

Mediating Effect of Self-Efficacy Between Entrepreneurial Drive and Start-Up Intention Among Working Professionals in Nigeria

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Abstract: *Attitude and education are fundamental to new venture creation, shaping confidence, motivation and self-fulfillment. This study investigates the mediating role of self-efficacy in the relationship between entrepreneurial drive and start-up intention among working professionals in Nigeria. The research aims to establish the direct effects of entrepreneurial attitude and entrepreneurial education on start-up intention; as well as their total effects through self-efficacy as a mediating variable. A conceptual framework was developed and tested using survey data from 119 working professionals, collected through a structured questionnaire. Proper data screening and reliability checks were carried out to ensure consistency and validity of the measures. The findings have identified that there is a strong positive relationship between entrepreneurial attitude and start-up intention. The influence of entrepreneurial education is limited for the intention to start up a business. The mediation analysis revealed that self-efficacy does not mediate the relationship between entrepreneurial attitude, entrepreneurial education, and start-up intention. The study recommends that entrepreneurs' development programs should focus on the development of positive entrepreneurial attitude, teaching should be more practical based on experience and policy makers providing a more enabling environment through easier access to funds and support for start-ups.*

Keyword: entrepreneurial attitude, entrepreneurial education, self-efficacy, start-up intention, working professionals, Nigeria

INTRODUCTION

The existing literature consistently recognizes entrepreneurship as a key driver of job creation and economic growth worldwide. Sub-Saharan African region, and Nigeria in particular, continues to face rising rates of unemployment and underemployment, especially among the youths. Scholars have argued that, in contexts such as Nigeria, where youth unemployment and underemployment are prevalent,

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policymakers and stakeholders should prioritize promoting entrepreneurial activity among the working population (Muyiwa et al., 2024; Sulaimon & Abedeen, 2022; Rowel, 2020). Working professionals, defined as individuals currently engaged in paid employment, constitute a promising yet underexplored group for entrepreneurship development. Unlike students or unemployed individuals, working professionals possess industry experience, social capital, and a degree of economic security, yet many remain in paid employment despite expressing interest in business ownership (Rahman et al., 2023; Sheerad et al., 2024). Identifying the factors that convert this interest into concrete start-up intentions is crucial for developing effective entrepreneurship interventions. Effective entrepreneurship interventions require a complete understanding of the factors that transform business perceptions and interests into actionable start-up intentions.

Entrepreneurial education and attitude have been identified within the Theory of Planned Behavior as critical determinants of entrepreneurial intention (Anjum et al., 2021). Empirical evidence supports the role of these determinants in shaping entrepreneurial drive and start-up intention. Entrepreneurship education refers to the acquisition of knowledge and skills necessary to start and manage a business through formal or informal learning (Otache, Edokpolor, & Kadiri, 2021). Entrepreneurial attitude encompasses the dispositions, behaviors, and skills that motivate individuals to take initiative, innovate, and recognize opportunities. This attitude may be either favorable or unfavorable toward business ownership, depending on the perceived attractiveness and desirability of outcomes such as self-employment (Entrialgo & Iglesias, 2020; Djoko et al., 2020; Anwar, Thoudam, & Saleem, 2021). The integration of cognitive (educational) and affective (attitudinal) factors is referred to as entrepreneurial drive. Together, these factors lay a foundation for business creation (Mohammed, Abraham & Ezeoha, 2026).

However, the presence of entrepreneurship education and positive entrepreneurial attitudes does not necessarily lead to strong start-up intentions among individuals. Mustapha and Suleiman (2024) found that many working professionals who have received entrepreneurship training or hold favorable perceptions of business ownership do not necessarily exhibit strong intentions to start a business. This observation highlights the potential effect of psychological factors. Self-efficacy refers to confidence in one's ability and knowledge to recognize opportunities, mobilize resources, and manage risks. This psychological factor is proposed to mediate the relationship between entrepreneurial drive and start-up intention (Sulaimon & Abedeen, 2022; Newman et al., 2021). Thus, individuals with substantial education, a positive attitude toward business ownership, and high self-efficacy are more likely to pursue entrepreneurship and vice versa . (Solesvik et al., 2023; Gieure, et al., 2020).

Nigeria's ever increasing unemployment rate provides a distinctive context for investigating the mediating effect of self-efficacy. Recent research indicates that entrepreneurship education in Nigeria is predominantly theoretical rather than practical. Consequently, graduates often possess high educational attainment and positive attitudes but lack self-confidence (Otache et al., 2021; Oluwaseun et al., 2021;

Rowell, 2020). Addressing this gap is necessary in order to inform targeted interventions that move beyond simply providing education or shaping attitudes, toward building the capability beliefs that enable action.

