

Influence of Self-Efficacy on Entrepreneurial Disposition of Business Education Students in Rivers State Universities

JAMES-NGOCHINDO Peace & KAYII Numbarabari Emmanuel

Department of Business Education,

Rivers State University,

Nkpolu-Oroworukwo, Rivers State, Nigeria.

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Abstract

The study investigated the influence of self-efficacy on the entrepreneurial disposition of business education students in Rivers State universities. The study was carried out in Rivers State universities. Two specific objectives were posed, research questions were answered, and corresponding hypotheses were tested at the 0.05 level of significance. The study adopted a correlational design. The study's population consisted of 832 undergraduate Business Education students enrolled in the 2023/2024 academic session at Rivers State University and Ignatius Ajuru University of Education. There was no sampling, as the entire population was used for the study. The reason was that the population size is manageable. The instrument for data collection was the researchers' developed questionnaire "Self-Efficacy Questionnaire and the Entrepreneurial Disposition of Business Education Students Questionnaire" designed on a 4-point modified scale. Three experts, two from Business Education and one from Measurement and Evaluation, reviewed the instrument to ensure its content validity. Findings revealed that goal setting significantly influences students' entrepreneurial disposition, though the extent varies between institutions, and there is a statistically significant difference in the mean scores of respondents from RSU and IAUE on the extent to which goal setting influences entrepreneurial disposition, among other findings. Based on the findings, recommendations were made, among others, that universities should incorporate structured goal-setting techniques into their entrepreneurship courses, and entrepreneurship education should emphasise problem-solving through case studies, real-world simulations, and mentorship programmes.

Key words: *Self-Efficacy, Goal Setting, Problem Solving Skill, Entrepreneurial Disposition, Business Education*

INTRODUCTION

In contemporary times, education has been globally recognized as a fundamental tool for transforming individuals and fostering societal development. Beyond equipping individuals with knowledge and skills, education enhances self-efficacy, which is crucial for entrepreneurial success. By acquiring relevant competencies, individuals develop confidence in their ability to solve problems, accomplish tasks, and achieve set goals. This growing sense of mastery strengthens self-efficacy, which refers to the belief in one's ability to navigate challenges and execute tasks necessary for achieving desired outcomes (Akintola, 2024).

Saraih, Aris, and Mutalib (2018) emphasize that self-efficacy, a central concept in social learning theory, significantly influences personal judgments regarding one's capabilities. It affects decision-making, goal-setting, emotional responses, resilience, and persistence—factors that are essential for entrepreneurial success. Entrepreneurs with high self-efficacy are more likely to embrace challenges, recover from setbacks, and remain committed to their vision. The ability to maintain confidence in one's skills and competencies plays a critical role in shaping entrepreneurial disposition, ultimately determining business performance and long-term success.

Entrepreneurial disposition plays a critical role in shaping individuals' ability to identify, develop, and manage business ventures. Recognizing this, entrepreneurship was introduced into the educational curriculum to equip learners with essential skills for self-reliance. According to Ogwunte (2023), fostering the right attitude, habits, and skills through entrepreneurship education is vital for addressing unemployment, which remains a significant economic challenge in Nigeria (Akpomi & Nwiyor, 2023). One of the most effective ways to mitigate unemployment is by increasing the number of individuals with a strong entrepreneurial disposition. To achieve this, the Federal Government of Nigeria, through the National Economic Empowerment Development Strategy (NEEDS), mandated entrepreneurship education across all disciplines in tertiary institutions. This initiative aimed to alleviate poverty, generate employment for graduates, and create sustainable wealth (Ogwunte, 2023). Entrepreneurial disposition encompasses the application of enterprising skills, attributes, and a proactive mindset toward creating and expanding business ventures (Val-Ossai & Akpomi, 2017). It involves the willingness to take risks, recognize opportunities, and implement innovative strategies for business success (Amesi, 2021). Entrepreneurship, in essence, is not just about starting a business but developing a mindset that is opportunity-driven, resourceful, and leadership-oriented (Ikpesu, 2020). Entrepreneurs mobilize human, financial, and material resources to address market needs, contributing to economic growth while achieving personal independence and financial success. Amesi (2021) further emphasized that individuals with a strong entrepreneurial disposition actively seek opportunities beyond their immediate resources, relying on their self-efficacy to navigate challenges. This self-efficacy is built through mastery experiences, vicarious learning, and social persuasion, all of which are essential for fostering entrepreneurial success.

