

## HOW FUTURE ENTREPRENEURS AND FINANCIALISTS ARE EDUCATED AT THE UNIVERSITY OF ECONOMICS IN KATOWICE – SURVEY RESEARCH FROM THE TIME OF THE COVID-19 PANDEMIC

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**Purpose:** The paper aims to outline the issues related to the teaching methods used when educating would-be entrepreneurs and financialists during the COVID-19 pandemic. It focuses, in particular, on the results of a survey conducted among the students of Entrepreneurship and Finance at the Faculty of Economics, the University of Economics in Katowice. The deliberations discussed here primarily refer to the case-study method. The paper also constitutes an attempt to present the advantages and the drawbacks of selected teaching methods.

**Design/methodology/approach:** The main research technique used in the studies is a questionnaire survey. It was further supplemented with face-to-face interviews. The research covered students of graduate programmes, mostly in-service ones and having practical knowledge in their field. A review of scientific literature was followed up with the survey. The paper utilises the methods of synthesis, as well as the fundamentals of deduction. The author also drew on his own knowledge and many-year experience gained when working with business students seeking practical knowledge. Entrepreneurship and Finance is a practice-oriented degree course.

**Findings:** The paper verifies empirically the knowledge presented in the scientific literature. The research findings addressed here may be seen as a pilot survey.

**Research limitations/implications:** The research outlined here concern selected teaching methods. They cover a small number of students following a full-time program. The respondents, however, were university degree holders, with the vast majority of them being in-service students, i.e. already employed in business.

**Practical implications:** The results of the questionnaire survey may help to improve the methodical tools used in the education of business students who follow practical courses. After all, the knowledge conveyed to future entrepreneurs and financialists must be based on practical aspects.

**Originality/value:** The paper may be seen as casting light on the process of educating would-be business and finance professionals at a business university. The outcome of the research underlying the paper may serve to enhance the teaching techniques used when delivering programs to students. The content of the paper may also be seen as a valuable insight into students' – rather than tutors' – perceptions of the issues. The paper also indicates the advantages and the drawbacks of the teaching methods used during the COVID-19 pandemic, including e-learning.

**Keywords:** Entrepreneurship and finance, business university, teaching methods, case-study analysis, survey research.

**Category of the paper:** Research paper.

## 1. Introduction

The education of future entrepreneurs and financial specialists seems to be a challenging task. One of the reasons for that is the fact that economics belongs to applied sciences. As a result, academic teachers have a number of challenges to address, some of which are caused by a constant development of knowledge in the field of education as well as the emergence of new and unexpected situations, such as the COVID-19 pandemic, in the environment where business universities operate. Consequently, a teaching process at universities in Poland and worldwide needed to be adapted and conducted in a way which differs from the previously established ones. In particular, the COVID-19 pandemic affected the methodology used by academic staff. The commonly implemented formula of remotely conducted classes has become a routine way of working, which, to a large extent survived and continues to be used in the post-pandemic times. What did the education of future business people and financial specialists look like during lockdowns and sanitary regimes, which were generally imposed, and what conclusions may be drawn from that experience? This paper is an attempt to find answers to these questions.

The paper aims to present the results of the survey questionnaire conducted among the students of Entrepreneurship and Finance at the Faculty of Economics, the University of Economics in Katowice. The deliberations contained here focus on the applications of teaching methods in the process of educating future entrepreneurs and financialists, in particular the use of case studies. The objective of the paper is also to outline the advantages and the drawbacks of the selected teaching methods used during the COVID-19 pandemic (Garwol, 2022). Management and quality sciences, similarly to economics and finance, offer a wide array of methods that may be employed to carry out research but also to teach students. The range of methods on hand is exceptionally wide due to economics being an applied science, as stated above. Therefore, both the applicability and the utilitarian aspects of such knowledge are important.

The survey was conducted in January 2022, i.e. at the time when the University of Economics organised its classes and lectures by adopting a hybrid formula. The research covered full-time students of a graduate program in Entrepreneurship and Finance. The vast majority of the respondents were university degree holders already working in business. The research tool of a questionnaire was used; and it was conducted in a direct way. It was supplemented with face-to-face interviews. The respondents were 37 students,

who answered the total of 17 questions; part of which were open ones. The research may therefore be regarded as a pilot study.

The author of the paper draws on his expertise and experience gained from his many-year work with students of the University of Economics in Katowice, in particular in practice-oriented degree courses. Entrepreneurship and Finance is such a practical course. Consequently, the paper is of the empirical character and it is based on a review of the scientific literature in the field.