Statement of Problem

Scholars in Nigeria, like elsewhere in the world, are particularly interested in entrepreneurial activity among working professionals. Regardless, there seems to be a perpetual difference between the level of aspiration to be a business owner and the act of actually starting a business. Although most employees state that they wish to own an enterprise and thus start up a business, often due to the inherent economic uncertainty and the inability to progress in their respective careers, it is not apparent if all of them follow this path towards making a concrete decision or move. This difference corresponds with similar findings in entrepreneurship research, that there are other factors influencing intention besides motives and favorable attitude not always results in action (Icek Ajzen, 1991). One of the reasons why this might be happening is because one might not be convinced that one can perform the necessary entrepreneurial tasks correctly and with success. (Albert Bandura, 1997). This is particularly true when it comes to the professionals' situation. It may not be easy for a professional moving from a highly- structured job environment to a business venture that is unknown, and deals with problems related to the identification of opportunities, acquiring resources and the managing of risks. Therefore, even when they wish to start a business, the intention to start a business might diminish due to self-doubt on personal capabilities. Studies confirm that high entrepreneurial self-efficacy is related to the formation and maintenance of entrepreneurial intention (Noris Kruger et al., 2000).

However, existing literature mostly examines entrepreneurship drive, self-efficacy and the intention to start a business separately and shows little on the interaction among these variables particularly on the professionals' case. This has to be contrasted with studies on students or early-stage entrepreneurs, and the gap on working professionals should be investigated since these employees operate in a unique environment with constraints on financial means, time as well as professional context (Adeniyi et al., 2022). The gap between motives and actions appears to be particularly noticeable for the professionals' case. There is still no convincing answer to how entrepreneurial drive translates into the intention to start a business among the working professionals, both theoretically and practically. Without knowing how motive drives the formation of intention, it may happen that entrepreneurial programs and policies targeting business start-ups have a limited impact since the psychological aspect hindering action has been ignored. Therefore, it is reasonable to assume that self-efficacy serves as an intermediary in this relationship and to investigate how these two variables relate in this study. The clearer understanding of the mediating mechanism will contribute in identifying why some individuals with similar entrepreneurial drive hesitate in their entrepreneurial action toward a business start-up. The primary objective of this study is to examine the mediating effect of entrepreneurial self-efficacy on the relationship between entrepreneurial drive and start-up intention among working professionals in Nigeria. Specifically, the study is guided by the following objectives:

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1. Analyze the direct relationship between entrepreneurship education and start-up intention among working professionals in Nigeria.
2. Examine the direct relationship between entrepreneurial attitude and start-up intention among working professionals in Nigeria.
3. Demonstrate the direct relationship between entrepreneurial self-efficacy and start-up intention among working professionals in Nigeria.
4. Investigate whether entrepreneurial self-efficacy mediates the relationships between entrepreneurship education and start-up intention, as well as the link between entrepreneurial attitude and start-up intention, among working professionals in Nigeria.

This research effort is beneficial in both practical and policy perspectives. From a practical view, the findings of this study can serve as a guide for designing entrepreneurial programs for working professionals and students alike. Understanding how Self-efficacy affects startup intention among working professionals, policymakers, and institutions can help inform the incorporation of practical skill-building exercises, mentorship, and mastery experiences alongside theoretical instruction in entrepreneurship education programs.

Deriving from policy perspective, this study provides empirical evidence to the limited literature on how self-efficacy moderates the transition from entrepreneurial drive to actual venture creation among working professionals, particularly in Nigeria. Furthermore, understanding the role of self-efficacy in this transition, policymakers and institutions need to develop strategies that foster an entrepreneurial ecosystem, supporting and helping encourage working professionals to start their own businesses.

LITERATURE REVIEW

Entrepreneurial intention (EI) has lingered to be a base of attraction for researchers ever since, mainly since it as the most proximal antecedent of entrepreneurial action. As Maheshwari et al. (2024) defined, entrepreneurial intention is an emergent process that is the result of the interaction among and play of cognitive, educational and psychological factors rather than a static decision. From this view, entrepreneurs' intention was represented by entrepreneurial education and entrepreneurs' attitude and ESE was a crucial mechanism that exerted effect on this tendency. It has become common to state that entrepreneurial education is an important determinant of entrepreneurial outcomes. Most of the recent empirical studies, provide evidence that entrepreneurship education significantly improves knowledge and skills as well as awareness of business opportunities. But the impact of entrepreneurship education seems to exert a relatively weaker direct influence on entrepreneurial intention, but rather that this effect mostly upon different cognitive factors like ESE. The study of Adeniyi (2023) has shown that entrepreneurial ESE was a significant mediating variable between entrepreneurship education and pre-start-up intention.

This confirmed that the outcome of entrepreneurship education indirectly improves start-up readiness through the leverage of ESE.

In the same vein, entrepreneurship education directly enhances entrepreneurial self-efficacy and intention and self-efficacy bridges direct effect and sequential effect with the support of other factors like opportunity identification (Otache et al., 2024). Contemporary support is provided with another proof. From 2016, study found that the influence of entrepreneurial education on entrepreneurial intention could partly mediate by self-efficacy and motivation in which implies that how entrepreneurs learn should seek through more than Knowledge transmitting by motivate potential entrepreneurs to be confident in carry out the plan(Yulastri et al., 2026).

