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Mediating role of entrepreneurial self-efficacy on the relationship between digital competence, entrepreneurship education and digital entrepreneurial intention of university students in north eastern Nigeria

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Abstract
The study examines how Entrepreneurial Self-Efficacy (ESE) mediates the relationship between Digital Competence, Entrepreneurship Education, and Digital Entrepreneurial Intention (DEI) among university students in North -Eastern Nigeria. Grounded in the Theory of Planned Behaviour and the Entrepreneurial Event Model, it employs a quantitative cross-sectional design and SEM analysis on data from undergraduates across the six North-East states. Results show that Digital Competence and Entrepreneurship Education alone are not sufficient; their effects on DEI are significantly strengthened when channelled through ESE. The study argues that a holistic psychological empowerment model, rather than a purely vocational approach, is needed to close the intention–behaviour gap. The study contributes theoretically by validating TPB in a digital "Global South" context, it offers practical guidance for policymakers
Keywords: Digital Competence, Entrepreneurship Education, Entrepreneurial Self-Efficacy and Digital Entrepreneurial Intention

1. Introduction

Digital entrepreneurial intention serves as the foundation for entrepreneurial behaviour, reflecting an individual's planned ambition and commitment to launching a new digital venture (Donaldson, 2019). It enables individuals use digital skills to develop digital entrepreneurial opportunities, promoting innovation and economic growth (Baskaran et al., 2023)). It enables individuals seize opportunities and manage uncertainties in a rapidly evolving business environment (Yadav, 2024). Therefore, digital entrepreneurship has not only provided innovative business solutions but fosters business sustainability and economic growth (Samsudin, et al, 2024).
Digital entrepreneurial intention is not just an aspiration but a complex system that is affected by different cognitive and environmental factors. According to the theory of planned behaviour, entrepreneurial self-efficacy is an important factor affecting intension and behaviour (Bandura, 1986). Entrepreneurial self-efficacy is the belief of succeeding as an entrepreneur, and has been found to have significant effect on entrepreneurial intention (Anton & Mansingh, 2025). Students need confidence in their ability to start a digital business and manage it successfully (Hu et al., 2024). Their entrepreneurial objectives will be achieved through self-confidence or entrepreneurial self-efficacy, which is a belief in their ability to execute a particular action required to achieve specific objectives (Gerber et al., 2025). Entrepreneurial self-efficacy affects entrepreneurial motivation, goal setting,

persistence and resilience even in the face of challenges (Bandura, 1986). More so, entrepreneurial self-efficacy itself may or may not be affected by various factors such as digital competence, entrepreneurship education, risk perception, entrepreneurial role model and many more, which interact in different ways in forming digital entrepreneurial intention.

In recent years, there has been an increase in research on entrepreneurial intention. According to Valencia-Arias (2024). The number of publications on entrepreneurial intention has increased from less than 20% in the year 2018 to more than 85% Percent in 2023. A recent analysis of publications in high impact journals by Valencia-Arias et al., (2024), showed that studies on entrepreneurial intention from the United States of America received over 700 citations, while those from Germany received over 500 citations. In contrast, studies from India, South Africa, Pakistan, China, Spain, and Romania received less than 50 citations in the years under review. While those from other Africa, including Nigeria could not make the list and are expected to come up with scholarly works worthy of reference in those high impact journals. Hence the need for more research and intervention that can equip learners, especially university students of this generation with the requisite skills and confidence to explore opportunities in the digital landscape. This study therefore, aims to address these needs and contribute to the growing body of research on entrepreneurial intention especially in Nigeria.

For the practical gap, despite the potential benefits and policy commitments by governments at all levels in ensuring the adoption of digital entrepreneurship in Nigeria, digital entrepreneurship intention among student is still below expectation. There is the need for more engagement of students in digital entrepreneurship especially from the North Eastern Nigeria. Looking at the need to increase youth empowerment in the region. Theoretically, entrepreneurial self-efficacy being the most important mediator in the theory of planned behaviour and the supporting Entrepreneurial Event Model is not widely studied in digital entrepreneurial intension. On the contextual and knowledge gap, the digital entrepreneurial ecosystem in developing countries in general, is faced with a number of challenges including the slow adoption of digital solutions as a result of limited digital skills, poor attitude, data insecurity, and lack of digital infrastructure (Madni et. al., 2022). Therefore, this study

i. Examine the effect of digital competence on the digital entrepreneurial intention of students in the study area.
ii. Investigate the effects of entrepreneurship education on the digital entrepreneurial intention of students in the study area.
iii. Investigate the mediating role of entrepreneurial self-efficacy in the relationship between digital competence and digital entrepreneurial intention of students in the study area.
iv. Examine the mediating role of entrepreneurial self-efficacy in the relationship between entrepreneurship education and digital entrepreneurial intention of students in the study area.