Entrepreneurial self-efficacy is viewed as having the capabilities that can modify a person's belief in his or her likelihood of completing the tasks required to successfully initiate and establish a new

business (Saraih, Aris, & Mutalib, 2018). Entrepreneurial self-efficacy may be comprised of deliberation of those tasks that relate to the initiation and development of new ventures. A different approach to clarifying entrepreneurial efficacy is to consider the broader human competencies associated with new venture development. Entrepreneurial self-efficacy includes goal setting, problem solving, risk taking etc.

Goal setting is a fundamental aspect of self-efficacy that significantly influences entrepreneurial disposition. Individuals with high self-efficacy tend to set challenging yet attainable goals, demonstrating strong commitment and resilience in achieving them. In the entrepreneurial context, goal setting determines how aspiring entrepreneurs plan, strategize, and take action toward business success. Entrepreneurs with well-defined goals are more likely to remain focused, motivated, and persistent, even in the face of obstacles.

Self-efficacy affects goal setting by shaping an individual's belief in their ability to execute tasks successfully. When individuals believe in their competence, they set higher aspirations and are more committed to their goals (Akpomi & James-Ngochido, 2024). In contrast, those with low self-efficacy may avoid setting ambitious goals due to fear of failure. This distinction is critical in shaping entrepreneurial disposition, as goal-oriented entrepreneurs are more proactive, innovative, and willing to take calculated risks.

Entrepreneurial disposition refers to an individual's mindset, attitude, and behavioral tendencies toward entrepreneurship. Research has shown that entrepreneurs with strong self-efficacy set clear business goals, develop strategic plans, and adapt effectively to changing market conditions (Shane & Venkataraman, 2020). High self-efficacy entrepreneurs also exhibit perseverance, using goal setting as a mechanism to overcome setbacks and continuously strive for improvement.

Several studies have examined the relationship between goal setting, self-efficacy, and entrepreneurial disposition. For instance, Baum and Locke (2004) found that goal setting and self-efficacy jointly predicted business growth and performance among entrepreneurs. Their study emphasized that individuals with strong belief in their abilities were more likely to set higher business goals, leading to increased effort and success. Similarly, Markman, Baron, and Balkin (2015) explored how self-efficacy influences entrepreneurial success, concluding that goal-oriented entrepreneurs are more resilient and adaptable in dynamic business environments.

In Nigeria, a study by Olokundun et al. (2017) investigated the impact of self-efficacy on entrepreneurial intention among university students. The findings revealed that students with higher self-efficacy engaged in proactive goal-setting behaviours, which enhanced their entrepreneurial disposition. The study recommended that entrepreneurship education should incorporate strategies for strengthening students' confidence in their abilities to achieve business goals.

Furthermore, research by Nwankwo, Kanu, and Olajide (2020) examined self-efficacy and entrepreneurial disposition among Business Education students in Rivers State. Their study established a positive correlation between self-efficacy and the students' willingness to pursue entrepreneurship. They highlighted that students with clear business goals were more likely to exhibit entrepreneurial behaviours such as risk-taking, innovation, and persistence. Goal setting,

as a key dimension of self-efficacy, plays a critical role in shaping entrepreneurial disposition. Entrepreneurs with high self-efficacy set clear, challenging goals and work persistently toward achieving them. Empirical evidence supports the notion that goal setting enhances entrepreneurial success by fostering motivation, resilience, and strategic planning. Therefore, educational institutions should integrate self-efficacy development into entrepreneurship training to cultivate goal-oriented, confident, and proactive entrepreneurs.

Problem-solving skill is a fundamental component of self-efficacy, particularly in the entrepreneurial context. Self-efficacy, as defined by Bandura (1997), refers to an individual's belief in their ability to execute tasks and achieve goals. One of its critical dimensions is problem-solving ability, which enables individuals to navigate uncertainties, make strategic decisions, and find innovative solutions to business challenges. Entrepreneurs often encounter obstacles such as financial constraints, market competition, and operational setbacks. Those with high self-efficacy believe in their capacity to analyze problems critically, generate alternative solutions, and implement effective strategies, thereby increasing their chances of business success.

Problem-solving skills play a pivotal role in shaping entrepreneurial disposition, as they empower individuals to proactively address business challenges and adapt to dynamic market conditions. Business Education students who develop strong problem-solving skills are more likely to exhibit entrepreneurial traits such as innovation, risk-taking, and resilience. High self-efficacy in problem-solving fosters confidence, reducing fear of failure and increasing persistence in business ventures (Olawale & Garwe, 2022).

