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Impact of digital competence and risk perception on digital entrepreneurial intention among university undergraduate students in north eastern Nigeria: Mediating role of entrepreneurial self-efficacy

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Abstract

This study investigates how digital competence and risk perception influence digital entrepreneurial intention among university students in North-Eastern Nigeria. The study is grounded under the Theory of Planned Behaviour. The study surveyed 357 students across six universities, utilizing PLS-SEM for analysis. Findings indicate that while digital competence and risk perception significantly impact intention, their effects are primarily realized through the mediating role of entrepreneurial self-efficacy. The model of the study explains 59% of the variance in digital entrepreneurial intention. Therefore, the study concludes that fostering students' confidence is as vital as technical training, recommending practical curricula to bolster self-efficacy for regional economic growth.

Keywords: Digital Competence, Digital Entrepreneurial Intention, Entrepreneurial Self-Efficacy and Risk Perception

1. Introduction

A person's projected ambition and dedication to starting a new digital enterprise are reflected in their digital entrepreneurial intention, which forms the basis for entrepreneurial behavior (Donaldson, 2019). It encourages innovation and economic progress by empowering people to apply digital skills to create digital entrepreneurial possibilities (Baskaran et al., 2023). In a company climate that is changing quickly, it helps people take advantage of possibilities and handle uncertainty (Yadav, 2024). As a result, digital entrepreneurship promotes economic growth and business sustainability in addition to offering creative business solutions (Samsudin et al., 2024).

Digital entrepreneurial intention is a complex system influenced by several cognitive and environmental factors, rather than only a goal. Entrepreneurial self-efficacy is a significant component influencing intention and behavior, according to the theory of planned behavior (Bandura, 1986). Entrepreneurial intention has been found to be significantly impacted by entrepreneurial self-efficacy, which is the conviction that one can succeed as an entrepreneur (Anton & Mansingh, 2025). Students must have faith in their capacity to launch and successfully run a digital firm (Hu et al., 2024). They will accomplish their entrepreneurial goals through self-assurance or entrepreneurial self-efficacy, which is the conviction that they can carry out a certain activity necessary to accomplish particular goals (Gerber et al., 2025).

According to Bandura (1986), entrepreneurial self-efficacy influences entrepreneurial motivation, goal-setting, perseverance, and resilience even in the face

of difficulties. Furthermore, a number of variables that interact in diverse ways to produce digital entrepreneurial intention, including digital competence, entrepreneurship education, risk perception, entrepreneurial role models, and many more, may or may not have an impact on entrepreneurial self-efficacy itself.

Research on entrepreneurial purpose has grown in the last few years. As stated by Valencia-Arias (2024). less than 20% of papers on entrepreneurial purpose were published in 2018; by 2023, that percentage had risen to almost 85%. Similarly, studies on entrepreneurial intention from the United States of America garnered over 700 citations, while those from Germany obtained over 500 citations, according to a recent examination of publications in high impact journals by Valencia-Arias et al. (2024). On the other hand, over the reviewed years, papers from China, India, South Africa, Pakistan, Spain, and Romania obtained fewer than 50 citations (Purba et al., 2024).

However, those from other parts of Africa, such as Nigeria, were unable to make the list and are expected to produce academic papers that are worthy of being cited in those prestigious publications (Idhalama et al., 2024). Therefore, more research and intervention are needed to give students especially this generation of university students the necessary abilities and self-assurance to investigate opportunities in the digital world. Therefore, the purpose of this study is to meet these demands and add to the expanding corpus of research on entrepreneurial intention, particularly in Nigeria.

Regarding the practical gap, students' intentions to pursue digital entrepreneurship in Nigeria remain below expectations, despite the potential benefits and policy commitments to promote digital entrepreneurship adoption. Students from North-Eastern Nigeria need to be more involved because the region faces high poverty, insecurity, and limited formal-sector jobs; digital entrepreneurship offers low-entry-barrier livelihoods, reduces aid dependency, and supports local economic recovery [H2 explanation]. Moreover, few studies have specifically examined digital entrepreneurial intention in Nigeria, even though entrepreneurial self-efficacy is a key mediator in the Theory of Planned Behaviour and the Entrepreneurial Event Model; recent works include studies on Nigerian TVET and business-education students, digital entrepreneurship education and self-efficacy, and digital economy-related entrepreneurial intentions among university students in Delta and South-West Nigeria. (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 risk perception 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 risk perception and digital entrepreneurial intention of students in the study area.