Ha_1: Digital competence has a significant positive effect on the students' digital entrepreneurial intention in the study area.

$Ha_{2:}$ Entrepreneurship education has a significant positive effect on the students' digital entrepreneurial intention in the study area.

Ha_3: Entrepreneurial Self-efficacy has a significant mediating effect on the relationship between digital competence and students' digital entrepreneurial intention in the study area.

Ha_4: Entrepreneurial Self-efficacy has a significant mediating effect on the

relationship between digital competence and students' digital entrepreneurial intention in the study area.

2.1 Literature Review

2.1.1 Concept of Digital Entrepreneurial Intention

The attitude of individuals towards a behaviour, the customs they are subjected to to and their behavioural control influences their intention and behaviour. (Ajzens, 1991). In essence high intention leads to increased chances of business creation. It includes digital marketing, mobile application marketing, E-commerce, online products, and all services intention to create business ventures that are carried out through digital platforms such as online services, e-commerce, digital marketing and mobile applications (Kraus et al., 2019). It involves creating and managing businesses using digital technologies and platforms. (Medfouni, 2024). The use of social media tools and big data analytics in creating new businesses, and the use of channels on digital marketing platforms to market, sell, and deliver products instead of visiting physical shops, are essential components of digital entrepreneurship (Desai et al., 2024).

2.1.2 Entrepreneurial Self-Efficacy

Self-efficacy an individual's belief in their ability to execute a particular action required to achieve specific objectives (Gerber et al., 2025). Entrepreneurial self-efficacy is the confidence in one's ability to start and successfully manage a business (Hu et al., 2024). It is that belief oneself of succeeding as an entrepreneur. It is the belief an individual has in his ability to perform entrepreneurial task, tasks, and it has been found to have a significant effect on entrepreneurial intention (Anton & Mansingh, 2025). Entrepreneurial self-efficacy affects entrepreneurial motivation, goal setting, persistence and resilience even in the face of challenges (Bandura, 1986). Studies in digital entrepreneurship examine whether students believe in their ability to use digital tools to identify opportunities and engage in online business.

2.1.3 Digital Competence

According to Spante et al (2018) al. (2018), Digital literacy, which is an aspect of digital competence, refers to the skills and abilities of an individual to understand and effectively use modern hardware and software programs innovatively. It is the set of skills required by individuals to access, examine and communicate effectively using a broad range of digital tools and technologies in the 21st century (Reddy & Chuadhry 2020). When individuals have the creative ability to use technology and understand information, including creating content and sharing ideas using different technologies for various purposes, they are said to be digitally literate, which is an aspect of digital competence (Ouahidi, 2020). Therefore, digital competence refers to those skills that enable individuals use digital technologies to assess online platforms and identify digital market opportunities and execute them accordingly (Alkhalaileh, 2021). Several of empirical studies have shown the positive relationship between digital competence and digital entrepreneurial intention. But it is also worth noting that such relationships often happen in mediation. Duong et al. (2024) found that Information and Communication Technology skills, creative skills, and operational skills are the most important determinants of digital entrepreneurial intention.

2.1.4 Entrepreneurship Education

According to Hamzat al. (2023), this educational paradigm empowers individuals not only to establish businesses but also them effectively by leveraging customer reach to drive sales. This is supported by Sitaridis and Kitsios (2024),

who emphasise that modern entrepreneurship education must integrate structured learning processes with innovative technologies such as Artificial Intelligence to cultivate contemporary entrepreneurial mindset. Furthermore, Pomaza-Ponomarenko et al (2023) maintain that the primary objective of such education is to prepare individuals for complex tasks, including innovation and strategic risk management. Consequently, entrepreneurship education serves as the foundational pillar for developing competent and resilient economic actors.

