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FROM LOCUS OF CONTROL TO ENTREPRENEURIAL INTENTION: THE MEDIATING ROLE OF SELF-EFFICACY AMONG FINAL-YEAR UNDERGRADUATES

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ABSTRACT: This study examined the mediating role of self-efficacy in the relationship between locus of control and entrepreneurial intention among university undergraduates in South-East Nigeria. The study was guided by Bandura's Social Cognitive Theory. A correlational research design was adopted, and data were collected from 620 undergraduates selected from universities in South-East Nigeria. Measures of locus of control, self-efficacy, and entrepreneurial intention were administered to the participants. Data were analysed using Hayes mediation analysis. The findings showed that locus of control significantly predicted entrepreneurial intention and self-efficacy. Self-efficacy also significantly predicted entrepreneurial intention. Furthermore, mediation analysis revealed that self-efficacy significantly mediated the relationship between locus of control and entrepreneurial intention. The indirect effect was significant, while the direct effect of locus of control on entrepreneurial intention remained significant after self-efficacy was introduced, indicating partial mediation. The findings suggest that students' beliefs about their ability to control life outcomes may contribute to stronger entrepreneurial intentions partly by enhancing their confidence in their ability to perform entrepreneurial tasks. The study recommends that universities should strengthen entrepreneurship programmes that develop students' self-efficacy, personal agency, and confidence in their entrepreneurial capabilities.

Keywords: Locus of Control, Self-Efficacy, Entrepreneurial Intention, Undergraduates, South-East Nigeria, Mediation

INTRODUCTION

Entrepreneurship has increasingly been recognised as an important mechanism for promoting economic development, employment creation, innovation, and individual economic independence. In developing economies such as Nigeria, entrepreneurship is particularly important because of persistent challenges associated with graduate unemployment, underemployment, and the limited capacity of the formal labour market to absorb the growing number of university graduates. Consequently, universities are increasingly expected not only to prepare students for paid employment but also to develop graduates who can identify opportunities, create businesses, and generate employment for themselves and others. Entrepreneurship education has therefore become an important component of higher education in Nigeria, with the expectation that it will stimulate entrepreneurial attitudes and intentions among students. Evidence from a large Nigerian

undergraduate sample indicates that entrepreneurship education can affect students' entrepreneurial attitudes, although the durability and strength of these effects may vary across contexts (Akinbola et al., 2021; Ezeanya et al., 2026).

Entrepreneurial intention refers to an individual's conscious state of mind that directs attention and personal action toward creating a new business or becoming self-employed (Osadolor et al., 2021). According to Liñán and Chen (2009), the decision to establish a business is usually preceded by an intention to do so. The Theory of Planned Behaviour (TPB) proposes that behavioural intentions are influenced by attitudes toward the behaviour, subjective norms, and perceived behavioural control (Ajzen, 1991). Perceived behavioural control is particularly relevant to entrepreneurship because prospective entrepreneurs must believe that they possess the capacity and resources necessary to perform entrepreneurial activities.

Although entrepreneurial intention is influenced by contextual and educational factors, psychological characteristics of individuals also play an important role in determining whether students consider entrepreneurship a desirable and achievable career option. Among these psychological characteristics, locus of control has received considerable attention. Locus of control refers to individuals' generalised beliefs about whether outcomes in their lives are primarily determined by their own actions or by forces outside their control (Judge & Bono, 2001; Rotter, 1966). Individuals with an internal locus of control tend to believe that outcomes are substantially influenced by their own effort, ability, decisions, and behaviour, whereas individuals with an external locus of control tend to attribute outcomes more strongly to chance, luck, fate, powerful others, or circumstances beyond their control (Rotter, 1966). This distinction is particularly relevant to entrepreneurship because entrepreneurial activity requires individuals to assume personal responsibility for decisions, tolerate uncertainty, recognise opportunities, and persist despite setbacks.