## **2. On the theoretical background to the teaching methodology used at business universities – at attempt at a synthetic presentation of the issue**

Both in theory and in practice there is a commonly shared belief that for effective and successful teaching of students we need to be able to apply appropriate teaching techniques (Kember, 2009). What is particularly important is the ability to employ a whole range of teaching methods in a complementary way. The scientific literature addresses this issue in a broad and detailed manner. What can be done here, therefore, is to try and synthesize this knowledge. In general, „(...) a teaching method is intended to help us to pursue the operational objectives of teaching (Brophy, 2002), hence it is connected with the need to fulfil at least the three conditions:

- specify the ability which [a student] should acquire as a result of the applied method of work,
- specify in detail and name an activity which [a student] will have to carry out to make sure that the objective of a class is to be achieved,
- create the conditions to accompany the process of teaching (Traszka, 2005).

In theory, the educational methods can broadly be divided into expository, inquiry-based and practical methods (Turos, 1999; Nalaskowski, 2000; Kupisiewicz, 2000; Kawecki, 2000; Bereźnicki, 2001; Pólturzycki, 2002; Okoń, 2003; Pilch, 2003; Zawadowska, 2004; Richardson, 2005; Okoń 2007; Bereźnicki, 2015; Ziółkowski, 2015). The last group of methods are particularly relevant for the successful conduct of teaching processes in business degree courses. Another classification of methods quoted in the literature is the division into, first of all, knowledge assimilation methods, which are based primarily on cognitive activity of a reproductive character; secondly, independent investigation to acquire knowledge, i.e. inquiry-based methods, also known as problem-related ones, based on creative cognitive activity, involving solving of problems, and thirdly, value adding methods, also known as expository ones – where emotional and artistic activity plays a dominant role; fourthly, practical methods – with practical and technical activity being the prevailing one (Okoń, 2003; 2007). It should be noted that business universities most frequently deliver their courses in form of

lectures and classes. In particular, expository methods (lectures) involve students being provided with knowledge, allowing them to gain the ability of noticing and writing down most important information (Michalski, 2001). Inquiry-based methods, in turn (brainstorming, didactic games) require students to identify and then solve a problem (Michalski, 2001). Practical methods (internship) indicate that students are educated through practical actions (Nalaskowski, 2000; Bereźnicki, 2001; Michalski, 2001; Pólturzycki, 2002; Pilch, 2003; Zawadowska, 2004; Richardson, 2005; Okoń 2007; Ziółkowski, 2015; Bereźnicki, 2015). In general, „(...) in order to select the right method [an academic teacher] may follow the questions listed below:

- what is the potential interest of [students] in the topic?;
- how well previously taught material has been acquired?;
- what technical means may be used during classes?;
- to what extent can [students] prepare at home?;
- can correlation between subjects be used?;
- can the selected teaching method be used for a given topic?;
- can the selected teaching method be used under the organisational conditions?;
- can outsiders (e.g. banking practitioners) participate in a class?;
- how to motivate [students] to actively participate in a class?;
- how to construct a self-evaluation test [for a student]?;
- how many [students] participate in classes? (important when dividing a group into smaller teams)?;
- what activation method to choose? – in compliance with the one-class-one-method principle;
- how to design a tool for measuring activity demonstrated [by a student] when working in a team?;
- how to evaluate work in order to motivate [students] rather than putting [them] under stress?” (Trzaska, 2005).

In management and quality sciences as well as in economics and finance special importance is attached to a case study analysis (Pizło, 2009; Matejun, 2011; Kożuch, Marzec, 2014; Gawel, Pietrzykowski, 2014; Czakon, 2015). Looking at this technique in the field under research it should be noted that this is „(...) a research method which provides a broad description of a given phenomenon, aiming to conduct its in-depth analysis and evaluation; using a number of techniques to collect and analyse data and helping to solve scientific and practical problems” (Grzegorzczak, 2015). In particular „(...) this method may be used to reconstruct the course of a given phenomenon, in order to outline the conditions and the factors which affect it; in this case (...) we deal with enhancing the knowledge about the phenomenon, which is not fully defined” (Mielcarek, 2014). On the other hand, case studies are commonly used in teaching in business universities; the application of the method is fairly wide, i.e. starting from

lectures, through classes and ending on writing of bachelor and master theses. It's worth adding here that in the scientific field this method is regarded as a qualitative method of conducting research (Konecki, 2000; Creswell, 2009; Pizło, 2009; Matejun, 2011; Kożuch, Marzec, 2014; Gawel, Pietrzykowski, 2014; Czakon, 2015), while from the didactics point of view this method belongs to inquiry-based ones (Trzaska, 2005; Jaques, 2008; Zelek, 2021).