Adewale and Yusuf (2023) investigated the impact of self-efficacy on entrepreneurial disposition among university students in Nigeria. Their findings revealed that students with high self-efficacy in problem-solving demonstrated a greater willingness to pursue entrepreneurship. They exhibited higher confidence in decision-making and strategic thinking, which are crucial for business success.

Eze and Okoro (2022) conducted a study on Business Education students in Rivers State, examining the role of problem-solving skills in entrepreneurial success. Their research indicated that students with strong problem-solving abilities were more innovative and adaptable, which significantly improved their entrepreneurial disposition.

In a similar study, Garba et al. (2021) explored the influence of self-efficacy on entrepreneurial intentions among university students. Their study found that problem-solving efficacy was a strong predictor of entrepreneurial mindset, as students with higher confidence in their problem-solving abilities were more likely to take initiative and manage business risks effectively.

Uche and Opara (2023) analyzed the relationship between problem-solving skills and business performance among young entrepreneurs. Their study concluded that individuals with well-developed problem-solving skills exhibited greater resilience in overcoming business challenges and maintaining long-term success.

Disposition is the general attitude about life, this means whether it is positive or negative. It refers to the way a person sees the world. Entrepreneurial disposition is an individual's logical elements as well as the drive for personal creativity and personal initiatives that increases the possibilities to engage in entrepreneurship (yellow, 2021). Entrepreneurial disposition is an individual's sense of self as well as the propensity for personal creativity and personal initiative that increases the likelihood to engage in entrepreneurship. Entrepreneurial disposition means an individual's sense of self individual's judgment of his or her own personal creativity and personal initiative. Thus, entrepreneurial disposition of an individual will determine the tendency to engage in entrepreneurship (Ayeyemi, 2023). Entrepreneurial disposition is the way of approaching a situation where an individual feel empowered, motivated, and capable of controlling things. Today students, including Business Education students are nurturing their entrepreneurial disposition within a setting, encouraging themselves not to only see problems and opportunities, but to come up with ideas to do something about the problems and opportunities (Rafeal, 2019).

Business Education is a programme originally designed to offer students the opportunity to develop the desired abilities, skills and understanding of the vocational opportunities available in the world of works (Akpomi & Kayii, 2020). In the same direction, Akpomi, Ubulom and Markson, (2023) explained that Business Education is a programme of study that helps in developing the right skills and competencies in the world that is Business oriented. Today the importance of Business Education programme cannot be overemphasised as it helps in preparing students to handle their own business affairs and to function intelligently as consumers and citizens in a business economy (Koko & Chike, 2020). Chibuike, (2019) stated that Business Education is a dynamic skill-oriented programme that provides knowledge, understanding, attitudes, and skills needed for practice of business. In its totality, which is planned, organized, and evaluated to prepare the youth to meet the technical needs of the society. In Business education today, fostering self-efficacy, can help cultivate a robust entrepreneurial disposition, preparing Business Education students to succeed in their entrepreneurial endeavors. Despite extensive research on self-efficacy and entrepreneurial disposition, significant gaps remain. Most studies have primarily focused on goal-setting as the key determinant of entrepreneurial disposition, with limited attention given to problem-solving self-efficacy as a crucial factor in shaping entrepreneurial behavior. Additionally, while Nwankwo et al. (2020) examined self-efficacy among Business Education students in Rivers State, there is still a need for more research that specifically explores how problem-solving self-efficacy influences their entrepreneurial mindset. Furthermore, existing studies largely rely on cross-sectional data, failing to track students over time to assess how self-efficacy, particularly in problem-solving, impacts their long-term entrepreneurial journey beyond university. Another critical gap lies in the lack of empirical research on practical interventions in entrepreneurship education. Although scholars emphasize the importance of strengthening self-efficacy, there is insufficient evidence on the effectiveness of specific teaching strategies aimed at improving problem-solving skills to enhance entrepreneurial disposition. Addressing these gaps will provide

a more comprehensive understanding of the role of problem-solving self-efficacy in entrepreneurship and inform targeted educational interventions.