2. Literature Review

2.1.1 Concept of Digital Entrepreneurial Intention

Individual's purpose and behavior are influenced by their attitude toward a behavior, the customs they are exposed to, and their ability to manage their behavior. (Ajzens, 1991). Essentially, having a high

intention increases the likelihood of starting a firm. According to Kraus et al. (2019), digital entrepreneurial intention encompasses digital marketing, mobile application marketing, e-commerce, online products, and all services with the goal of developing commercial ventures that are conducted using digital platforms such online services, e-commerce, digital marketing, and mobile applications. It entails using digital platforms and technologies to establish and run enterprises. 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 Concept of Entrepreneurial Self-Efficacy

Self-efficacy is a person's confidence in their capacity to carry out a certain activity necessary to accomplish specified goals (Gerber et al., 2025). The belief in one's capacity to launch and run a firm successfully is known as entrepreneurial self-efficacy (Hu et al., 2024). It is the conviction that one can succeed as an entrepreneur. Entrepreneurial intention has been demonstrated to be significantly impacted by an individual's belief in his capacity to carry out entrepreneurial duties (Anton & Mansingh, 2025). According to Bandura (1986), entrepreneurial self-efficacy influences entrepreneurial motivation, goal-setting, perseverance, and resilience even in the face of difficulties. Research on digital entrepreneurship looks at students' confidence in their capacity to use digital tools to find opportunities and conduct online business.

2.1.3 Concept of Digital Competence

Digital literacy, a component of digital competence, is defined by Spante et al. (2018) as an individual's capacity to comprehend and utilize contemporary hardware and software in an inventive manner. It is the set of abilities people need to use a variety of digital tools and technology in the twenty-first century in order to access, analyze, and communicate successfully (Reddy & Chuadhry 2020). People are considered digitally literate, which is a component of digital competence, when they possess the creative ability to use technology and comprehend information, including producing material and exchanging ideas using various technologies for diverse reasons (Ouahidi, 2020).

Thus, the ability to use digital technologies to evaluate online platforms, recognize digital business prospects, and carry them out appropriately is referred to as digital competence (Alkhalaileh, 2021). Digital competency and digital entrepreneurial intention are positively correlated, according to a number of empirical research. However, it's also important to note that these kinds of partnerships frequently arise during mediation. According to Duong et al. (2024), the most significant factors influencing digital entrepreneurial intention are information and communication technology abilities, creative skills, and operational skills.

2.1.4 Concept of Risk Perception

Risk perception is the belief that engaging in entrepreneurial activity will result in success or failure (Al Halbusi et al., 2024). However, people have been encouraged to engage in digital entrepreneurship due to factors such as ease of use, perceived utility, attitude, and self-efficacy. (Al-Mamary and others, 2025). According to Rana and Debata (2025), policies that restrict resource allocation to business endeavors are more prevalent when risk perception is higher. Conversely, when risk perception is lower, more resources are

allocated to investment projects, which ultimately impacts company performance.

2.2 Empirical Review and Hypotheses Development

2.2.1 Digital Competence and Digital Entrepreneurial Intention

According to Bui's (2024) research, ChatGPT use has a good effect on entrepreneurial intention. Digital competence and entrepreneurial intention were found to be significantly correlated negatively by Abaddi (2024). Following the COVID-19 epidemic, final-year undergraduate students in Jordanian universities showed a direct correlation between digital competency and entrepreneurial intention. However, one of the tested hypotheses in the study "Influence of digital risk perception on vocational students' digital entrepreneurial intention: the mediating role of digital entrepreneurial knowledge and skills" by Hu et al. (2024) is that digital competence has a positive, significant impact on digital entrepreneurial intention. Additionally, Duong et al. (2024) discovered that while digital device utilization had no significant impact on entrepreneurial ambition, digital communication competence had a substantial beneficial effect, indicating the need for further research to determine why. Zeynalov and Dogantan (2025) found that while digital competence had a favorable impact on entrepreneurial intention, the link could only exist through mediation.