No matter how they are used, however, case studies – just like other methods applied when educating business students – require the understanding of their pros and cons. The advantages and the drawbacks of this method are listed in Table 1.

**Table 1.**

*Advantages and drawbacks of a case study analysis as a method used in teaching of students*

Item	Teacher	Students
Strengths	Getting to know students and their abilities Easy to motivate learners Evaluation of solutions offered by teams Evaluation of activity No physically demanding and not stressful Direct supervision over work Easy to correct mistakes Improvement of techniques and tools	Highly motivated to work Very active Encouraged to be creative Need to manage time well Getting to know the reality of a profession Acquiring practical skills Integration in a team No stress
Weaknesses	Difficult to control discipline Time-consuming preparation The need to update knowledge from a number of areas	Varied pace of work of different teams and individuals Some individuals not active Copying solutions proposed by other teams Lack of critical evaluation No discipline Noise

Source: Trzaska, 2005.

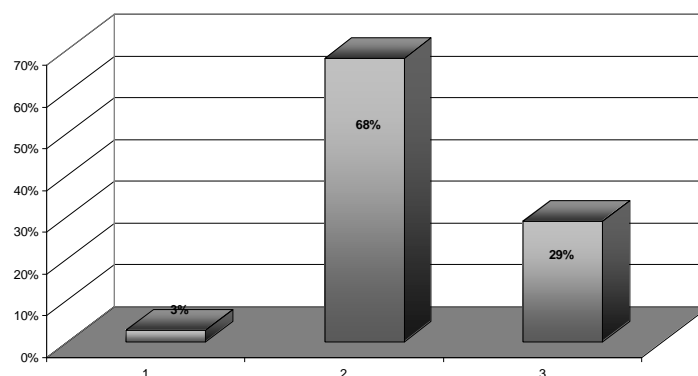
In didactics this method tends to be used to complete the subject, on one hand, and to summarise a portion of the material covered with students, on the other hand (Trzaska, 2005; Jaques, 2008; Zelek, 2021); it is an inherent part of academic course books. Irrespective of that, however, in March 2020 during the COVID-19 pandemic, all the process of educating students changed, compared to what it had looked like before. It should be emphasised here that scientific literature refers to such events as black swans (Kotnis, 2014; Taleb, 2021; Kisielnicki, 2021; Myrczek, et. al., 2021; Myrczek, Tworek, 2022).

### **3. Application of teaching methods in the process of educating future entrepreneurs and financialists at the University of Economics in Katowice – survey research**

The COVID-19 pandemic contributed not only to almost revolutionary changes to the organisation of work at universities but also changed the way of thinking about work. This is largely connected with remote work in the area of management as such (Wolniak, 2022).

When looking at it in terms of education of future business people and financial specialists at the time of the COVID-19 pandemic, the advantages of classes conducted fully remotely (Garwol, 2022), as indicated by the respondents, include: easy to combine studies and work; mobility; saving time as no need to commute; lower costs of studying; saving time and money; avoiding risky illnesses, health safety; an opportunity to better concentrate on a topic; possible to take part in classes even when one is ill; better presentation of a topic; more rest at home; easier to plan one's time well; not losing time on commuting; easier to focus on a topic. The drawbacks of classes conducted fully remotely, in turn, as indicated by the respondents, include: no face-to-face contact; no team work; problems with internet connection leading to distraction; no contact with other teams; more difficult to motivate oneself to study; no possibility to carry out team projects; no face-to-face contact with a teacher; no opportunity to join a discussion; more difficult to ask questions; no opportunities to socialise. In general, the COVID-19 pandemic made it difficult or students to gain knowledge and skills in a face-to-face manner, which was also reflected in the answers they gave to the question about obligatory internships; in the survey 38% of the respondents said that internships should not be obligatory any longer; the main reasons given to justify their standpoint were the following: most of the students are already in work; internship may make it difficult for the students to perform their work duties; internships are not paid and are often not connected with the degree course the students do; the work they perform should be regarded as internship; employers are not willing to offer internships to students; this is a waste of time; no companies willing to accept students for internships; the university is not engaged in internships; for a company a student – an intern is a nuisance. When responding to the question whether some lectures should be delivered online only, as many as 94% of the respondents gave a yes answer. A mere 6% of the respondents said no; indicating (as the reasons for their negative answers) that, first of all, it is difficult to focus and secondly that online lectures are much less effective.