Apart from education, an entrepreneurial attitude is another facet of entrepreneurial motivation. Entrepreneurial attitude encapsulates how an individual perceives entrepreneurship as an attainable career choice. Based on behavioural theories, recent research establishes that people with high entrepreneurial attitude tend to develop entrepreneurial intention. Nonetheless, 'certain states of mind (attitudes) have been determined to be an inadequate motivator of action; rather a certain belief in one's own efficacy needs to be in place before a particular intention is enabled'. This is consistent with other findings that positive attitude towards entrepreneurship can only lead to intention when accompanied by self-efficacy.

Hence entrepreneurial self-efficacy has since developed as the main construct in entrepreneurship research. It indicates the extent to which a person believes that he/she possesses the required capabilities of entrepreneurial tasks defined by Mair et.al (2012), including opportunity recognition, resource acquisition and venture management. Recent empirical research since 2020 confirms that ESE is both an antecedent to entrepreneurial intention and a mediating process underlying the linkage between different antecedent variables and intention. For instance, a recent 2025 study found that entrepreneurial self-efficacy had a positive direct influence on entrepreneurial intention, which was amplified by entrepreneurial passion (Ticoalu et.al, 2025)

In addition to its direct effect, much empirical research has backed the mediating effect of ESE. A meta-analysis conducted by Ndlovu et al.(2025) found entrepreneurship education interventions like coaching and experiential learning foster entrepreneurial self-efficacy that further closes the gap between learning and doing (Ndlovu et al.,2025). Correspondingly, in an empirical study in Nigeria, self-efficacy has been found to have a considerable effect on entrepreneurial intention with entrepreneurship education working in tandem to predict potential entrepreneurs' entrepreneurial propensity (Baba & Adu, 2024) Additional data from Nigerian context supports the inclusion of self-efficacy as a mediating effect. Nwibe & Ogbonnaya (2024) found that self-efficacy mediates the effect of emotional and cognitive factors on undergraduate intention to become entrepreneur, which indicates that individual traits become entrepreneur results through perceived capability (Nwibe & Ogbonnaya, 2024). Similar mechanism would be applicable to working respondents, as well, who are required to assess themselves before taking the step into the new path.

Looking across all these research shows consistent findings. Entrepreneurial education influences skill and knowledge whereas Entrepreneurial attitude influences the perception of entrepreneurial phenomena, these two variables do not lead directly to start-up intention. Instead, entrepreneurial self-efficacy is presented as providing the necessary entrepreneurial fuel and motivation to translate knowledge and positive perception into entrepreneurial confidence and capacity.

Conceptual Framework

The conceptual framework for this study illustrates the relationships among three key constructs: entrepreneurial drive (comprising entrepreneurial education and entrepreneurial attitude), self-efficacy, and start-up intention.

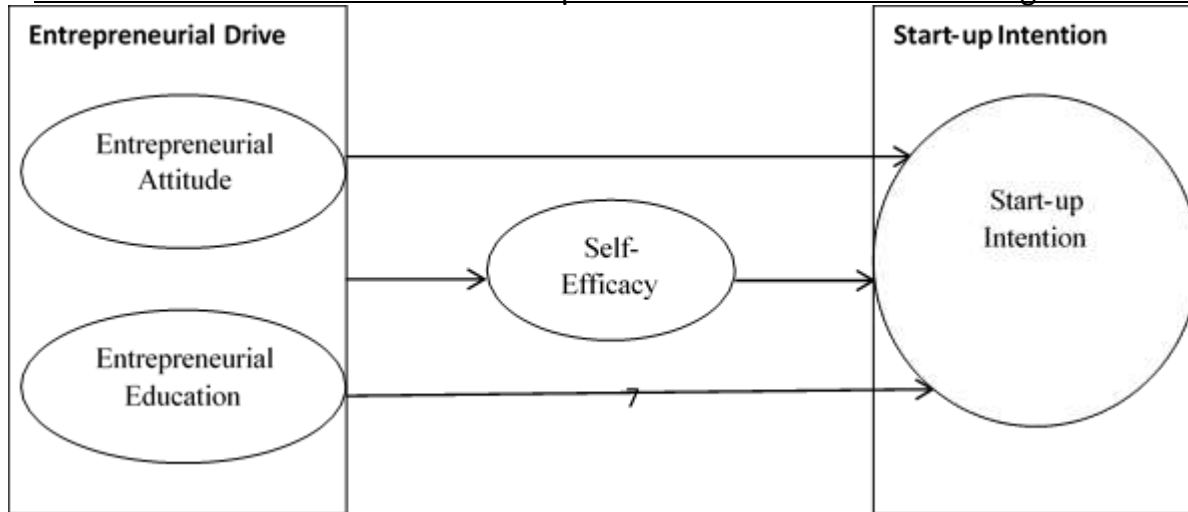


Figure 2.1 Conceptual Framework

The conceptual framework of the study suggests that entrepreneurial drive- operationalized through two different but related dimensions: entrepreneurial education and entrepreneurial attitude serves as a motivational factor for entrepreneurial action among working professionals. However, the framework hypothesized that entrepreneurial drive not only directly translates into start-up intention but also is mediated by self-efficacy.