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

2.2.2 Risk perception and Digital Entrepreneurial Intention

The impact of risk perception on digital entrepreneurial intention is investigated in this empirical review. According to research, perceived risk frequently serves as a deterrent; higher perceived risk typically reduces intention by raising uncertainty (Kou et al., 2024; Massa et al., 2024). However, elements like digital awareness, entrepreneurial self-efficacy, and favorable external policies function as mediators in this relationship. Research by Yin and Wu (2023) and Darmanto et al. (2022) shows that risk can be seen as an opportunity rather than a danger when people have a high risk propensity or sufficient institutional support, which encourages entrepreneurial intent. In general, opportunity recognition and purpose are much improved by reduced risk perception.

Thus, Therefore, it is hypothesized that; that H_2 Risk perception has a significant positive effect on digital entrepreneurial intention.

2.3 Mediating Role of Entrepreneurial Self-Efficacy

The model of mediation has grown in popularity (Patnaik et al., 2023). In the social sciences, it is crucial to the creation of theories and the advancement of knowledge (Imam et al., 2022). Even though academics are becoming more interested in mediation studies, antiquated methods like the causal stages approach (Baron & Kenny, 1986) are still in use. Guidelines for formulating mediation hypotheses, selecting appropriate techniques for mediation analysis and indirect impact inference, and reporting and interpreting mediation results are also suggested by this review.

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 Thus, the. following mediation hypothesis is proposed:

H_2: Self-efficacy mediates the relationship between digital competence and digital entrepreneurial intention.

According to Qadir and Chaudhry's (2024) Mplus analysis of the data, entrepreneurial

self-efficacy significantly mediates the association between risk perception and entrepreneurial intention. The study by Adininggar et al. (2025) recommended that future research employ real-world entrepreneurship programs and longitudinally evaluate contextual elements that influence entrepreneurial intention. According to Widyaningrum et al.'s study from 2024, education gives people a strong sense of confidence to pursue entrepreneurship, making the mediating role extremely important. According to Lubada and Indrawati's (2021) research, risk perception increases self-efficacy, which in turn increases entrepreneurial inclination. Therefore, the mediation idea that follows is put forth:

H4: The association between risk perception and digital entrepreneurial intention is mediated by self-efficacy.

2.4 Theoretical Underpinnings

This study is grounded in the Theory of Planned Behaviour (TPB), supported by Social Cognitive Theory (SCT), to explain how risk perception 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 risk perception 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.

2.5 Conceptual Framework

The conceptual framework of this study depicting the independent and dependent variables is presented in figure 1 below

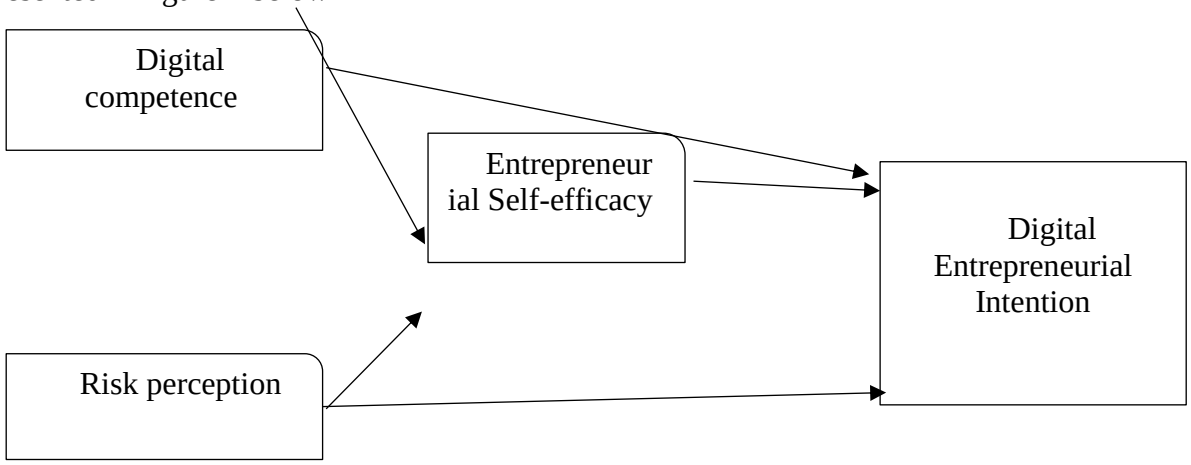

Figure 1: Conceptual Framework of the study

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 employed a structured. The population of the study is 101,642 undergraduate students across six

universities in the northeastearn Nigeria. These are: 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).