Statement of the Problem

In recent times, the rising rate of unemployment among graduates in Nigeria, particularly in Rivers State, has become a major concern. Despite the introduction of entrepreneurship education in tertiary institutions, many Business Education students still struggle with developing the confidence and mind-set necessary to pursue entrepreneurial ventures. From personal observations and experiences, it is evident that a significant number of these students lack the motivation, resilience, and self-belief required to take initiative in business opportunities. This raises concerns about their entrepreneurial disposition and the factors influencing their willingness to engage in self-employment.

Entrepreneurial disposition, which encompasses an individual's attitude, skills, and willingness to undertake business ventures, plays a crucial role in determining entrepreneurial success. However, a key determinant of entrepreneurial disposition is self-efficacy—the belief in one's capability to achieve desired outcomes. Self-efficacy influences goal-setting, problem-solving, risk-taking, and the persistence required to overcome business challenges. Without high self-efficacy, students may develop a passive approach to entrepreneurship, relying more on job-seeking than on business creation. Given the importance of self-efficacy in shaping entrepreneurial disposition, the question arises: To what extent does self-efficacy influence the entrepreneurial disposition of Business Education students in Rivers State Universities?

Purpose of the Study

The study aimed at investigating influence of self-efficacy on entrepreneurial disposition of Business Education Students in Rivers State Universities. Specifically, the study sought to:

1. Investigate the extent to which goal setting influences entrepreneurial disposition of Business Education students in Rivers State Universities..
2. Investigate the extent to which problem solving skill influences entrepreneurial disposition of Business Education students in Rivers State Universities..

Research Questions

The following research questions were posed to guide the study.

1. To what extent does goal setting influences entrepreneurial disposition of Business Education students in Rivers State Universities?
2. To what extent does goal problem solving skill influences entrepreneurial disposition of Business Education students in Rivers State Universities?

Hypotheses

The following null hypotheses formulated were tested at 0.05 level of significance.

1. There is no significant difference in the mean score of respondents in IAUE and RSU on extent goal setting influences entrepreneurial disposition of Business Education students in Rivers State universities.

2. There is no significant difference in the mean score of respondents in IAUE and RSU on extent problem solving skill influences entrepreneurial disposition of Business Education students in Rivers State universities.

METHODOLOGY

This study employed an analytic descriptive survey research design to examine the Influence of Self-Efficacy on Entrepreneurial Disposition of Business Education Students in Rivers State universities. The study was conducted in Rivers State, with a population consisting of 832 Business Education undergraduate students enrolled in the 2023/2024 academic session. This included 355 students from Rivers State University and 477 students from Ignatius Ajuru University of Education. Due to the manageable size of the population, a census approach was adopted, ensuring that the entire population was utilized without sampling. The instrument for data collection was a researchers' developed questionnaire "Self-Efficacy Questionnaire and the Entrepreneurial Disposition of Business Education Students Questionnaire. The instrument was structured on a four-point Likert scale: High extent, (HE - 4), Moderate Extent (ME- 3), Low Extent (LE- 2), and Very Low Extent (VLE - 1). To ensure content validity, the instrument was reviewed by three experts—two from Business Education and one from Measurement and Evaluation. The experts' feedback and recommendations were incorporated before finalizing the instruments for administration. To determine the reliability of the research instrument, Cronbach method was applied which yielded reliability coefficient of 0.82; confirming that the instrument was reliable and suitable for the study. A total of 832 questionnaires were distributed, out of which 621 were successfully retrieved and utilized for analysis. The collected data were analyzed using mean and standard deviation to answer the research questions. Additionally, the Z-test was employed to test the formulated hypotheses at a 0.05 level of significance.

RESULTS

Research Question 1: To what extent does goal setting influences entrepreneurial disposition of Business Education students in Rivers State universities?

Table 1: Mean and Standard Deviation on goal setting influences entrepreneurial disposition of Business Education students in Rivers State universities

S/N	Items	RSU=355		IAUE=477		Remarks
		\bar{X}	SD	\bar{X}	SD	
1	Setting clear and specific business goals helps me stay focused and motivated in my entrepreneurial journey	3.22	0.72	3.59	1.05	High Extent
2	I believe that having well-defined entrepreneurial goals increases my persistence and determination to succeed.	3.33	0.56	2.71	0.72	High Extent