Entrepreneurial Attitude and Start-Intention

Entrepreneurial attitude is expected to influence self-efficacy primarily through physiological and emotional pathways. Professionals who hold positive attitudes toward entrepreneurship experience reduced anxiety and greater emotional readiness when considering entrepreneurial tasks, which in turn strengthens their belief in their own capabilities (Asante et al., 2022). Conversely, negative attitudes may generate fear and avoidance, thereby undermining self-efficacy.

H1: Entrepreneurial Attitude is significantly and positively influenced by Start-up Intention

Entrepreneurial Education and Start-Intention

Entrepreneurial education encompasses the process by which individuals acquire the knowledge, skills, and competencies necessary for venture creation. For working professionals, this extends beyond formal classroom learning to include workplace experience, ongoing professional training and development, and exposure to real business environments. Studies indicate that entrepreneurial education enhances individuals' perceived capabilities, particularly by increasing their confidence in performing entrepreneurial tasks and their willingness to engage in entrepreneurial activities (Wu et al., 2022).

H2: Entrepreneurial Education is positively and significantly influenced by Start-up intention Self-Efficacy and Start-up Intention

Self-efficacy reflects individuals' confidence in their capacity to identify opportunities, mobilize resources, manage risks, and operate a business effectively. It encompasses perceived capability, which can significantly influence entrepreneurial action. Start-up intention refers to the conscious and deliberate decision to establish a new business venture in the future. Recent literature strongly supports the relationship between self-efficacy and start-up intention. For example, Santos & Liguori (2020) found that entrepreneurial self-efficacy is positively related to entrepreneurial intentions, with entrepreneurial outcome expectations partially mediating this relationship. This suggests that self-confidence shapes perceptions of the benefits and costs of starting a business, as well as the likelihood of pursuing entrepreneurship. Working professionals who believe they possess the necessary skills to identify opportunities, organize resources, manage risks, and operate a business are more likely to make concrete commitments to venture creation (Newman et al., 2021; Suliman & Mustapha, 2026).

H3: There is a positive relationship between Self-efficacy and Start-up Intention

Entrepreneurial Education, Entrepreneurial Attitude, Self-Efficacy, and Start-up Intention

This framework establishes that self-efficacy functions as a mediating variable. This implies that Entrepreneurial Education and Entrepreneurial attitude influence start-up intention indirectly through self-efficacy. Simply put, a working professional needs not only knowledge and a positive mindset but also confidence in their ability to act before forming a strong intention to start a business. Self-efficacy not only influences start-up intention but also mediates the relationship between entrepreneurial education, entrepreneurial outcome, and entrepreneurial attitude (Elona Ndlovu et al., 2025).

H4: Self-efficacy mediates the relationships between Entrepreneurship education and start-up intention, among working professionals in Nigeria.

H5: Self-efficacy mediates the relationships between Entrepreneurial attitude and start-up intention, among working professionals in Nigeria.

Theoretical Review

The Theory of Planned Behaviour (TPB)

This study is anchored on the Theory of Planned Behaviour (TPB), which was originally developed by Ajzen in 1985, suggests that a person's actions are influenced by their intention to perform the behavior and their perceived control over the behavior (Lihua., 2022). The Theory of Planned Behaviour has three major variables that affect entrepreneurial intention. Attitude, which shows how positively or negatively a person evaluates the potential outcomes of the behavior. Another factor is the subjective norms. These are described as perceived social

pressures or expectations from people such as family, friends, or a role model. An individual is more likely to venture into a business when there is value and support for entrepreneurship. Lastly, perceived behavioural control refers to how much a person feels they have control over their behavior. When the variables are met, a person's entrepreneurial intention strengthens, and they are more likely to start a business. Higher education plays a role in shaping that change through training and experiences, potentially enhancing self-efficacy and the perceived effectiveness and feasibility of entrepreneurship students (Su et al., 2021).

Social Cognitive Theory

The theory was established by Bandura in 1997 through the correlation between environmental and individual factors of interest. Social influences regulate and guide human behavior, belief systems, emotional propensities, and reasoning abilities. Social cognitive theory explains that learning arises from social learning, observation of others' behavior, and engagement with the environment. Individuals can learn by observing how others behave, seeing the consequences of their actions, and by developing self-efficacy-confidence in their own ability to start and run a business. In this view, learning is not only an individual cognitive process but also a social one, shaped by how people observe others interacting with their surroundings. Li et al. (2023) emphasize that both internal and external factors, such as available supports and perceived barriers, influence action; through these contextual influences, self-efficacy can foster learning and shape entrepreneurial behavior. Yohannes (2025) posits that employees' attitudes, skills, and beliefs are influenced by workplace leadership, while behavior and creative output also impact the organizational environment.