Individuals with a stronger internal locus of control may consequently be more inclined toward entrepreneurship because they are likely to believe that their actions can influence business outcomes (Lefcourt, 2014). Such individuals may perceive business creation as an arena in which personal initiative, persistence, creativity, and decision-making can produce desired outcomes. In contrast, individuals who strongly attribute outcomes to luck, fate, or external circumstances may be less inclined to initiate entrepreneurial activities because they may perceive entrepreneurial success as being largely outside their personal control (Ayodele, 2013). Research has identified locus of control as an important influence on entrepreneurial intentions, suggesting that students' perceptions of personal control may contribute to their willingness to pursue entrepreneurship (Ayodele, 2013; Inegbenebor & Ogunrin, 2023).

It is evident that internal locus of control is positively associated with entrepreneurial intention, whereas external locus of control is negatively associated with entrepreneurial intention (Ayodele, 2013). However, the existence of an association between locus of control and entrepreneurial intention does not fully explain how or why control beliefs translate into an intention to become an entrepreneur. This raises the question of whether another psychological variable may serve as a

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mechanism through which locus of control influences entrepreneurial intention. One potential mechanism is self-efficacy as empirical evidence shows that it is also associated with entrepreneurial intention (Achugamonye et al. 2026, Hur-Yagba & Abudullahi, 2025, Nwibe & Bakare, 2022). Self-efficacy refers to individuals' beliefs about their capability to organise and execute the actions required to achieve particular goals or perform specific tasks (Ajzen, 2002). Self-efficacy is important because individuals are more likely to initiate and persist in activities when they believe that they possess the capabilities required to successfully perform them. In the entrepreneurial context, individuals who have strong confidence in their ability to identify opportunities, solve problems, manage risks, mobilise resources, and successfully operate a business are more likely to develop entrepreneurial intentions. Empirical studies among university students have similarly reported significant associations between self-efficacy and entrepreneurial intention (Akinbola et al., 202, Nwibe & Bakare, 2022; Ogunyemi & Adedeji, 2021).

The relationship between locus of control and self-efficacy can be understood from the perspective of Social Cognitive Theory (Bandura, 1986, 1997). The theory proposes that human behaviour results from reciprocal interactions among personal factors, behaviour, and environmental influences. Personal beliefs about one's capabilities influence the goals individuals set, the activities they undertake, and their persistence in the face of difficulties. From this perspective, individuals who believe that their actions can influence outcomes may be more likely to develop confidence in their capacity to perform challenging tasks. Thus, an internal locus of control may provide a psychological foundation for stronger self-efficacy, which may subsequently increase the individual's willingness to pursue entrepreneurship. It is important to note that understanding the psychological mechanism represented by self-efficacy may provide a more comprehensive explanation of entrepreneurial intention than holding onto locus of control only.

Entrepreneurship education has consequently become an important component of higher education, with universities expected not only to provide academic knowledge but also to equip students with skills, confidence, and attitudes necessary for self-employment and business creation. The South-East geopolitical zone of Nigeria provides an especially meaningful context for examining how these can be achieved. The region has a longstanding reputation for commercial activity, private enterprise, and small-business development. University undergraduates in the region are therefore exposed to an environment in which entrepreneurship can constitute both a career option and a means of economic self-reliance. At the same time, the transition from university to employment may require students to develop not only a belief that they can influence their future but also confidence that they possess the abilities necessary to establish and sustain a business. Consequently, examining the interaction among locus of control, self-efficacy, and entrepreneurial intention among undergraduates in South-East Nigeria may provide useful insights into the psychological processes underlying students' entrepreneurial aspirations.