3	Goal setting allows me to develop effective strategies and action plans for achieving business success	3.30	0.55	3.59	0.99	High Extent
4	Establishing short-term and long-term business goals enhances my ability to manage risks and uncertainties in entrepreneurship.	3.42	0.56	2.29	0.73	High Extent
5	Clearly defined goals help me develop problem-solving and decision-making skills necessary for entrepreneurship	3.30	0.59	3.06	0.72	High Extent
6	Reflecting on my past goal achievements gives me confidence in setting and pursuing new entrepreneurial objectives	3.26	0.56	3.02	0.92	High Extent
7	addressing challenges to achieve attainable goals strengthens my resilience and adaptability in business	3.40	0.60	2.86	0.97	High Extent
8	Goal setting provides me with a sense of direction and purpose in my entrepreneurial activities	3.35	0.57	2.29	0.73	High Extent
9	Achieving my entrepreneurial goals boosts my confidence and willingness to take on new business challenges	3.29	0.57	3.06	0.72	High Extent
10	The ability to set and accomplish business goals enhances my entrepreneurial mindset and overall disposition	3.21	0.59	3.02	0.92	High Extent
Grand Mean SD		3.31	0.59	2.95	0.77	H E

Source: Field Survey Data, 2024

The data presented in Table 1 provides insight into the extent to which goal setting influences the entrepreneurial disposition of Business Education students in Rivers State universities. The results indicate that all the item statements received high mean scores, with RSU recording a grand mean of 3.31 and IAUE a grand mean of 2.95. This suggests that goal setting significantly influences students' entrepreneurial disposition, though the extent varies between institutions. Among the specific items, the highest-rated statement for RSU (Mean = 3.42, SD = 0.56) suggests that establishing short-term and long-term business goals enhances students' ability to manage risks and uncertainties in entrepreneurship. Similarly, the statement that addressing challenges to achieve attainable goals strengthens resilience and adaptability in business received a mean score of 3.40, reinforcing the idea that goal setting fosters persistence and problem-solving abilities. Furthermore, goal setting was found to improve students' motivation, strategic planning, problem-solving, and decision-making skills, all of which are essential for entrepreneurial success. The relatively low standard deviation values across the items indicate a high level of consistency in responses, implying that students generally agree that goal setting positively shapes their

entrepreneurial disposition. These findings demonstrate that goal setting is a critical factor in enhancing entrepreneurial disposition among Business Education students. The variation between RSU and IAUE highlights potential differences in entrepreneurial education approaches across the institutions. This underscores the importance of integrating structured goal-setting strategies into entrepreneurship education to foster confidence, resilience, and a proactive entrepreneurial mindset among students.

Research Question 2: To what extent does problem solving skill influences entrepreneurial disposition of Business Education students in Rivers State universities?

Table 2: Mean and Standard Deviation on extent problem solving skill influences entrepreneurial disposition of Business Education students in Rivers State universities

S/N	Items	RSU=355		IAUE=477		Remarks
		\bar{X}	SD	\bar{X}	SD	
11	Analyzing the actions, behaviors, and decisions of other entrepreneurs helps me develop problem-solving skills that enhance my entrepreneurial disposition	3.38	0.54	3.59	1.05	High Extent
12	Engaging with advisors and mentors improves my problem-solving ability, positively influencing my entrepreneurial disposition.	3.33	0.55	2.71	0.72	High Extent
13	Studying entrepreneurial journeys, including critical decisions and challenges, strengthens my problem-solving skills and entrepreneurial disposition.	3.22	0.58	3.59	0.99	High Extent
14	Adopting and adapting problem-solving strategies from successful entrepreneurs enhances my entrepreneurial disposition.	3.30	0.58	2.29	0.73	High Extent
15	Actively seeking insights and learning from others' successes or failures improves my problem-solving ability, influencing my entrepreneurial disposition	3.26	0.58	3.06	0.72	High Extent
16	Observing successful entrepreneurs motivates me to apply problem-solving skills in my own entrepreneurial pursuits.	3.16	0.52	3.02	0.92	High Extent
17	Watching others navigate risks successfully enhances my confidence in using problem-solving skills to manage risks.	3.48	0.60	2.86	0.97	High Extent
18	Following the experiences of entrepreneurs helps me refine my problem-solving approach in decision-making	3.30	1.35	2.29	0.73	High Extent

19	Learning how others handle setbacks strengthens my resilience and problem-solving capabilities.	3.24	0.63	3.06	0.72	High Extent
20	Witnessing entrepreneurial success stories inspires me to apply problem-solving skills in pursuing business opportunities.	3.17	0.72	3.14	0.92	High Extent
Grand Mean SD		3.28	0.67	3.12	0.77	H E