2.2 Theoretical Underpinnings

This study is grounded in the Theory of Planned Behaviour (TPB), supported by Social Cognitive Theory (SCT), to explain how entrepreneurship education and digital competence influence students' digital entrepreneurial intention via entrepreneurial self-efficacy. TPB treats intention as a function of attitude, subjective norms and perceived behavioural control, positioning entrepreneurial self-efficacy as a domain-specific form of perceived control over digital venturing. SCT clarifies how entrepreneurship education and digital competence build efficacy beliefs through mastery experiences, vicarious learning and social persuasion, thereby indirectly strengthening digital entrepreneurial intention among university students in North-Eastern Nigeria.sciencedirect+3

2.3 HYPOTHESES DEVELOPMENT

2.3.1 Effects of Digital Competence on Digital Entrepreneurial Intention

The study by Bui (2024) revealed positive impact of ChatGPT adoption on entrepreneurial intention. Abaddi, (2024) reported a significant negative relationship between digital competence and entrepreneurial intention. This was the outcome of the direct relationship between digital competence and entrepreneurial intention among final year undergraduate students in Jordanian Universities after the COVID-19 pandemic. But in a study by Hu et al., (2024) (2024), Digital competence has a positive, significant impact on digital entrepreneurial intention, as one of the tested hypotheses in the study "Influence of digital entrepreneurship education on vocational students' digital entrepreneurial intention: the mediating role of digital entrepreneurial knowledge and skills." Furthermore, Duong et al., (2024), found that digital communication competence had a significant positive effect on entrepreneurial intention, whereas digital device utilisation had no significant effect suggesting the need to investigate why in future studies. According to Zeynalov and Dogantan (2025) although they reported a positive effect of digital competence on entrepreneurial intention, the relationship was only possible through mediation.

Therefore, it is hypothesized that; H_1: Digital competence has a significant positive effect on digital entrepreneurial intention.

2.3.2 Influence of Entrepreneurship Education on Digital Entrepreneurial Intention

According to Zeynalov and Dogantan, (2025), (2025), entrepreneurship education has a significant effect on the digital entrepreneurial intention of students undergoing open education. Adininggar et al (2025) The study suggested the use of practical entrepreneurship programs and longitudinal assessment of contextual factors that affect entrepreneurial intention in future studies.

Furthermore, the study by Ashraf et al (2024) showed strong positive effects of entrepreneurship education on entrepreneurship intention among final year university students through the mediating effects of entrepreneurial alertness. The relationship is equally positive but weak through an entrepreneurial mindset. Bhatta et al (2024), found that entrepreneurial education had a positive impact on

entrepreneurial intention. Which means impacting entrepreneurial education enables individuals to cultivate skills, attitudes and competences necessary to pursue entrepreneurial ventures. The study by Widyaningrum et al., (2024) (2024) found that entrepreneurship education positively influenced positively influencing entrepreneurial intention through self-efficacy.

Thus, the hypothesis is proposed; that H_2 Entrepreneurship education has a significant positive effect on digital entrepreneurial intention.

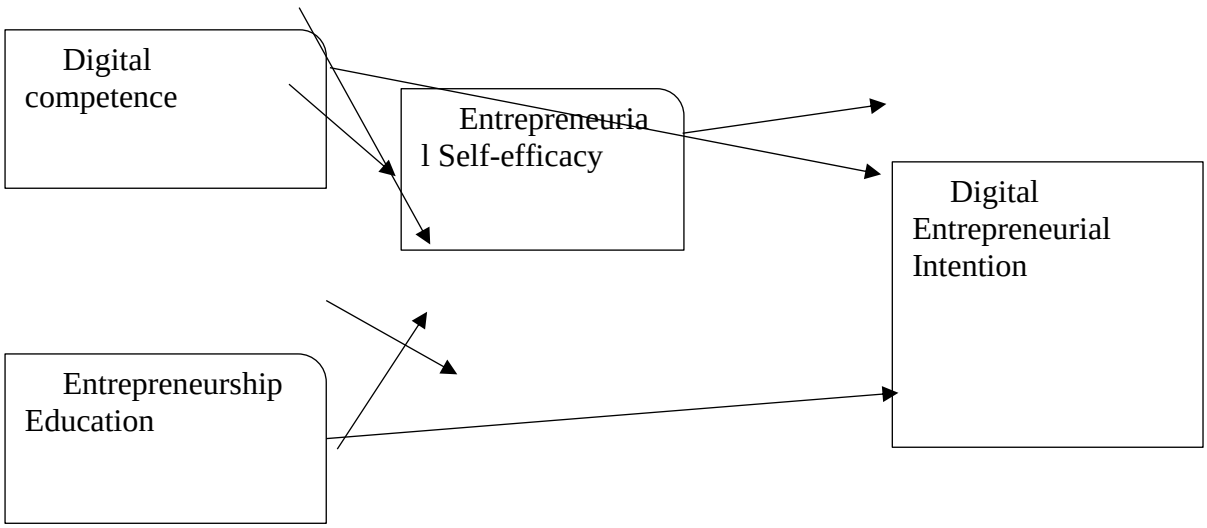
2.4 Mediating role of entrepreneurial self-efficacy