When referring to the division of teaching methods into expository, problem-solving and practical ones, the research results in this respect are shown graphically in Fig. 1.



*Note.* 1 – expository methods, 2 – problem-solving methods, 3 – practical methods

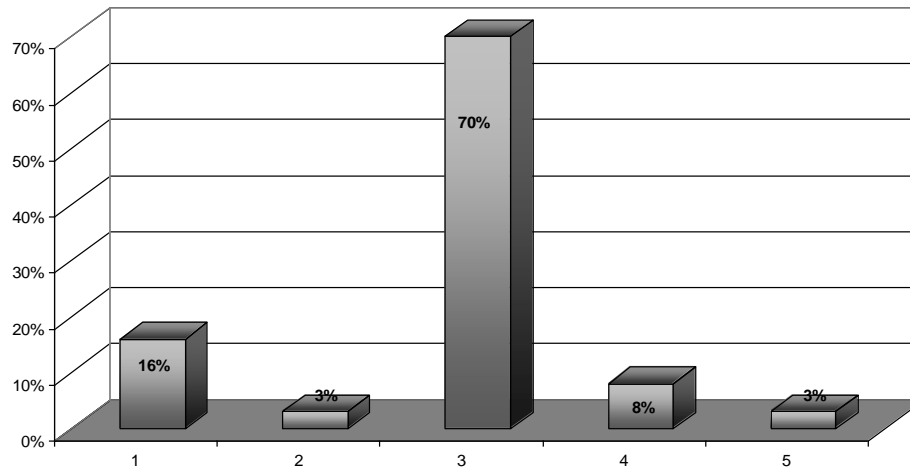
**Figure 1.** Usefulness of expository, problem-solving and practical methods

Source: own research.

As can be seen in Fig. 1 problem-solving methods are the preferred category of teaching methods (68% of the respondents). In the research the reasons for choosing the methods included the following ones: they require an out-of-the-box attitude; give a broader view onto a given topic; they foster and develop creative thinking to the largest extent; they show how to put theory into practice; solutions are worked out together; creativity is stimulated, deeper involvement in a given topic; cooperation between partners is strengthened; everyone may take away what they want from a discussion; they stimulate imagination, they enable teamwork, a topic may be approached from a different angle; easier to remember, another view onto an issue; working together on a project; extending knowledge beyond the topic on hand; an opportunity to compare one's knowledge with other people's, an opportunity to express one's views. The selection of practical methods (29% of the respondents), however, was justified in the following ways: it's easier to understand a task as 'practice makes the master'; it's easier to understand the theory and strengthen this understanding in practice; an opportunity to try the theory out; an opportunity to get to know practice; best test of the theoretical knowledge. The reason given by the respondents who chose the expository methods (a mere 3% of the replies) was that such methods are the oldest, most popular and most commonly accepted ones. The detailed replies to the question of which lecture a student appreciates the most (How should a teacher deliver a class?; What should a teacher do in order to ensure that all the knowledge is conveyed?), the respondents indicated: real life examples, needed in today's world; wider discussion of the issues shown on slides; broad discussion, examples; a mix of various teaching methods; graphic presentation of issues; an opportunity for students to present their points of view; encouraging to take part in a discussion; giving clues on how to understand the topic; showing how theory may be used in practice; providing topics which are current news.

As for the application of case studies in the teaching process – when asked whether academic teachers should support their lectures with examples from business practice, i.e. use a case study analysis – 100% of the students gave yes answers. A very similar result was achieved when responding to the question whether the case study method is useful, i.e. makes it easier to understand the business reality – 97% of the respondents said yes. When asked to provide more details and state what they find most interesting about the case study method and what benefits they see in solving of specific cases, the following answers were given: the method allows students to enhance their knowledge and remember better; specific cases allow students to remember information (knowledge) faster and more effectively; using this method students may solve problems independently, using logical thinking, instead of memorising things by heart and theory may immediately be used in practice; theory may be translated into practice; gaining knowledge about specific cases, becoming familiar with specific companies and solutions; allows students to remember lectured topics better; an opportunity to get familiar with a number of real life cases, which may be encountered in the future; better understanding of a topic; theoretical knowledge may be tested in practice in

an everyday life; actions taken may be analysed; an opportunity to discuss, exchange views; solving of specific cases allows students to draw conclusions which may be useful in the future, it may help them to avoid mistakes; learning from examples; develops creativity, gives a chance to excel. In addition, the respondents expressed their opinions when answering the question of what percentage (of case studies) should there be in relation to strictly theoretical knowledge provided at the university? The results are shown in Fig. 2.