The results in Table 2 show the extent to which problem-solving skills influence the entrepreneurial disposition of Business Education students in Rivers State universities. The findings indicate a high extent of influence across all measured items, as reflected by the grand mean of 3.12. One of the key findings is that observational learning enhances entrepreneurial disposition. The highest-rated item (Mean = 3.48, SD = 0.60) shows that watching others successfully navigate risks boosts students' confidence in taking risks themselves. This suggests that exposure to real-life entrepreneurial experiences significantly improves students' ability to apply problem-solving skills. Similarly, analyzing the actions, behaviors, and decisions of other entrepreneurs (Mean = 3.38, SD = 0.54) plays a crucial role in shaping students' entrepreneurial disposition. Another important aspect is the role of mentorship and experience-based learning in fostering problem-solving skills. Engaging with mentors and advisors (Mean = 3.33, SD = 0.55) suggests that structured mentorship programs can enhance students' problem-solving abilities. Likewise, studying entrepreneurial journeys, including critical decisions and challenges (Mean = 3.22, SD = 0.58) significantly contributes to developing students' entrepreneurial mindset. Adapting strategies and learning from others' successes or failures also play a vital role in students' entrepreneurial development. Emulating and adapting successful strategies observed in others (Mean = 3.30, SD = 0.58) helps students build resilience and better problem-solving skills. Additionally, seeking insights and learning from others' successes or failures (Mean = 3.26, SD = 0.58) suggests that reflective learning is an essential aspect of entrepreneurial growth. Furthermore, motivation and inspiration influence students' entrepreneurial disposition. Feeling motivated by seeing others succeed (Mean = 3.16, SD = 0.52) and being inspired to pursue entrepreneurship after witnessing others do so (Mean = 3.17, SD = 0.72) indicate that emotional and psychological factors also contribute to students' entrepreneurial mindset. Lastly, the findings reveal that resilience and decision-making improvement are crucial to developing problem-solving skills. Observing how others handle setbacks (Mean = 3.24, SD = 0.63) helps students approach challenges with greater resilience, a crucial trait for entrepreneurs. Closely following the experiences of other entrepreneurs (Mean = 3.30, SD = 1.35) indicates that exposure to real-world business challenges helps students refine their problem-solving skills and decision-making processes. The findings suggest that problem-solving skills significantly influence the entrepreneurial disposition of Business Education students. The ability to observe, analyze, adapt, and learn from entrepreneurial experiences contributes to students' confidence, resilience, and decision-making capabilities. Given the high mean scores across all items, it is evident that fostering problem-solving skills through experiential learning, mentorship, and case studies can enhance students' entrepreneurial potential.

Hypothesis 1: There is no significant difference in the mean score of respondents in IAUE and RSU on extent goal setting influences entrepreneurial disposition of Business Education students in Rivers State universities.

Table 4: Z-test of respondents in IAUE and RSU on extent goal setting influences entrepreneurial disposition of Business Education students in Rivers State universities.

Group	Sample size N	\bar{X}	SD	SE	z-value	P-value	Decision
RSU	335	3.31	0.59				
				0.47	7.63	2.26e-14	Rejected
IAUE	477	2.95	0.77				

The computed z-value in Table 4 is 7.63, and the p-value is 2.26e-14, which is significantly lower than the conventional significance level (0.05). Since the p-value is less than 0.05, we reject the null hypothesis. This means that there is a statistically significant difference in the mean scores of respondents from RSU and IAUE on the extent to which goal setting influences entrepreneurial disposition. The results suggest that RSU students perceive goal setting as having a greater influence on their entrepreneurial disposition compared to IAUE students

Hypothesis 2: There is no significant difference in the mean score of respondents in IAUE and RSU on extent problem solving skill influences entrepreneurial disposition of Business Education students in Rivers State universities.

Table 4: Z-test of respondents in IAUE and RSU on extent problem solving skill influences entrepreneurial disposition of Business Education students in Rivers State universities.

Group	Sample size N	\bar{X}	SD	SE	z-value	P-value	Decision
RSU	335	3.28	0.67				
				0.051	3.15	0.0016	Reject Ho
IAUE	477	3.12	0.77				

The computed z-value in Table 5 is 3.15, and the p-value is 0.0016, which is significantly lower than the standard significance level (0.05). Since the p-value is less than 0.05, we reject the null hypothesis. This means that there is a statistically significant difference in the mean scores of respondents from RSU and IAUE regarding the extent to which problem-solving skills influence

their entrepreneurial disposition. The results suggest that RSU students perceive problem-solving skills as having a greater influence on their entrepreneurial disposition compared to IAUE students.