Although previous studies have established relationships among locus of control, self-efficacy, and entrepreneurial intention, important gaps remain. Much of the existing literature has examined these variables as independent predictors or has been conducted outside Nigeria. Even within Nigeria, studies have often focused on particular disciplines or limited student populations. Furthermore,

while recent international evidence from Gebresilase et al. (2025) has provided support for the mediating role of self-efficacy between locus of control and entrepreneurial intention, contextual differences in educational, socioeconomic, and cultural environments make it necessary to examine whether this mechanism also operates among Nigerian undergraduates. By investigating this mediating mechanism, the study seeks to move beyond establishing whether locus of control predicts entrepreneurial intention to explaining how this psychological influence may occur. The study contributes to the literature by integrating locus of control, self-efficacy, and entrepreneurial intention within a single explanatory model and by providing evidence from undergraduates in South-East Nigeria. The findings may have implications for university entrepreneurship programmes, career counselling, and interventions designed to develop students' entrepreneurial capabilities.

THEORETICAL FRAMEWORK

The present study is anchored on Social Cognitive Theory (SCT) developed by Bandura (1986). The theory explains human behaviour through the reciprocal interaction of personal factors, behaviour, and environmental influences. A central concept of SCT is self-efficacy, which refers to an individual's belief in his or her ability to successfully perform a particular task or achieve a desired outcome. In the context of the present study, students with a strong belief in their capabilities are more likely to perceive entrepreneurship as achievable and develop stronger entrepreneurial intentions. Similarly, locus of control reflects the extent to which individuals believe that outcomes in their lives are determined by their own actions (internal locus of control) or by external forces such as luck, fate, or powerful others (external locus of control). Students who perceive greater personal control over outcomes may develop stronger self-efficacy, which can subsequently increase their intention to engage in entrepreneurial activities. Therefore, SCT provides a useful explanation for the proposed mediating role of self-efficacy in the relationship between locus of control and entrepreneurial intention. The theory suggests that locus of control may influence students' confidence in their capabilities, while such confidence may, in turn, influence their willingness and intention to pursue entrepreneurship.

EMPIRICAL REVIEW

Previous studies have shown the importance of locus of control in explaining entrepreneurial intention. Arkorful and Hilton (2022), in a study of final-year undergraduate students in Ghana, examined the influence of internal and external locus of control on entrepreneurial intention, demonstrating the relevance of personal control beliefs in understanding students' entrepreneurial aspirations. Similarly, Nigerian evidence indicates that locus of control is associated with entrepreneurial intentions. Inegbenebor and Ogunrin (2023) found that locus of control internality was an important influence on entrepreneurial intentions among Nigerian undergraduates, while Ariyibi (2019) reported that locus of control, alongside creativity and risk tolerance, significantly predicted students' entrepreneurial inclination in Nigerian public universities.

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Studies demonstrated a positive association between internal locus of control and self-efficacy. Judge et al. (2002) found that locus of control and self-efficacy are related components of individuals' core self-evaluations, reflecting their perceptions of personal control and capability. Similarly, Luszczynska et al. (2005) reported that generalised self-efficacy is associated with positive beliefs about personal control and the ability to cope effectively with challenging situations. Within educational and entrepreneurial contexts, individuals who perceive greater personal control over outcomes are more likely to develop stronger confidence in their abilities.

Empirical studies have consistently identified self-efficacy as an important psychological determinant of entrepreneurial intention among university students. For instance, Wu et al. (2022) found that entrepreneurial self-efficacy significantly mediated the relationship between entrepreneurship education and entrepreneurial intention among college students. Similarly, Amani et al. (2023), using data from 271 undergraduate business students in Tanzania, reported that entrepreneurial self-efficacy significantly mediated the relationship between entrepreneurship education and entrepreneurial intention. These findings suggest that students who develop stronger beliefs in their entrepreneurial capabilities are more likely to develop intentions to establish their own businesses.

More specifically, research has demonstrated that self-efficacy can serve as a mechanism through which other factors influence entrepreneurial intention. Anwar et al. (2021) found, among 663 university students in India, that entrepreneurial education and opportunity recognition influenced entrepreneurial intention both directly and indirectly through entrepreneurial self-efficacy. Similarly, Zhang and Huang (2021) reported that entrepreneurial self-efficacy mediated the relationship between the entrepreneurship environment and college students' entrepreneurial intention.