The mediation model has become increasingly present (Patnaik et al., 2023). It plays a significant role in theory development and the evolution of knowledge in the social sciences (Imam et al., 2022). Despite the growing interest among scholars in mediation studies, outdated approaches remain, such as the causal steps approach (Baron & Kenny, 1986), remain. This review also recommends guidelines on articulating mediation hypotheses, which methods should be used for mediation analysis and indirect effect inference, and how to report and interpret mediation results

Bui (2024) highlighted that entrepreneurial self-efficacy has played a positive significant mediating role in the relationship between ChatGPT adoption and entrepreneurial intention in their research on the effect of adoption on entrepreneurship and digital entrepreneurial intention. following mediation hypothesis is proposed: H_2: Self-efficacy mediates the relationship between digital competence and digital entrepreneurial intention.

Qadir and Chaudhry (2024), analysed the results using Mplus and that entrepreneurial self-efficacy plays a significant mediating role in the relationship between entrepreneurship education and entrepreneurial intention. In the study by Adininggar et al (2025) the study suggested the use of practical entrepreneurship programs and longitudinal assessment of contextual factors that affect entrepreneurial intention in future studies. According to the study of Widyaningrum et al. (2024), the mediating role is greatly significant as education instils high confidence in people to pursue entrepreneurship. Lubada and Indrawati (2021) The study's findings are similar to those found in existing research that entrepreneurship education enhances self-efficacy, which in turn enhances entrepreneurial intention The following mediation hypothesis is proposed: H_4: Self-efficacy mediates the relationship between entrepreneurship education and digital entrepreneurial intention.

CONCEPTUAL/THEORETICAL FRAMEWORK



3. Methodology

A survey research design was used to collect quantitative data in numerical form, as this design enabled the investigation of theoretical relationships between variables and permitted data collection from a broad category of respondents, thereby supporting the generalisation of findings to a wider population. The study was a descriptive survey that employed a structured questionnaire to evaluate entrepreneurial self-efficacy and the antecedents of digital entrepreneurial intention among students in North-Eastern Nigeria. The population comprised undergraduate students across six universities, with the accessible population including students at all levels of study: Sa'adu Zungur University (21,180 students), Borno State University (12,153), Bukar Abba Ibrahim University (10,387), Modibbo Adama University, Yola (25,445), Taraba State University (17,894) and Gombe State University (14,583), giving a total of 101,642 undergraduate students in the 2024/2025 academic session.

3.2 Sample Size

Surveying the whole population was not feasible given its size, hence the need to draw a sample. A minimum sample size of 398 respondents was determined from the population using Yamane's (1967) formula at a 0.05 level of significance (5% margin of error). In line with the rule of thumb that a larger sample size improves the stability and accuracy of estimates, an additional 10% (40 cases) was added to the minimum figure, yielding a final sample size of 438 respondents. A non-probability sampling approach was adopted, specifically convenience sampling, to select respondents, reflecting its suitability in similar studies (Singh et al., 2024). Primary data were collected in the field through a structured questionnaire designed to obtain first-hand information on the constructs under investigation. Both descriptive and inferential statistics were employed for data analysis, with respondents' profiles and measurement/structural model outputs generated using SPSS and PLS-SEM.