Empirical Review

Asante et al., (2022) examined —Entrepreneurial career persistence of hybrid entrepreneurs: The opposing moderating role of wage work-to-entrepreneurship enrichment and entrepreneurship –to-wage work enrichment. Data collected from 279 hybrid entrepreneurs revealed a positive effect of fit perceptions on entrepreneurial persistence via entrepreneurial self-efficacy, and this effect was stronger among hybrid entrepreneurs who reported higher levels of Work-to-entrepreneurial enrichment. Conversely, the mediation effect was weaker where entrepreneurship-to-wage work enrichment is high.

Duong (2023) conducted research entitled ' A serial model of the linkage between entrepreneurial education, self-efficacy attitude, and intentions: Does Gender matter?' The researcher's aim was to identify if entrepreneurial self-efficacy and attitude have mediating effects between entrepreneurial education and intention, based on the theory of social cognition and the serial mediation model, and to determine if gender plays any role in this process. Analysis of data gathered from 1,266 master students from 9 universities located in 3 large regions in Vietnam was conducted using the SEM model and a multi group analysis approach. Results indicate that entrepreneurial education can promote entrepreneurial self-efficacy, entrepreneurial attitude, and intentions to start business; there are sequential mediation of

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entrepreneurial self-efficacy and attitude on intention mediated by education, and gender has a significantly moderating effect on this process

Elitha & Purba (2020), in their study —Entrepreneurial self-efficacy and entrepreneurial intention: The mediating role of entrepreneurial intentional self-regulation among future entrepreneurs, examined the mediating effect of entrepreneurial intentional self-regulation on the relationship between entrepreneurial self-efficacy and entrepreneurial intention. Data were gathered from 299 undergraduate students from Indonesian universities. The data were analyzed using the Hayes PROCESS Macro on SPSS. From the data, it was found that entrepreneurial intentional self-regulation fully mediated the effect of Entrepreneurial self-efficacy on entrepreneurial intention. Future design of curriculum and instruction method may be initiated so that the start-up intention will grow in student.

Entrepreneurial intentions among MBA students, Ghana by Amofah et al., (2020). The researchers aimed to find out if attitude toward entrepreneurship significantly affects entrepreneurial intention and whether subjective norms and locus of control significantly affect entrepreneurial intention. The researchers obtained data from 159 MBA students and used SEM to analyze the data collected. Analysis of data proved that all independent variables except entrepreneurial self-efficacy affect entrepreneurial intention among students.

Otache et al (2024) carried out a study titled —Entrepreneurial education and entrepreneurial intentions: Do entrepreneurial self-efficacy, alertness and opportunity recognition matter? which aims to explore whether entrepreneurial self-efficacy, alertness, and opportunity recognition mediate the relationship between Entrepreneurial education and entrepreneurial intentions. The research involved collecting data from 254 business management students in three different polytechnics in Nigeria through a self-reported questionnaire. The research finds that alertness, self-efficacy, and opportunity recognition are mechanisms by which Entrepreneurial education leads to entrepreneurial intentions.

Suleiman and Mustapha (2026) conducted a research titled —Entrepreneurial alertness and entrepreneurial intentions among undergraduate students in Nigeria: moderating role of entrepreneurial self-efficacy. The objective of the study was to investigate the role of entrepreneurial alertness in entrepreneurial intention and investigate the mediating role of entrepreneurial self-efficacy in the entrepreneurship. The sample size was 385 undergraduate student, and data was obtained and analyzed by the means of structural equation model (SEM). The findings of the study show that entrepreneurship alertness and entrepreneurship self-efficacy both have a significant impact on entrepreneurship intention. And the result found that entrepreneurship self-efficacy is positively and significantly moderating entrepreneurship alertness and entrepreneurship intentions.

Maike Liu, Marjan J. Gorgievski et al (2025) studied —The Impact of study demands and self-efficacy on perceived creativity and entrepreneurial intentions: A longitudinal study. The paper analyzed the effects of demands and self-efficacy on students' well-being, perceived creativity, and entrepreneurial

intention. Data was collected from 518 students enrolled in innovation and entrepreneurship course. The hypotheses was tested using structural equation modeling to test for mediating and moderating effects. The results suggest that an increase in the level of study engagement is a facilitator for entrepreneurial intentions through an increase in perceived creativity.

Literature Gap

Research has identified the mediating effects of entrepreneurial self-efficacy in diverse educational and student samples. To give examples, Duong (2023) and Otache et al. (2024) both established ESE as a significant mediator in the entrepreneurship education-behaviors nexus. While Elitha and Purba (2020) revealed that Indonesian students' intentional self-regulation mediated the ESE-intention link fully. Like these previous researches, Liu et al. (2025) explored

that study engagement indirectly predicted intentions through creativity. But these studies, primarily focused on undergraduates or master students in formal settings. Full-time regular workers are largely absent. Unlike students, workers possess different opportunity costs and have multiple competing career endeavors, thus are difficult to compare. As Asante et al (2022) pointed out, as hybrid entrepreneurs, the interaction between wage employment and entrepreneurship is nuanced, such that the effects of work-to-entrepreneurship enrichment increases or decreases. But any prior research never sought to test whether self-efficacy mediates the relationship between entrepreneurial motivation (instead of entrepreneurial education) and knowledge-based business start-up intention among working professionals in Nigeria.