Although these studies provide strong evidence for the roles of self-efficacy and locus of control in entrepreneurial intention, limited empirical attention has been given to the mediating role of self-efficacy in the relationship between locus of control and entrepreneurial intention, particularly among university undergraduates in South-East Nigeria. The present study therefore seeks to address this gap by examining whether self-efficacy explains the relationship between locus of control and entrepreneurial intention among undergraduates in South-East Nigeria.

RESEARCH HYPOTHESES

The following hypotheses guided this study.

i. Locus of control will significantly predict entrepreneurial intention among university undergraduates in South-East Nigeria.
ii. Locus of control will significantly predict self-efficacy among university undergraduates in South-East Nigeria.
iii. Self-efficacy will significantly predict entrepreneurial intention among university undergraduates in South-East Nigeria.

iv. Self-efficacy will significantly mediate the relationship between locus of control and entrepreneurial intention among university undergraduates in South-East Nigeria.

METHOD

Participants

A total of six hundred and twenty final-year students drawn from five federal universities in the South-East, namely Nnamdi Azikiwe University Awka, University of Nigeria, Nsukka, Alex Ekwueme Federal University Ndufu-Alike, Federal University of Technology Owerri and Michael Okpara University Umudike, participated in the study. They were drawn via students' social media platforms for the different universities. Participants responded to questionnaires via a Google Form posted on their WhatsApp platforms. The participants comprised 151 male students (24.35%) and 469 female students (75.65%). The ages of the participants ranged from 21 to 30 years, with the mean age of 23.5. The distribution of participants across universities was as follows: Nnamdi Azikiwe University Awka 208 (33.55%), University of Nigeria, Nsukka 115 (18.55%), Alex Ekwueme Federal University Ndufu-Alike 86 (13.87%), Federal University of Technology Owerri 103 (16.61%) and Michael Okpara University Umudike 108 (17.42%).

Instruments

Three instruments were employed to carry out the study.

Entrepreneurial Intention Questionnaire (EIQ)

Entrepreneurial Intention Questionnaire is a measurement tool developed by Liñán and Chen (2009) to assess intention to become an entrepreneur. It is a 6-item questionnaire, and each item is measured on a 7-point Likert-type scale ranging from 1 (minimum attraction) to 7 (maximum attraction). A sample item is "I'm ready to make anything to be an entrepreneur". EIQ has been found to have a composite reliability of 0.96, with a Cronbach's alpha coefficient of 0.95. The present study also found a reliability of 0.92 and Cronbach's alpha coefficient of 0.91. This indicates that the scale is reliable and can be used to measure entrepreneurial intention.

General Self-Efficacy Scale (GSES) (Schwarzer & Jerusalem, 1995)

The General Self-Efficacy Scale (GSES) is a 5-item self-report questionnaire developed by Schwarzer and Jerusalem (1995) to assess an individual's general belief in their ability to cope with difficult situations, overcome challenges, and achieve desired goals. All 5 items are rated on a 5-point Likert scale ranging from 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree. The total score is obtained by summing the responses to all 10 items, with scores ranging from 10 to 50. Higher scores indicate higher levels of general self-efficacy, while lower scores indicate lower levels of perceived self-efficacy. A sample item is: "I am confident that I could deal efficiently with unexpected events." Schwarzer and Jerusalem (1995) reported excellent

psychometric properties, with Cronbach's alpha coefficients ranging from 0.76 to 0.90. The present study also found a Cronbach's alpha coefficient of 0.82 demonstrating high internal consistency and reliability.