*Note.* 1 – above 50%, 2 – under 50%, 3 – depending on the type of a subject taught, 4 – 50/50, 5 – a subject should be based solely on specific cases from practice.

**Figure 2.** Supporting the teaching process with the use of case studies.

Source: own research.

The results presented in Fig. 2 show that the vast majority of the respondents (78%) expressed the opinion that the percentage of case studies compared to the theoretical knowledge depended on the type of a subject. Not all subjects may be well illustrated with case studies. The remaining respondents think that this figure: should be more than 50% (16% of the respondents), below 50% (3% of the respondents), should be 50/50 (8% of the respondents); only 3% of the respondents think that a subject should be based solely on case studies from practice. Only one conclusion may therefore be drawn – in order to convey knowledge to future entrepreneurs and financialists in a comprehensive way, the knowledge provided to them at university course should be based on organisational practice.

## 4. Conclusion

All the deliberations presented in the paper may be summed up by stating that practical aspects of knowledge delivered to students of business universities, in particular on practice-oriented programs, constitute an inherent component of general knowledge in the teaching process. This is evidenced by the results of the research conducted among students of



Entrepreneurship and Finance. As many as 100% of the surveyed would-be entrepreneurs and financialists said that teachers should supplement their lectures with examples from business practice. In the process of learning new skills and gaining new knowledge the students also prefer inquiry-based methods (86% of the respondents), with the focus on a case study analysis. These results come as no surprise taking into account the applicability and the utilitarian dimension of business knowledge, as mentioned before. In addition, according to the research findings, a particularly valuable teaching method is 'work in field' organised by a lecturer, e.g. showing students round a bank to see what the institution looks like from inside. As many as 81% of the respondents said that this is a good way to support the teaching process. The respondents gave the following justifications: every opportunity to make a program more varied is positive; many students have no possibility to see the inside (of a bank), so this would be a positive experience; an opportunity to compare the theory and practice; increases the imagination; a chance to see in practice what a process looks like from an insider's perspective; an opportunity to give one's plans for the future a direction; strengthening the theoretical knowledge by contact with practice; a chance to see every day work; a chance to get familiar with a potential future place of work. The vast majority of the students supported the idea of inviting business practitioners to classes and lectures on a regular basis, so that the theoretical knowledge can be supplemented with the practical knowledge; in the research this result was 94% of yes answers. The respondents gave the following reasons for their answers: it helps to reinforce the knowledge, to show something more than just the theory, which often does not correspond to the reality; it prepares us to professional work, and, first of all, it inspires us; it shows us what we have learned and confronts it with practice, it's an opportunity to ask people 'in the trade' some questions; contact with practitioners allows us to understand the theory and makes it closer to the everyday life; it facilitates the teaching process a lot and encourages students to take active part in classes, it motivates and inspires; it's a more interesting formula than just listening; students may see the theoretical knowledge translated into practice; it shows a potential career path; it's easier to learn new material; it's an opportunity to find out how theory may be used on an everyday basis; it's an opportunity to gain practical knowledge already when studying at the university and on theoretical classes; it allows students to see the difference between theory and practice; we may see how theoretical knowledge is translated into practical actions and everyday work.

Finally, it should clearly be pointed out that the COVID-19 pandemic not only changed organisational routines and practice in business universities but it also contributed to a shift in the way of thinking about the usefulness of some teaching methods. In particular, this should be applied to a remote form of delivering classes and lectures (Garrison, Vaughan, 2008; Mokwa-Tarnowska, 2015; Pokrzycka, 2019; Garwol, 2022). In the research future entrepreneurs and financialists stated that according to 94% of them some lectures may be delivered online only. In order to implement the changes suggested by students business

universities in Poland have permanently adapted the way they conduct classes; the current standard is a hybrid formula of providing educational services.

The author of the paper hopes that its potential readers may find here an inspiration to encourage them to conduct some broader empirical studies of this issue. This may clearly be a research task for the future, as this paper addresses just a small section of the vast knowledge in this area.

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