4. Results and Discussion

RESPONSE RATE

Table 1: Descriptive Statistics of Respondents

Variables	Categories	Frequency	Percentage (%)
Gender	Male	304	85
	Female	53	15
	Total	**357**	**100%**
Age	18-22 years	36	10
	23-27 years	89	25
	28-32 years	144	40
	33 years and above	88	25
	Total	**357**	**100%**
Educational Qualification	Full time	**241**	**68**
	Secondary school l Diploma level Bachelor's Degree	**116**	**32**
	Total	**357**	**100%**

Have you attended any entrepreneurship training or course	Yes	235	66
	No	122	34
	Total	**357**	**100%**

Source: Field Survey, 2026

4.2 Assessment of Measurement Model

In this study SmartPLS4 software was used to examine the mediating role of entrepreneurial self-efficacy in the relationship between digital competence, entrepreneurship education, and digital entrepreneurial intention among university students in North Eastern Nigeria in the year 2025. The software was used to estimate the measurement model and structural model in this study. The measurement models are outer models that describe the relationships between the constructs and their indicators (Anggraeni et al., 2023). Measurement models can be reflective or formative, with reflective models widely used in social science research (Riebel & Lichtenberg, 2023). The measurement models are outer models that describe the relationships between the constructs and their indicators (Legate et al., 2023). The measurement model in Table 12 assess the reliability and validity of the measurement items by examining factor loadings, composite reliabilities, and average variances extracted (AVE) The structural model was used to test the relationships between the latent variables by estimating path coefficients, which indicate their strength and direction, as shown in Table 1.

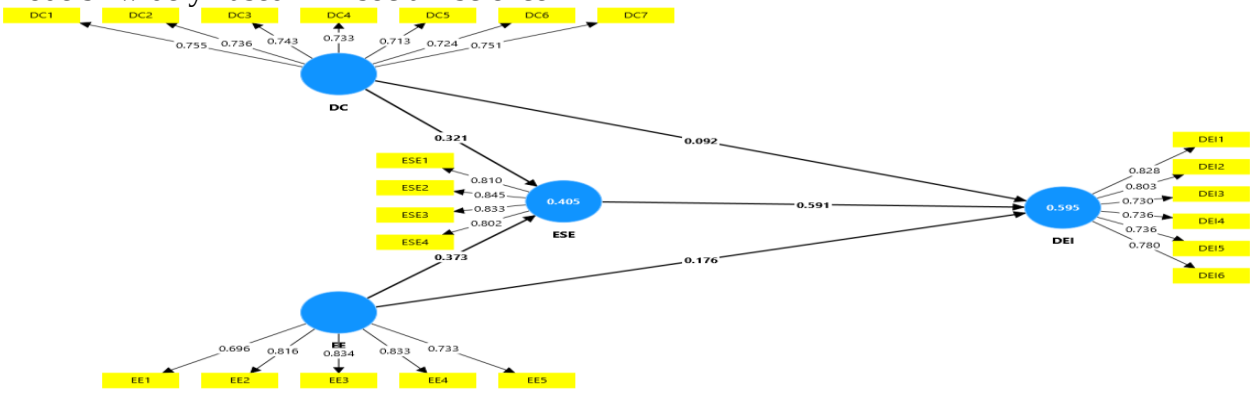


Figure 2: Measurement Model

The acceptable value for outer loading must be above 0.50 (Mariani et al., 2024). Therefore factor loadings less than 0.50 should be considered for deletion in this study. To achieve internal consistency, Cronbach's Alpha coefficients in this study range from 0.801 to 0.862, which is within the accepted range (Daud et al., 2023). Also, the value of every composite reliability (CR) factor fell between 0.897 and 0.857, as specified by Hair et al. (2019), with values between 0.897 and 0.857 ranging from "satisfactory to good. To assess convergent validity, the value for every AVE fell between 0.677 and 0.501, which is within the suggested value of 0.50 and above

Table 2: Convergent Validity of Measurement Model

Construct	Item	Loadings	CA	CR	AVE
Digital Competence (DC)	DC1	0.756	0.860	0.892	0.543
	DC2	0.736			
	DC3	0.743			
	DC4	0.733			
	DC5	0.713			
	DC6	0.724			
	DC7	0.751			
Digital Entrepreneurial Intention (DEI)	DEI1	0.826	0.862	0.897	0.593
	DEI2	0.801			
	DEI3	0.731			
	DEI4	0.739			
	DEI5	0.737			
	DEI6	0.779			
Entrepreneurship Education (EE)	EE1	0.696	0.843	0.888	0.616
	EE2	0.816			
	EE3	0.834			
	EE4	0.833			
	EE5	0.734			
Entrepreneurial Self-efficacy (ESE)	ESE1	0.811	0.841	0.893	0.677
	ESE2	0.845			
	ESE3	0.832			
	ESE4	0.802			

Source: **Field Survey, 2026**

4.2.1 Discriminant Validity (HTMT)

Once convergent validity established, discriminant validity is assessed to measure the average correlations among indicators across the model (Cheung et al., 2024). Discriminant validity assessment is calculated using the Heterotrait-Monotrait Ratio (HTMT) criterion, which is considered a stronger method (Lame et al., 2023).) According to Lame et al (2023), HTMT values should be below the 0.85 or 0.90 threshold to establish distinctiveness between constructs.