Locus of Control Scale (Nießen et al., 2022)

The Locus of Control Scale is a 3-item self-report questionnaire developed by Nießen et al. (2022) to assess an individual's perceived control over life and work outcomes. The scale measures the extent to which individuals believe that events and achievements are determined by their own actions (internal locus of control) or by external forces such as luck, fate, or other people (external locus of control). The scale consists of three items rated on a 5-point Likert scale ranging from 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree. The total score is obtained by summing the responses to all three items, producing scores ranging from 3 to 15. The third item ("What I do is mainly determined by others") is reverse-scored before computing the total score because it measures external locus of control. Higher total scores indicate a stronger internal locus of control, while lower scores indicate a stronger external locus of control. Sample items are: "If I work hard, I will succeed," and "What I do is mainly determined by others." During the original validation, Nießen et al. (2022) reported excellent psychometric properties, with Cronbach's alpha coefficients ranging from 0.77. The present study also found a Cronbach's alpha coefficient of 0.79, indicating that the scale is reliable and valid.

Procedure

Ethical clearance was obtained from the Nnamdi Azikiwe University Ethics Committee on Human Research. An online Google Form was then developed and posted on students' WhatsApp groups. The form carried the three study measures, namely the Entrepreneurial Intention Questionnaire, the General Self-Efficacy Scale and the Locus of Control Scale, together with demographic items covering age, gender, marital status and institution. The researchers kept the form open for 14 days, and only data received within that period were analysed. Students participated at their own discretion, without monetary or any other incentive. They were informed that the data would be used only for research purposes and that the findings would be published.

Design and Statistics

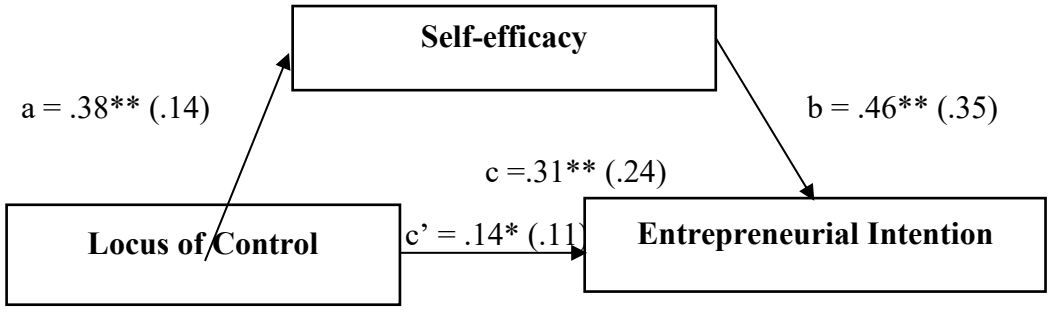
This is a survey study, and it adopted a correlational design. Multiple linear regression, using the Hayes (2018) PROCESS macro, was adopted for data analysis.

RESULTS

Based on the analysis, the following findings were made.

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Figure 1. Mediation Effect of Self-Efficacy on the Relationship between Locus of Control and Entrepreneurial Intention



The results indicate that locus of control significantly predicted self-efficacy ($a = .38$, $p < .01$). Self-efficacy also significantly predicted entrepreneurial intention ($b = .46$, $p < .01$). Locus of control significantly predicted entrepreneurial intention before the mediator was introduced (c = .31, $p < .01$). Furthermore, the direct effect of locus of control on entrepreneurial intention remained significant after self-efficacy was introduced ($c' = .14$, $p < .05$), signifying a partial mediation effect of self-efficacy on the relationship between locus of control and entrepreneurial intention.

DISCUSSION OF FINDINGS

The present study examined the mediating role of self-efficacy in the relationship between locus of control and entrepreneurial intention among undergraduates in South-East Nigeria. The findings generally indicate that students' beliefs about their ability to influence life outcomes are associated with their confidence in their capabilities, which in turn is related to their intention to pursue entrepreneurship.

The finding that locus of control positively and significantly predicted entrepreneurial intentions indicates that students who perceive themselves as having greater control over outcomes are more likely to express an intention to engage in entrepreneurship. This finding supports Rotter's (1966) conceptualisation of locus of control, particularly the idea that individuals who perceive outcomes as contingent upon their own actions are more likely to take personal responsibility for those outcomes. Entrepreneurship requires considerable personal initiative, decision-making, persistence, and acceptance of responsibility. Thus, students who believe that their efforts and decisions can influence their future outcomes may be more willing to pursue entrepreneurial careers.

