels. When the relevant literature is examined, there are studies supporting the findings of the present research. For example, Şayan and Yakut (2022) arrived at the conclusion in their study that the financial literacy level of secondary-school students did not show a significant difference in terms of grade level. In addition, the students' Tax Awareness ( $\chi^2_{(2)}=9.855$ ,  $p<.05$ ), Choice of Profession ( $\chi^2_{(2)}=10.964$ ,  $p<.05$ ) and Family in Making a Financial Decision ( $\chi^2_{(2)}=21.182$ ,  $p<.05$ ) sub-dimension scores showed a statistically significant difference according to the grade levels. When the literature is examined, Karaaslan (2020) found in his study a significant difference in favour of the 6<sup>th</sup>, 7<sup>th</sup> and 8<sup>th</sup> grades, not the 5<sup>th</sup> graders, in terms of the grade level. Similarly, Koroğlu (2021) determined in his study that the average of the 8<sup>th</sup> grades showed a statistically significant difference in the frugality dimension in terms of the grade level. Considering the results of all the studies mentioned, it is seen that the results of the study support the finding obtained from the research.

Considering the "Self-Awareness" score of the students from the entrepreneurship scale ( $\bar{X}= 41.60$ ), it was determined that they had a high level of self-awareness. Considering the "Risk Taking" score of the students from the entrepreneurship scale ( $X= 31.85$ ), it was determined that they had a medium level of risk taking. Considering the "Evaluating Opportunities" score obtained by the students from the entrepreneurship scale ( $X= 20.87$ ), it was determined that their level of evaluating the opportunities was at a medium level. Considering the total score ( $X= 94.33$ ) of the students participating in the study from the entrepreneurship scale, it was concluded that their entrepreneurship level was high. When the relevant literature is examined, there appear to be studies that reveal that the entrepreneurial skills of students, teacher candidates and teachers are at a high level (Armut & Kılınç, 2018; Ocak & Su, 2016; Suleymanov, Özcan & Genç, 2018; Örucü, Kılıç & Yılmaz, 2007; Selanik Ay and Acar, 2016). Avcı Daş, Ezberci Çevik and Büyük (2022) concluded in their study that the 8<sup>th</sup> grade students have a high level of entrepreneurship. In his study, Eroğlu (2019) concluded that the entrepreneurship levels of secondary school students are high. As a result of their research, Pan and Akay (2015) stated that students' entrepreneurship levels are high. Considering the results of all the studies mentioned, it is seen that the results of the study support the finding obtained from the research.

It was determined according to the variable of gender that the students' "Self-awareness" and "Evaluating Opportunities" sub-dimension and Entrepreneurship Scale total scores showed a statistically significant difference in favor of female students. However, it was determined according to the variable of gender that the students' scores in the "Risk Taking" sub-dimension did not show a statistically significant difference. Considering the mean rank for this dimension, it can be said that female students had a higher level of entrepreneurship skills than male students. There are various studies in literature (Doğaner & Altunoğlu, 2010; Arslan, 2011; İrmiş & Barutçu, 2012; Kılıç, Keklik & Çalış, 2012; Salik & Kaygın, 2016), reporting that there is a

significant relationship between the level of entrepreneurship and the variable of gender. When the relevant literature is examined, Avcı Daş, Ezberci Çevik and Büyük (2022) determined in their studies that, according to the gender variable, the entrepreneurship skill levels of the 8<sup>th</sup> grade students show a statistically significant difference in favour of the girls. It was determined in the study of İşcan and Kaygın (2011) that male students are significantly more successful than female students. Özdemir and Toker (2018) stated in their study that there is a significant difference between the level of entrepreneurship and gender, and that male students are more entrepreneurial than female students. Örucü, Kılıç and Yılmaz (2007) stated in their study that the level of entrepreneurship differs according to gender and that male students tend to be more entrepreneurial than female students. On the other hand, there are studies in the literature, pointing to the absence of any significant relationship between the level of entrepreneurship and the variable of gender (Eroğlu, 2019). ÖzCeviz et al. (2016) stated in their study that there was no significant difference between the variable of gender and entrepreneurship. Taysı and Canbaz (2014), who examined the entrepreneurship levels of students within the scope of some demographic characteristics (the department where the students studied, gender, age, number of siblings, marital status, etc.), stated that there was no significant difference between the level of entrepreneurship and gender. Deveci (2018a) stated in his research that the entrepreneurship tendencies of secondary-school students did not show a significant difference according to the variable of gender. Therefore, the result determined in terms of variable of gender in the research shows parallelism with some studies in literature and bears some differences from others. It can be said that the finding of the research in question was found to be inconsistent with the findings of the studies mentioned above, due to the fact that different samples were studied or different measurement tools were used.

It was determined that the students' Self-Awareness, Risk-Taking and Evaluating Opportunities sub-dimension scores and Entrepreneurship Scale total scores did not show a statistically significant difference according to their grade levels. There are studies in literature, stating that there is no significant relationship between the level of entrepreneurship and the variable of grade level (Aydın&Öner, 2016; Doğaner & Altunoğlu, 2010; Pan & Akay, 2015). Kuşçu and Yılmaz (2022) found in their study that university students' entrepreneurial tendencies did not show a significant difference in terms of grade level. Seyrek and Gül (2017) determined in their study that students' entrepreneurial intention differs according to grade level. The result determined in the study in terms of the variable of grade level shows parallelism with some studies in literature but differs from others. It can be said that the finding of the research in question was found to be inconsistent with the findings of the studies mentioned above, due to the fact that different samples were studied or different measurement tools were used.

It is seen that there is a moderate, positive and significant relationship between the students' Entrepreneurship Scale total scores and their Financial Literacy Levels total scores ( $r=.490$ ,  $p<.001$ ). In addition, it was determined that there were low and medium and positive and significant relationships in all the sub-dimensions except for the "Financial Awareness" sub-dimension ( $r=-.013$ ,  $p>.001$ ). According to this result, it can be said that as the financial literacy levels of the secondary-school students increase, their entrepreneurial skills also increase. When the relevant literature is examined, there are studies that reveal the relationship between students' financial literacy and entrepreneurship at the university level (Kuşçu & Yılmaz, 2022). In their study, Seyrek and Gül (2017) concluded that entrepreneurship gets more attractive to the students as the level of their financial literacy increases. On the other hand, Kıran, Çetinkaya Bozkurt and Tunç (2018) determined in their study that there is no statistically significant relationship between financial literacy and entrepreneurial intention. However, no study has been found in the literature examining the relationship between the Financial Literacy Levels of secondary-school students and their entrepreneurship skills. It can therefore be said that the findings obtained from the research will contribute to the literature.

### **Recommendations**

In the light of the results obtained from the research, the following suggestions can be made to teachers and researchers who want to work on scientific attitudes.

- ◆ It was determined that as the students' financial literacy level increases, their entrepreneurship skills also increase. Therefore, teachers can be recommended to conduct activities to develop the financial literacy levels of the students.
- ◆ Financial literacy should be accepted as one of the essential contents at schools. It can be useful if the inclusion of financial literacy in the curriculums as an optional course is reviewed, revised and evaluated.
- ◆ The analysis of students' financial literacy levels and entrepreneurship skills according to the variables of gender and grade level was made on a quantitative basis. In addition to such quantitative studies, the effect of the mentioned variables can be examined in more depth by conducting a qualitative study.

- ◆ Since studies on financial literacy levels and entrepreneurship skills at secondary school level are limited, other studies can examine their effects on different sample groups, taking into account the same or different variables, and make generalizations on the subject by adding new data to the literature.

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