Table 3: Discriminant Validity (HTMT) Matrix

Construct	DC	DEI	EE	ESE
DC				
DEI	0.632			
EE	0.702	0.681		
ESE	0.755	0.753	0.753	

Source: **Field Survey, 2026**

4.2.2 Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used in determining the predictive power of the model. The R^2 is also referred to as in-sample predictive power and it ranges from 0 to 1, with higher values indicating a greater explanatory power (Lin & Huynh, 2024). R^2 values of 0.75, 0.50, and 0.25 are considered substantial, moderate, and weak. opined that an R-square at 0.25 is large, at 0.10 is medium, and at 0.01 is weak. Similarly, McDonnell et al. (2024) further argued that an R2 of 0.20 is high in the context of behavioural studies.

Table 4: Coefficient of Determination (R^2)

Constructs	R-square	R-square adjusted
Digital Entrepreneurial Intention (DEI)	0.628	**0.623**
entrepreneurial self-efficacy (ESE)	0.562	**0.557**

Huang and Chang (2023): R^2 at 0.25 is large, at 0.10 is medium, and at 0.01 is weak

The result in Table 16 indicates that entrepreneurial self-efficacy (ESE) has an R^2 of 0.557 with 56% and digital entrepreneurial intention has an R^2 of 0.623. This implies that other independent variables (digital competence, entrepreneurship education, risk perception, entrepreneurial role model) had formed and explained the phenomenon of digital entrepreneurial intention with 62% of variance explained in the model. Both R-square values indicate that the structural model has mediate to-substantial explanatory power for the two endogenous constructs, which is more than adequate for this study

Table 5: Effect Size (F^2)

Constructs	Digital Entrepreneurial Intention	**Effect Size**
DC-> DEI	0.023	Small
EE-> DEI	0.025	Small
ESE-> DEI	0.251	moderate

Source: **Field Survey, 2026**

4.3 Hypotheses Testing

Previous studies have suggested that values of 1.65 are significant at the 10% level, while 1.96 and 2.57 are significant at the 5% and 1% levels, respectively, based on two-tailed tests (Ojoajogu et al., 2023). Similarly, the one-tailed test's critical values of 1.28 are significant at the 10% level, while 1.65 and 2.33 are significant at the 5% and 1% levels, respectively (Hassan et al., 2025)

Table 6 Significance Effects of Direct (Path Coefficient)

Constructs	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Decision
DC -> DEI	0.047	0.057	0.028	1.925	0.054	Unsupported
EE-> DEI	0.070	0.010	0.037	0.290	0.772	Unsupported

Source: Extracted from Smart PLSSEM 4 outputs, 2026.

4.3.1 Relationship between digital competence and digital entrepreneurial intention.

The study tested whether digital competence significantly affects digital entrepreneurial intention among North-East Nigerian university students in 2025. Although H1 predicted a positive and significant relationship, regression results ($\beta = 0.047$, $t = 1.925$, $p = 0.054$) showed an insignificant effect, so the hypothesis of a significant relationship was rejected.

4.3.2 Relationship between entrepreneurship education and digital entrepreneurial intention

The study examined whether entrepreneurship education influences digital entrepreneurial intention among North-East Nigerian university students in 2025. Regression results (β = 0.070, t = 0.290, p = 0.772) showed an insignificant effect, indicating no meaningful relationship. Consequently, that entrepreneurship education has a significant effect on digital entrepreneurial intention was rejected.

4.3.3 Mediating Role of Entrepreneurial Self-Efficacy

Mediation models are increasingly central to theory development in the social sciences, explaining how an independent variable influences a dependent variable through intervening variables or mediators (Patnaik et al., 2023; Ahmad et al., 2022). They are widely applied in business, management, psychology, and education (Sadeghi & Douglas, 2023). However, traditional approaches like Baron and Kenny's (1986) causal steps are now considered outdated, with recent reviews recommending clearer mediation hypotheses, modern analytical methods for estimating indirect effects, and more rigorous standards for reporting and interpreting mediation results (Sehairi & Badaoui, 2023).