This finding is also consistent with Arkorful and Hilton (2022), who identified locus of control as an important individual characteristic associated with entrepreneurial potential. In the same vein, Inegbenebor & Ogunrin (2023) emphasised the importance of personal initiative and related individual characteristics in entrepreneurial behaviour. The significant positive relationship found in the present study may therefore reflect the importance of personal agency among final-year

undergraduates. Students who believe that their future depends substantially on their own efforts may be more motivated to create employment opportunities for themselves rather than relying exclusively on conventional salaried employment.

The finding that locus of control significantly predicted self-efficacy indicates that students' beliefs about the extent to which they can control events and outcomes in their lives are associated with their confidence in their ability to successfully perform tasks. Specifically, individuals with a stronger internal locus of control are likely to believe that their efforts, abilities, and decisions can influence outcomes. Such beliefs may foster greater confidence in their capacity to overcome challenges and accomplish desired goals. This finding is consistent with Bandura's (1997) social cognitive theory, which emphasises that individuals' beliefs about their capabilities influence their motivation, effort, persistence, and behaviour. When individuals perceive that they have control over important outcomes, they may be more willing to invest effort in challenging activities because they believe their actions can make a meaningful difference. Consequently, repeated experiences of successfully influencing outcomes can strengthen their self-efficacy beliefs.

The finding is also consistent with Judge et al. (2002) and Luszczynska et al. (2005) who identified locus of control and generalised self-efficacy as closely related components of individuals' core evaluations of themselves. Both constructs reflect positive perceptions of personal agency: locus of control concerns whether individuals perceive outcomes as controllable, whereas self-efficacy concerns whether they believe they possess the capabilities required to perform successfully. Thus, students who believe that their actions determine outcomes may consequently develop stronger beliefs in their own capabilities.

The findings revealed that self-efficacy positively and significantly predicted entrepreneurial intentions. This finding suggests that students who have stronger beliefs in their ability to perform tasks successfully are more likely to develop the intention to establish and manage their own businesses. The finding is consistent with Bandura's (1997) Social Cognitive Theory, which proposes that individuals' beliefs about their capabilities influence their choices, motivation, persistence, and behaviour. In the context of entrepreneurship, students who believe that they possess the capacity to identify opportunities, make business decisions, solve problems, manage risks, and overcome challenges are more likely to perceive entrepreneurship as an attainable career option.

The finding also agrees with Wu et al. (2022) who found that entrepreneurial self-efficacy was associated with entrepreneurial intentions. Similarly, Achugamonye et al. (2026) and Amani et al. (2024) also discovered that self-efficacy represents an important psychological foundation for entrepreneurial activity because confidence in one's entrepreneurial capabilities can influence the willingness to engage in entrepreneurial tasks. The present finding is therefore understandable because final-year undergraduates who possess confidence in their capabilities may be less intimidated by the uncertainties associated with starting a business. Rather than viewing the absence of guaranteed employment as an insurmountable problem, students with strong self-efficacy may

perceive entrepreneurship as an opportunity through which they can exercise their abilities and achieve desired career outcomes.

Most importantly, the study found that self-efficacy significantly mediated the relationship between locus of control and entrepreneurial intention. This means that locus of control may influence entrepreneurial intention partly by strengthening students' beliefs in their own capabilities. In other words, students who believe that they can influence outcomes through their own actions may develop stronger confidence in their ability to perform entrepreneurial tasks, and this confidence subsequently increases their intention to engage in entrepreneurship. The mediation finding therefore provides a more nuanced explanation of the relationship between locus of control and entrepreneurial intention than would be obtained by examining the direct relationship alone. The mediation finding is theoretically consistent with Social Cognitive Theory (Bandura, 1986, 1997). The theory emphasises the importance of personal beliefs in shaping motivation and behaviour. Locus of control represents a generalised belief concerning the extent to which individuals perceive outcomes as controllable, whereas self-efficacy represents a more specific belief concerning one's capability to successfully perform particular actions. It is therefore plausible that a general belief in personal control can contribute to more specific confidence in one's ability to perform entrepreneurial activities. Once this confidence is established, it can motivate students to develop stronger entrepreneurial intentions.