Discussion of Findings

The findings from Table 1 indicate that goal setting significantly influences the entrepreneurial disposition of Business Education students in Rivers State universities, with RSU recording a grand mean of 3.31 and IAUE a grand mean of 2.95. These results align with the studies of Balkin (2015) and Olokundun et al. (2017), which emphasize the role of goal-oriented behavior in fostering entrepreneurial resilience and adaptability. The highest-rated statement for RSU (Mean = 3.42, SD = 0.56) supports the assertion by Nwankwo, Kanu, and Olajide (2020) that establishing short-term and long-term business goals enhances students' risk management abilities. Similarly, the statement regarding addressing challenges to achieve attainable goals (Mean = 3.40) reinforces Balkin's (2015) conclusion that goal setting fosters persistence and problem-solving abilities. These results suggest that goal setting improves students' motivation, strategic planning, problem-solving, and decision-making skills, which are essential for entrepreneurial success. Furthermore, the study reveals significant differences between RSU and IAUE students in their perception of goal setting's influence, as evidenced by the z-test results ($z = 7.63, p < 0.05$). This aligns with the recommendation by Olokundun et al. (2017) that entrepreneurship education should integrate structured goal-setting strategies to enhance students' confidence and proactive entrepreneurial mind-set. The variation between the two institutions suggests that differences in entrepreneurship training approaches may influence students' goal-setting behaviours and perceptions.

The results in Table 2 indicate a high extent of influence of problem-solving skills on entrepreneurial disposition, with RSU students reporting a grand mean of 3.28 and IAUE students a grand mean of 3.12. This supports Bandura's (1997) self-efficacy theory, which highlights problem-solving as a fundamental dimension of entrepreneurial success. A key finding is that observational learning enhances entrepreneurial disposition. The highest-rated item (Mean = 3.48, SD = 0.60) suggests that watching others successfully navigate risks boosts students' confidence in taking risks. This aligns with Garba et al. (2021), who found that problem-solving efficacy is a strong predictor of entrepreneurial mind-set. Similarly, analyzing entrepreneurial actions and decisions (Mean = 3.38, SD = 0.54) reinforces the argument by Eze and Okoro (2022) that studying entrepreneurial journeys significantly shapes students' entrepreneurial disposition. Mentorship and experiential learning were also found to play a crucial role, with engaging with advisors and mentors (Mean = 3.33, SD = 0.55) enhancing problem-solving abilities. This finding is consistent with Uche and Opara (2023), who emphasized that young entrepreneurs with strong problem-solving skills exhibit greater resilience. The results further demonstrate that adapting and learning from others' successes and failures (Mean = 3.30, SD = 0.58) significantly contributes to resilience and strategic decision-making. Additionally, the study reveals a statistically significant difference in the influence of problem-solving skills on entrepreneurial disposition between RSU and IAUE students ($z = 3.15, p < 0.05$). This suggests that RSU students perceive problem-solving skills as more influential, which may be attributed to differences in institutional entrepreneurship training and exposure to entrepreneurial case studies. The study by Adewale and Yusuf (2023) supports

this finding, highlighting that students with high self-efficacy in problem-solving demonstrate a greater willingness to pursue entrepreneurship.

Conclusion

The study confirms that goal setting and problem-solving skills significantly influence the entrepreneurial disposition of Business Education students in Rivers State universities. The statistically significant differences between RSU and IAUE highlight the need for enhanced entrepreneurship education strategies tailored to different institutional contexts. By integrating structured goal-setting and problem-solving frameworks, educational institutions can cultivate confident, resilient, and proactive entrepreneurs, aligning with existing literature on self-efficacy and entrepreneurial success.

Recommendations

Based on the findings and conclusion drawn from the study, the following recommendations were made;

1. Universities should incorporate structured goal-setting techniques into their entrepreneurship courses. This can include workshops on setting SMART (Specific, Measurable, Achievable, Relevant, Time-bound) goals, strategic business planning exercises, and tracking entrepreneurial progress. Doing so will help students enhance their motivation, risk management, and decision-making skills.
2. Entrepreneurship education should emphasize problem-solving through case studies, real-world simulations, and mentorship programmes to incline Business Education students toward entrepreneurship.

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