In addition, the empirical gaps that exist in the Nigerian context. As shown by the study of Amofah et al (2020), where ESE did not significantly predict entrepreneurial intention in a sample of Ghanaian MBA students, which runs counter to most studies, and the study of Suleiman and Mustapha (2026); where ESE positively moderated the alertness-entrepreneurship intention relationship in a sample of Nigerian undergraduates, the effect of ESE may be context specific. More importantly, there has not been much work on working professionals in Nigeria, which is the population that will be studied in this thesis. For instance, in the banking, oil and gas, or information communication technology industries, structural constraints such as irregular electricity supply, and constrained access to credit, as well as psychological constraints such as the fear of losing a regular income may hinder entrepreneurship drive even in the face of high start-up intention. Whether entrepreneurship drive will lead to start-up intention through ESE in this sample, and whether ESE will fully or partially mediate this relationship, or will be moderated by factors such as job tenure or past entrepreneurial experience have not been studied. This thesis will fill this gap by empirically testing the mediating effect of ESE in the relationship between entrepreneurship drive and start-up intention among this sample.

METHODOLOGY

A quantitative and cross-sectional survey research design was adopted for this study. The cross-sectional design aimed to establish relationships among entrepreneurial drive (conceptualized as entrepreneurial

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education and entrepreneurial attitude), start-up intention,, and the mediating variable of self-efficacy.Primary data were collected using a well-structured online questionnaire

created using Google Forms. The data were quantitative, with all variables measured on a Likert-type scale. The study target population is working professionals in Nigeria.

For the purpose of this study, working professionals were defined as individuals currently engaged in formal wage employment, possessing post-secondary education or specialized professional training, and employed in white-collar occupations (Mustapha & Suleiman, 2024). Specific professional categories included lawyers, bankers, accountants, teachers, engineers, information technology professionals, and public administrators. This population was selected because working professionals represent a distinct entrepreneurial group with different risk profiles, resource access, and opportunity costs compared to students or unemployed individuals (Ugwu & Okonkwo, 2024).

The online questionnaire was disseminated through professional contacts (via LinkedIn), email invitations sent via professional bodies, and snowball sampling where respondents then passed on the questionnaire to their eligible colleagues. The online questionnaire was completed via Google Forms, which was active for a week and reminder emails were sent after 3 days. The online questionnaire consisted of 25 questions including demographic questions and items representing the constructs of interest: Entrepreneurial attitude, entrepreneurial education, Start-up intention and self-efficacy. 119 complete and valid responses were obtained. Out of all the responses, 58% and 42% respondents were male and female respectively. The table 1 further indicates that a great proportion of the sample, 18.5%, relates to below 30 age group, 40.3%, relates to 30-39 age group, 17.6%, relates to 40-49 age group and 23.5% is attributed to 50 and above age group. The demographics reveal that sample consisted of experienced mid career entrepreneurs. It also showed the frequency of participation in entrepreneurial training. 31.1% indicates that they have never participated in entrepreneurial training, 61.3% respondents have participated either once or twice while 7.9% have participated for three times or more times annually. In addition, the monthly income, educational level and type of organisation were also analysed. The questionnaire administered in this study was a structured questionnaire containing two sections. The first section collected data pertaining to all demographics like gender, age, level of education, monthly income and entrepreneurial training. The second section comprised questions mainly related to entrepreneurial education, entrepreneurial attitude and start up intention and self efficacy.

The start-up Intention measurement scale developed by Linan and Chen (2009) was used to assess participants' entrepreneurial intention. The measurement scale developed by Walter and Block (2016) was used to assess the participants' level of entrepreneurial education. Also, the Self-Efficacy measurement scale developed by Schwarzer, R., & Jerusalem, M. (1995) was employed to measure participants' self-efficacy, and Entrepreneurial Attitude was measured using Linan and Chen (2009) to assess participants' entrepreneurial attitude. A Likert scale was utilized to measure the participants' responses. The response options ranged from Strongly Agree (1), Agree (2), Undecided (3), Disagree (4), to Strongly Disagree (5).

This scale provides a structured format for respondents to express their level of agreement or disagreement with the given statements.

Data analyses for this study would be conducted in multiple phases using different packages. A summary of the data would be presented on composite frequency tables with their corresponding values and percentages. The hypothesis-testing tool adopted in this study would be Andrew Hayes' Mediation. This technique establishes a causal effect, anchored in theory, from predictive variables and mediators to outcome variables. This would be conducted using the Hayes' PROCESS plugin V.4 in SPSS, as this has become a very useful tool for testing mediation hypotheses. To ensure the internal consistency of the research instrument, pilot study was conducted in which the instrument was administered to selected members of the study population. With the aid of the Statistical Package for Social Sciences (SPSS), the instrument's the reliability was ascertained using Cronbach's alpha. The analysis revealed that EA, which consisted of 5 items, had a Cronbach's Alpha (α) of 0.81. The EE, which consisted of 4 items, had Cronbach's Alpha (α) of 0.93. SI, which consisted of 5 items, revealed a Cronbach's Alpha (α) of 0.92, and finally, the SE scale consisted of 5 items with a Cronbach's Alpha (α) of 0.83. A Cronbach's alpha of 0.7 is considered good and acceptable; however, the higher the score, the higher the instrument's reliability.