Implications of the Findings

The findings have several theoretical and practical implications. Theoretically, the findings provide support for Social Cognitive Theory as an appropriate framework for explaining entrepreneurial intention. The significant mediation effect demonstrates that personal beliefs are interconnected rather than operating in isolation. Locus of control may provide a broad orientation concerning personal agency, while self-efficacy provides a more specific assessment of one's capacity to perform entrepreneurial activities. The findings therefore suggest that researchers can better understand entrepreneurial intention by considering the psychological processes through which personal beliefs influence motivational outcomes.

The findings have practical implications for university administrators, entrepreneurship educators, psychologists, and career counsellors. Universities in South-East Nigeria should consider incorporating psychological skills development into entrepreneurship education. In addition to teaching students about business registration, financing, marketing, and business management, entrepreneurship programmes should deliberately strengthen students' self-efficacy through practical and mastery-based activities. Career counsellors and psychologists can also help students identify personal strengths, challenge negative beliefs about their capabilities, set achievable entrepreneurial goals, and develop persistence when faced with setbacks. Such interventions may be particularly useful in helping undergraduates perceive entrepreneurship not merely as a response to unemployment but as a viable and achievable career option.

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Limitations of the Study

Despite its contributions, the study has some limitations. First, the study relied on self-report measures. Participants may have provided responses that reflect social desirability, personal perceptions, or temporary psychological states rather than their actual entrepreneurial behaviour. Second, the study focused on final-year undergraduates in South-East Nigeria. Although this focus provides useful contextual evidence, the findings may not be readily generalizable to students in other geopolitical regions of Nigeria or to individuals who are no longer in university. Finally, the study focused on entrepreneurial intentions rather than actual entrepreneurial behaviour. Having an intention to establish a business does not necessarily guarantee that an individual will eventually create and operate a business.

Recommendations

Based on the findings, the following recommendations are made:

Universities should strengthen entrepreneurship education. Entrepreneurship courses should incorporate practical activities that enable students to develop confidence in identifying opportunities, developing business ideas, making decisions, and solving entrepreneurial problems.

Self-efficacy development should be incorporated into entrepreneurship programmes. Students should be exposed to mastery experiences, mentorship, business simulations, entrepreneurial projects, and interactions with successful entrepreneurs.

Universities should promote students' sense of personal agency. Programmes should encourage students to take responsibility for their career decisions and understand the relationship between personal effort, persistence, and outcomes.

Career counselling units should integrate entrepreneurship into career planning. Final-year students should receive guidance that presents entrepreneurship as a legitimate and potentially sustainable career pathway alongside conventional employment.

CONCLUSION

The findings suggest that locus of control and self-efficacy are important psychological factors associated with entrepreneurial intention among undergraduates in South-East Nigeria, with self-efficacy serving as a significant mediating mechanism. The results imply that students are more likely to develop entrepreneurial intentions when they perceive themselves as capable of influencing outcomes and, importantly, when this perception is accompanied by confidence in their ability to perform entrepreneurial tasks. The study therefore highlights the importance of strengthening both personal agency and entrepreneurial self-efficacy within university entrepreneurship programmes.

The findings therefore underscore the importance of addressing psychological factors alongside business knowledge and technical skills in university entrepreneurship education. Strengthening students' self-efficacy and sense of personal agency may enhance their readiness to consider entrepreneurship as a viable career pathway. In the context of South-East Nigeria, where entrepreneurship represents an important avenue for economic participation and self-employment, developing these psychological resources among final-year undergraduates may contribute to a stronger culture of graduate entrepreneurship and, ultimately, employment creation.

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