It was necessary to take a sample because it was not possible to survey the entire population due to its size. Yamane's (1967) technique was used to establish a minimum sample size of 398 respondents from the population at a 0.05 level of significance (5% margin of error). A final sample size of 438 respondents was obtained by adding 10% (40 cases) to the minimal number in accordance with the general rule that a larger sample size enhances the stability and accuracy of estimations. Convenience sampling, a non-probability sample technique, was used to choose respondents, in line with its applicability in related research (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

4.2 Demographic Analysis of the Respondents

Below is the analysis of demographic features of the undergraduate students that responded to the survey conducted.

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

Table 1 presents the descriptive statistics of 357 respondents from a 2026 field survey, revealing key demographic and experiential patterns. The sample is predominantly male

(85%, n=304) versus female (15%, n=53), with the largest age group being 28-32 years (40%, n=144), followed equally by 23-27 years and 33+ years (both 25%, n=89 each), and the smallest being 18-22 years (10%, n=36). Regarding educational qualification, most respondents (68%, n=241) hold full-time qualifications (likely implying degree-level or higher, though Bachelor's is listed without data), while 32% (n=116) have secondary school or diploma levels. Notably, 66% (n=235) have attended entrepreneurship training or courses, compared to 34% (n=122) who have not, suggesting a relatively experienced group in entrepreneurial exposure suitable for studies in entrepreneurship research.

4.3 Assessment of Measurement Model

The mediating impact of entrepreneurial self-efficacy in the link between digital competence, entrepreneurship education, and digital entrepreneurial intention among university students in North Eastern Nigeria in 2025 was investigated in this study using SmartPLS4 software. In this study, the measurement model and structural model were estimated using the program. According to Anggraeni et al. (2023), the measurement models are external models that explain the connections between the constructs and their indicators. Both formative and reflective measurement approaches are available; social science research frequently use reflective models (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 2 assesses 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 2.

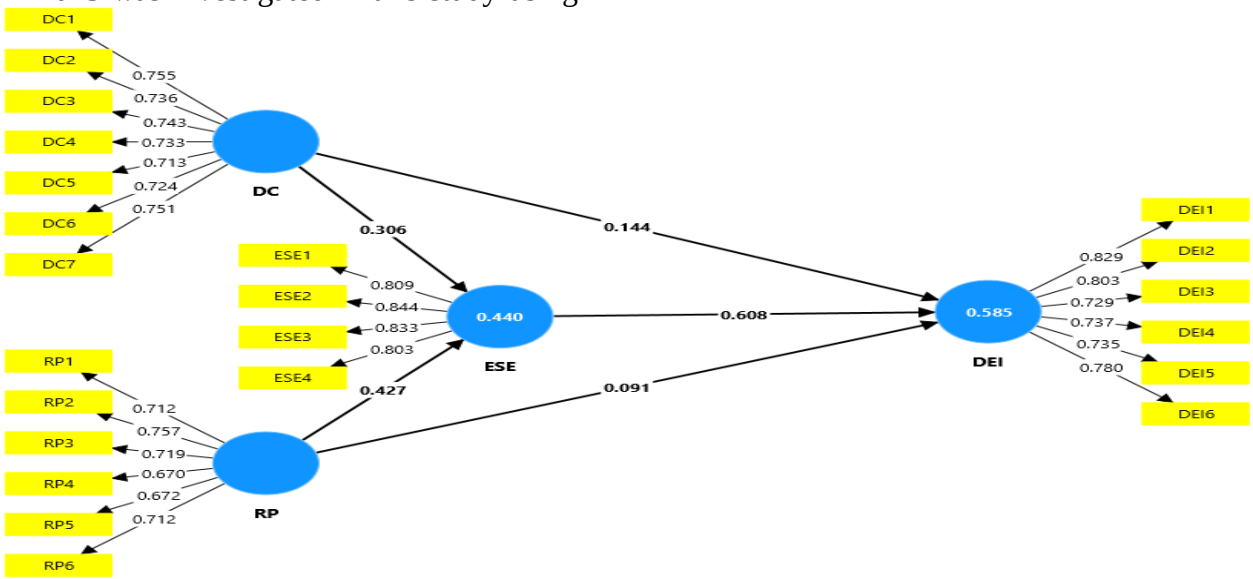

Figure 2: Measurement Model

Figure 2: Measurement Model

According to Mariani et al. (2024), the outer loading value must be more than 0.50. As a result, factor loadings in this study that are less than 0.50 ought to be eliminated. In order to attain internal consistency, the study's Cronbach's Alpha coefficients fall within the

recognized range of 0.862 to 0.801 (Daud et al., 2023). According to Hair et al. (2019), each composite dependability (CR) factor has a score between 0.870 and 0.805, with values ranging from "satisfactory to good" between 0.897 and 0.857. Every AVE's value fell between 0.677 and 0.501, which is within the recommended range of 0.50 and higher, in order to evaluate convergent validity.