RESULTS AND DISCUSSION

The regression analysis provided evidence supporting H1, which posited that entrepreneurial education significantly affects start-up intention among working professionals. A linear regression analysis was conducted at a 95% confidence interval. The analysis indicated a modest model fit: $F(1,117) = 4.941$, $p < .05$, $R^2 = 0.041$, $\text{Adj } R^2 = 0.032$. The R^2 value suggests that

entrepreneurial education explains approximately 4.1% of the variance in start-up intention among the respondents. The findings further revealed that entrepreneurship education has a positive and a statistically significant effect on start-up intention ($\beta = 0.201$, $t = 2.223$, $p = .028$). The coefficient of 0.178 in Table 4.4.3 indicates that a unit increase in entrepreneurial education, while other variables are held constant, would lead to a 17.8 percent increase in startup intention. The t-statistic shows that the calculated t-value of 2.223 is greater than the critical t-value of 1.980 at a 0.05 level of significance. This confirms that entrepreneurial education has a significant positive influence on startup intention. That is, the higher the level of entrepreneurial education, the higher the startup intention, and vice versa. Results provided strong support for H2, which posited that entrepreneurial attitude significantly affects start-up intention among working professionals. A strong model fit at: $F(1,117) = 47.710$, $p < .001$, $R^2 = 0.290$, $\text{Adj } R^2 = 0.284$ indicates that entrepreneurial attitude explains 29.0% of the variation in start-up intention, demonstrating an acceptable good fit.

The coefficient of 0.674 in Table 4.4.6 indicates that a unit increase in entrepreneurial attitude, while other variables are held constant, would lead to a 67.4 percent increase in startup intention. The t-statistic shows that the calculated t-value of 6.907 is greater than the critical t-value of 1.980 at a 0.05 level of significance.

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This confirms that entrepreneurial attitude has a significant positive influence on startup intention. That is, the more favourable the entrepreneurial attitude, the higher the startup intention, and vice versa. The analysis did not provide sufficient evidence to support H3, which posited that self-efficacy significantly affects start-up intention. The model demonstrated a weak fit: $F(1,117) = 2.119$, $p > .05$, $R^2 = 0.018$, $\text{Adj } R^2 = 0.009$, indicating that self-efficacy explains only 1.8% of the variance in start-up intention.

The R^2 value of .018 (adjusted $R^2 = .009$) indicates that self-efficacy accounts for only approximately 1.8 percent of the variation in startup intention, suggesting a very weak goodness of fit. The F-calculated value of 2.119 is less than the F-tabulated value of 3.921 at a 0.05 significance level ($F\text{-cal} < F\text{-tab}$). Therefore, the null hypothesis (H_0) is retained. Hence, we conclude that self-efficacy does not have a significant positive effect on startup intention at the 0.05 level of significance. The coefficient of 0.194 in Table 4.4.9 indicates that a unit increase in self-efficacy, while other variables are held constant, would lead to a 19.4 percent increase in startup intention. However,

the t-statistic shows that the calculated t-value of 1.456 is less than the critical t-value of 1.980 at a 0.05 level of significance, and the p-value of .148 exceeds the 0.05 threshold. This confirms that self-efficacy does not have a statistically significant influence on startup intention in this study. The 95% confidence interval for the coefficient of SE ranges from -.070 to .459, crossing zero, further indicating the non-significance of the relationship.

To examine the mediating role of self-efficacy, Hayes PROCESS Model 4 with 5,000 bootstrap samples was employed at a 95% confidence interval.

Mediating Role of Self-Efficacy between EE and SI (H4)

The analysis revealed that entrepreneurial education significantly predicts self-efficacy ($\beta = 0.138$, $p = .013$). However, self-efficacy does not significantly predict start-up intention ($\beta = 0.135$, $p = .322$). The indirect effect of entrepreneurial education on start-up intention through self-efficacy was not significant (Effect = 0.0186; Boot CI [-0.0212, 0.0868]). Since the confidence interval includes zero, mediation is not supported. Hence, H4 was rejected. This indicates that self-efficacy does not mediate the relationship between entrepreneurial education and start-up intention.

Mediating Role of Self-Efficacy between EA and SI (H5).

Entrepreneurial attitude significantly predicted self-efficacy ($\beta = 0.222$, $p = .0046$). However, self-efficacy did not influence start-up intention ($\beta = -0.0088$, $p = .941$). The indirect effect was also not significant (Effect = -0.0020; Boot CI [-0.0385, 0.0742]). Hence, H5 was rejected, indicating that self-efficacy does not mediate the relationship between entrepreneurial attitude and start-up intention.