Table 6: Mediating Effect Test Results

Constructs	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Decision	Mediation Type
DC-> ESE -> DEI	0.119	0.057	0.028	1.825	0.074	Unsupported	None
EE-> ESE -> DEI	0.023	0.010	0.037	0.210	0.972	Unsupported	None

Source: Extracted from SmartPLS4 output, 2026.

4.3.3.1 Mediating role *of* entrepreneurial self-efficacy on the relationship between digital competence on digital entrepreneurial intention

The third objective tested whether entrepreneurial self-efficacy mediates the relationship between digital competence and digital entrepreneurial intention among North-East Nigerian university students in 2025. The results (β = 0.119, t = 1.825, p = 0.074) showed a statistically insignificant indirect effect, indicating no meaningful mediating role. Consequently, the hypothesis that entrepreneurial self-efficacy mediates *the* relationship between digital competence and digital entrepreneurial intention was rejected.

4.3.3.2 Mediating role *of* entrepreneurial self-efficacy on the relationship between entrepreneurship education *and* digital entrepreneurial intention

The fourth objective examined whether entrepreneurial self-efficacy mediates the relationship between entrepreneurship education and digital entrepreneurial intention among North-East Nigerian university students in 2025. The findings (β = 0.023, t = 0.210, p = 0.972) indicate a highly insignificant indirect effect, showing no meaningful mediation. Therefore, the hypothesis that entrepreneurial self-efficacy mediates this relationship was rejected.

Table 7: IPMA Results

Construct	Importance	Performance
Digital Competence (DC)	0.102	23.176
Entrepreneurship Education (EE)	0.081	24.644
Entrepreneurial Self-efficacy (ESE)	0.462	22.710

Source: Extracted from SmartPLS4 output, 2026

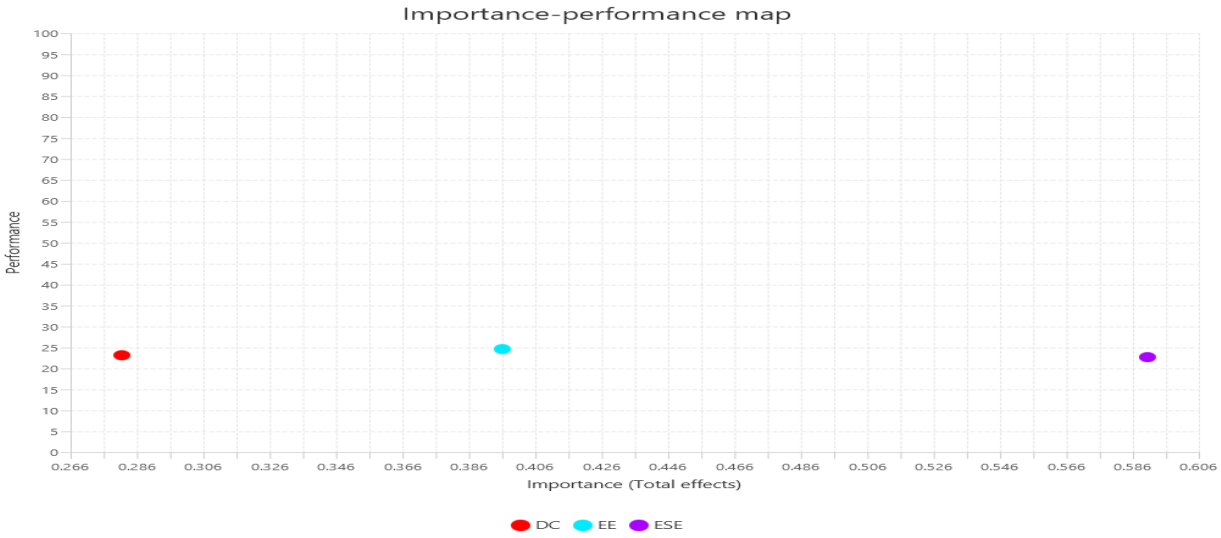


Figure 5 Importance Map Performance.