Table 2: Convergent Validity of Measurement Model

Construct	Item	Loadings	CA	CR	AVE
Digital Competence (DC)	DC1	0.755	0.860	0.860	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	0.829	0.862	0.870	0.593
	DEI2	0.803			
	DEI3	0.729			
	DEI4	0.737			
	DEI5	0.735			
	DEI6	0.780			
Risk Perception (RF)	RF1	0.712	0.801	0.805	0.501
	RF2	0.757			
	RF3	0.719			
	RF4	0.670			
	RF5	0.672			
	RF6	0.712			
Entrepreneurial Self-efficacy (ESE)	ESE1	0.809	0.841	0.841	0.677
	ESE2	0.844			
	ESE3	0.833			
	ESE4	0.803			

Source: **Field Survey, 2026**

4**.2.1 Table 3: Fornell-Larcker criterion**

Construct	DC	DEI	ESE	RF
DC	0.737			
DEI	0.550	0.770		
ESE	0.574	0.747	0.823	
RF	0.629	0.558	0.619	0.708

Source: **Field Survey, 2026**

4.3.2 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)	0.585	0.581
entrepreneurial self-efficacy (ESE)	0.440	0.437

Huang and Chang (2023): R^2 at 0.25 is large, at 0.10 is medium, and at 0.01 is weak According to Table 4's results, digital entrepreneurial intention has an R2 of 0.585 and entrepreneurial self-efficacy (ESE) has an R2 of 0.440 with 44%. With 59% of the variance explained in the model, this suggests that other independent variables (digital competence, risk perception) produced and described the phenomenon of digital entrepreneurial ambition. The structural model has medium to-substantial explanatory power for the two endogenous constructs, according to both R-square values, which is more than sufficient for this investigation.

Table 5: Effect Size (F^2)

Constructs	Digital Entrepreneurial Intention	Effect Size
DC-> DEI	0.027	Small
RF-> DEI	0.010	Small
ESE-> DEI	0.499	Large

Source: **Field Survey, 2026**

4.4 **Hypotheses Testing**

According to earlier research, two-tailed tests indicate 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 (Ojoajogu et al., 2023). According to Hassan et al. (2025), the critical values of 1.28 for the one-tailed test are significant at the 10% level, while 1.65 and 2.33 are significant at the 5% and 1% levels, respectively.

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	0.051	0.055	0.856	0.392	Supported
RF-> DEI	0.007	0.006	0.057	0.127	0.899	Supported

Source: Extracted from Smart PLSSEM 4 outputs, 2026.

4.4.1 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 (β = 0.047, t = 1.925, p = 0.054) showed a significant effect, so the hypothesis of a significant relationship was accepted.

4.3.2 Relationship Between Risk Perception and Digital Entrepreneurial Intention

The study examined whether risk perception influences digital entrepreneurial intention among North-East Nigerian university students in 2025. Regression results (β = 0.070, t = 0.290, p = 0.772) showed a significant effect, indicating relationship. Consequently, that risk perception has a significant effect on digital entrepreneurial intention was accepted.

4.3.3 Mediating Role of Entrepreneurial Self-Efficacy

In the social and management sciences, mediation models which describe how an independent variable affects a dependent variable through intervening variables or mediators are becoming more and more important to the development of theories (Patnaik et al., 2023; Ahmad et al., 2022). Business, management, psychology, and education all make extensive use of them (Sadeghi & Douglas, 2023). However, current reviews suggest more precise mediation hypotheses, contemporary analytical techniques for estimating indirect effects, and stricter guidelines for reporting and interpreting mediation results, making conventional methods such as Baron and Kenny's (1986) causal steps obsolete (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
DC-> ESE -> DEI	0.055	0.057	0.028	1.995	0.004	Unsupported
RF-> ESE -> DEI	0.098	0.098	0.032	3.096	0.002	Unsupported

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 = 0.055, t = 1.995, p = 0.004) showed a statistically significant indirect effect, indicating a mediating role. Consequently, the hypothesis that entrepreneurial self-efficacy mediates *the* relationship between digital competence and digital entrepreneurial intention was accepted.