Combined Model Analysis

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When entrepreneurial education, entrepreneurial attitude, and self-efficacy were entered simultaneously into the regression model, the results showed that: Entrepreneurial attitude remained a significant predictor of start-up intention ($\beta = 0.656$, $p < .001$); Entrepreneurial education became statistically insignificant ($p = .3060$); Self-efficacy remained statistically insignificant ($p = .7985$). This suggests that entrepreneurial attitude is the most influential factor in determining start-up intention among the variables studied.

DISCUSSION OF FINDINGS

The results of this study provide a detailed insight into the factors influencing the start-up intention of employed workers.

First, having an entrepreneurial mindset was found to be the best forecaster of having an intention to start-up. This is consistent with the current theoretic models, for example in line with the Theory of planned behavior, and highlights the importance of the individual's view of entrepreneurship as a desirable career choice.

Secondly, the influence of entrepreneurial education was rather limited for the intention to start-up. This is inconsistent with the previous research, as entrepreneurial knowledge seems to have a limited impact on start-up intention and loses its explanation power when entrepreneurial attitude has been included to the model. How we interpret this? It can be concluded that entrepreneurial knowledge may weakly motivate the actions but when attitude has been proven to be directly related to behaviour, entrepreneurial education discourages behaviour without intention.

Third, surprisingly, self-efficacy plays no significant role in start-up intention, meaning one's self-belief in an ability doesn't really fit with one doing something and say start-up intention. Which is disconfirming the previous assumption said no matter how confident one is, there will be still other influencing factors to determine why he truly intends to do something. But in this situation, it can be that despite some confidence, start-up is constrained by risk perception, job security, environment. Finally, mediation analysis results verified that self-efficacy does not act as a mediator on the pathway from entrepreneurial drive to start-up intention, no matter its significant impact from entrepreneurial education and attitude. It might be that self-efficacy is not essential psychological pathway factor in this case. In general, these results suggest that developing positive entrepreneurial attitudes is potentially more important than simply developing skills or confidence in instructing working adults aspiring to undertake entrepreneurial activities.

CONCLUSION AND RECOMMENDATIONS

Thus, the decision and balancing of benefit to risk for either the individual or public health will ultimately be determined by the structure and powers of the relevant government agencies, laws,

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and policies. This research investigated whether entrepreneurial self-efficacy mediated the relationship between entrepreneurial drive (aimed at entrepreneurial education and entrepreneurial attitude), and start-up intention among working professionals in Nigeria. The result, entrepreneurs' attitude turn out to be the most influencing factor on the entrepreneurship start-up intention. As it is, respondents with positive entrepreneurs' attitude are more propensities for start-up intention. It indicates that the personal disposition is vital in influencing entrepreneurs' behavior.

Entrepreneurial education have found to be insignificant yet positive on start-up intention. Entrepreneurial education does provide for knowledge and awareness creation but has limited impact and is insignificant once entrepreneurial attitude is present. This values education as not entirely useful. According to this study, entrepreneurial self-efficacy has no significant path to start-up intention. While entrepreneurial education and entrepreneurial attitude have positive effect on self-efficacy, it is not enough to affect start-up intention. The key to answer the question is, first, the path coefficient from entrepreneurial drive to start-up intention is still significant after the mediator (entrepreneurial self-efficacy) is added to the model. I did find that entrepreneurial self-efficacy does not serve as a full mediator between entrepreneurial drive and start-up intention, thus self-efficacy is not the main factor the market mechanism of entrepreneurial education or attitude affects start-up intention. In summary, the study resolves that the decision by working professionals to enter entrepreneurship is governed more by attitude than education or capability.

Following the findings of this study, the following recommendations are proposed: Entrepreneurs development programs should focus on the development of positive attitudes towards entrepreneurship. Such development can be done through different methods such as mentorships in the work place, entrepreneurs' visits and hands-on expansion. Secondly, to make entrepreneurial education more effective educational institutions should have moving on from theoretical teaching to a more practical learning based on experience using business simulations, internships and actual venture creation etc. In addition, Policymakers should also provide a more facilitative environment through easier access to funds, more support and incentives in establishing start-ups. Lowering of these barriers may motivate working professionals to turn their interest into concrete steps. Finally, to be inclusive, flexible pathways towards entrepreneurship should be proposed for working professionals. Flexible programs for working professionals, including part-time entrepreneurship, incubation of side-business, and step-by-step transition assistance, can be set up to take into consideration the fact that most working people might be worried about their income and the risk of quitting paid-job.

Suggestions for Further Studies

Subsequent research should investigate additional mediators, such as risk perception, entrepreneurial motivation, or perceived behavioral control, which would provide a more accurate predictive relationship between entrepreneurial tendency and starting-up intention. For example, group comparisons might be tested to examine if these relationships change between populations. The sample could be larger and more diverse, including individuals from different regions and sectors, so the results could be more

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generalizable; any moderating factors, such as income class, job security, sector or free capital, affecting students' entrepreneurial intention could also be studied.

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