4.4 Discussion of Findings

4.4.1 Relationship between Digital Competence and Digital Entrepreneurial Intention

The study investigated whether digital competence significantly influences digital entrepreneurial intention (Ha1). The empirical evidence presented in Table 13 indicates an insignificant relationship, resulting in the rejection of the alternative hypothesis and the acceptance of the null hypothesis. This finding suggests that merely possessing digital skills does not necessarily translate into an intention to launch a digital venture. This result aligns with the findings of Lam et al. (2025), Abaddi (2024), Sutiadiningsih et al. (2025), Singh et al. (2024), and Mir et al. (2023), who similarly observed that digital competence lacks a significant direct influence on digital entrepreneurial intention.

4.4.2 Relationship between Entrepreneurship Education and Digital Entrepreneurial Intention

The study further examined the impact of entrepreneurship education on digital entrepreneurial intention (Ha2). As shown in Table 13, the relationship was found to be insignificant; consequently, the alternative hypothesis was rejected. This implies that the current entrepreneurship curriculum within the sampled institutions may not be effectively stimulating digital-specific career paths. This outcome is consistent with prior research by Dabbous and Boustani (2023), Udekwe and Iwu (2024), and Lesinskis et al. (2023), all of whom reported that entrepreneurship education does not significantly drive digital entrepreneurial intention.

4.3.3 The Mediating Role of Entrepreneurial Self-Efficacy

4.3.3.1 Digital Competence and Digital Entrepreneurial Intention

The study assessed whether entrepreneurial self-efficacy mediates the relationship between digital competence and digital entrepreneurial intention (Ha5).

The results in Table 14 revealed an insignificant mediating effect, leading to the rejection of the alternative hypothesis. These findings suggest that entrepreneurial self-efficacy does not serve as a bridge between a student's digital proficiency and their intention to start a business. This conclusion is supported by Sutiadiningsih et al. (2025), Ta et al. (2025), and Balgiu et al. (2025), who also found that entrepreneurial self-efficacy fails to mediate this specific relationship.

4.3.3.2 Entrepreneurship Education and Digital Entrepreneurial Intention

Finally, the research investigated whether entrepreneurial self-efficacy mediates the relationship between entrepreneurship education and digital entrepreneurial intention (Ha6). The analysis in Table 14 showed no significant mediating effect, resulting in the rejection of the alternative hypothesis. This indicates that entrepreneurship education does not enhance digital intentions through the development of self-efficacy in this context. This finding is consistent with the work of Xuan and Yankai (2025), Aloulou et al. (2024), and Chang et al. (2018), who also identified a lack of mediation by entrepreneurial self-efficacy in the education–intention link.

5. Conclusion

This study concludes that Digital Entrepreneurial Intention (DEI) among university students in North-Eastern Nigeria is a multi-dimensional construct that cannot be fostered through isolated technical training alone. The findings provide empirical evidence that while while Digital Competence and Entrepreneurship Education provide the necessary "hard" tools, the internal mechanism of Entrepreneurial Self-Efficacy (ESE) that serves as the primary engine for conversion. In a region characterised by significant infrastructural gaps and traditional business models, the self-belief to navigate digital complexity acts as the essential cognitive filter. Therefore, the development of intention is a journey from "knowing" (competence) to "believing" (efficacy), ultimately resulting in a "planned commitment" to launch a venture despite the surrounding economic volatility.

Transition to Experiential Digital Pedagogy: Universities should move beyond theoretical "General Studies" (GST) entrepreneurship courses. The curriculum must be re-engineered to include Experiential Digital Labs where students engage in live e-commerce simulations, blockchain applications, and AI-driven market analysis. This "learning-by-doing" approach is essential for building the mastery experiences required to heighten self-efficacy.

This research offers a significant contribution to the Theory of Planned Behaviour (TPB) and the Entrepreneurial Event Model (EEM) by validating Entrepreneurial Self-Efficacy as a robust mediator within a digital-specific framework. Theoretically, it demonstrates that "Perceived Behavioural Control" in the 2026 landscape is inextricably linked to technological fluency. From a policy perspective, the study suggests that national strategies, such as the Nigeria Digital Economy Policy and Strategy (NDEPS), must shift their focus from "mass literacy" to "targeted psychological empowerment." For university administrators,

5.1 Suggestions for Future Study

While the present study provides a foundational understanding of the psychological drivers of digital entrepreneurial intention, the complexity of the 2026 digital landscape necessitates further academic inquiry. To advance this field at the doctoral level, future research should shift from cross-sectional designs toward more complex, multilevel modelling and longitudinal frameworks.

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