4.3.3.2 Mediating role of entrepreneurial self-efficacy on the relationship between risk perception and digital entrepreneurial intention

The fourth objective examined whether entrepreneurial self-efficacy mediates the relationship between risk perception 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 significant indirect effect, showing a meaningful mediation. Therefore, the hypothesis that entrepreneurial self-efficacy mediates this relationship was accepted.

Table 7: IPMA Results

Construct	Importance	Performance
Digital Competence (DC)	0.330	23.176
Risk perception (EE)	0.608	28.055
Entrepreneurial Self-efficacy (ESE)	0.351	22.716

Source: Extracted from SmartPLS4 output, 2026

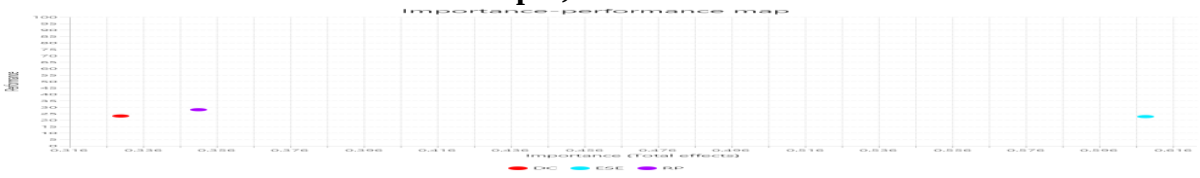

Figure 5 Importance Map Performance.

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 5 indicates a significant relationship, resulting in the accepting the alternative hypothesis. This finding suggests that merely possessing digital skills has 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 Risk perception and Digital Entrepreneurial Intention

The study further examined the impact of risk perception on digital entrepreneurial intention (Ha2). As shown in Table 5, the relationship was found a significant; consequently, the alternative hypothesis was accepted. 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 risk perception 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 (Ha3). The results in Table 6 revealed a significant mediating effect, leading to the accepting the alternative hypothesis. 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 Risk perception and digital entrepreneurial intention

Finally, the research investigated whether entrepreneurial self-efficacy mediates the relationship between risk perception and digital entrepreneurial intention (Ha4). The analysis in Table 14 showed no significant mediating effect, resulting in the rejection of the alternative hypothesis. This indicates that risk perceptiondoes 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 and Recommendations

According to the study's findings, North-Eastern Nigerian university students' Digital Entrepreneurial Intention (DEI) is a multifaceted concept that cannot be developed solely through technical instruction. The results offer empirical proof that, whereas risk perception and digital competence offer the essential "hard" tools, entrepreneurial self-efficacy (ESE), an internal process, is the main catalyst for conversion. The confidence to handle digital complexity serves as the crucial cognitive filter in an area with notable infrastructure deficiencies and conventional business practices. As a result, the process of developing intention involves moving from "knowing" (competence) to "believing" (efficacy), which leads to a "planned commitment" to start a business in spite of the surrounding economic turbulence.

Transition to Experiential Digital Pedagogy: Theoretical "General Studies" (GST) entrepreneurship courses should be abandoned by universities. Experiential Digital Labs, where students participate in real-time e-commerce simulations, blockchain applications, and AI-driven market analysis, must be incorporated into the curriculum. Building the mastery experiences necessary to increase self-efficacy requires this "learning-by-doing" method.

By confirming Entrepreneurial Self-Efficacy as a strong mediator within a digital-specific framework, this study makes a substantial contribution to the Theory of Planned Behavior (TPB) and the Entrepreneurial Event Model (EEM). In theory, it shows how "Perceived Behavioural Control" and technical fluency are closely related in the 2026 environment. The study recommends that national programs, including the Nigeria Digital Economy Policy and Strategy (NDEPS), change their emphasis from "mass literacy" to "targeted psychological empowerment." For administrators at universities,

Although the current study offers a basic grasp of the psychological factors influencing digital entrepreneurial intention, more research is required due to the complexity of the digital environment in 2026. Future studies should switch from cross-sectional approaches to more intricate, multilevel modeling and longitudinal frameworks.

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