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EXPLORING THE ROLE OF ARTIFICIAL INTELLIGENCE CHATBOTS ON STUDENTS' ENTREPRENEURIAL INTENTIONS

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ABSTRACT

Entrepreneurship has long been recognized as the driving force behind new ideas, new jobs and a stronger economy. However, the entrepreneurial landscape is now shaped by digital technologies where artificial intelligence (AI) is taking the lead. Hence, this study aimed to assess the role of AI chatbot in final year student of a selected private institution in Nigeria. The study adopted the quantitative survey technique to gather data from respondents using a structured questionnaire. Out of a sample size of 341, the study retrieved a total of 325 valid responses through an online survey to the selected which was analyzed using structural equation modelling. The results also demonstrate that AI chatbot has a positive significant effect on entrepreneurial intention ($\beta=0.707$, $p<0.05$). This findings of this study indicated that students are primarily driven by the perceived usefulness of artificial intelligence and thus the study concludes that AI technology is a digital motivator that can help bridge the gap between entrepreneurial aspiration and startup creation. The findings of this study offer practical institutions to integrate the use of AI chatbots into entrepreneurial curricula.

KEYWORDS: Artificial intelligence, Chatbots, Entrepreneurship, Student.

1. INTRODUCTION

Entrepreneurship has been widely recognized as a major tool for economic growth, job creation and innovation amongst youth adults, especially higher education students. Majorly because universities are now known to be a major source of new entrepreneurs due to the environment of learning and adaptability to skills it gives (Hassan, 2023). Likewise, as the global economy evolves, young adults are faced with the ability to innovate and solve problems thereby creating the intent to start their own ventures (Dai, Liu & Lim, 2023), revitalizing existing business thereby addressing key critical issues and promoting sustainability (Biney, 2023).

In today's higher education, particularly in Nigeria, educational curriculum is now incorporating entrepreneurship as a core component to equip students with the necessary mindset (Okechukwu, 2025), behaviors (Adeleye, 2025) and skills (Igwe, Okolie & Nwokoro, 2021) to thrive in the economy's dynamic environment, thereby fostering innovation and enhancing their capacity to navigate uncertainty. Asides its numerous advantages surrounding reducing unemployment and enhancing economic growth, entrepreneurship is also seen as a catalyst for change (Khan *et al*, 2024; Sagar, 2024). This has made educational programs evolve from just teaching general management to strategically cultivating a proactive and resilient entrepreneurial mentality in young people, emphasizing the ability to recognize opportunities in entrepreneurship.

However, though Nigeria has a vibrant entrepreneurial ecosystem, there is still a major skill gap leading to graduate unemployment. The economy of Nigeria is growing at a slow pace with GDP growth rate of 4.23% at the second quarter of 2025 and future projections aims at 4.4% in 2025 (Bala-Gbogbo, 2025; World Bank, 2025). The challenge of graduate unemployment is very intense as the labor market must absorb over 600,000 graduates each year (Adelakun & Adebesein, 2024; Odoh & Eme, 2014). Hence, employment for all is practically impossible because of the backlog of unemployed graduates. This has made majority of the workforce choose entrepreneurship and become self-employed. Recent statistics show that over 84% of the labor force are currently self-employed, with more than 92.7% engaging in the informal sectors, hence creating small businesses or service jobs to survive (Ayobami, Eze, Nkeonye & Akinbodewa, 2024; Nairametrics, 2024). Therefore, to effectively drive Nigeria's economic development, there is need to investigate strategies that encourage

entrepreneurship among students, improve such entrepreneurial behaviors for positive impact on employment generation.

Over the past few years, several chatbots have emerged, 2022 saw the emergence of ChatGPT and Perplexity, in 2023, the first models of DeepSeek, Gemini, Meta, and Claude were launched, with many more other chatbots springing forth after. These sophisticated chatbots with the aid of large language models (LLMs) were trained in answering queries of vast dataset of text and performing diverse tasks surrounding content creation, coding, translation, summarizing, amongst others. The record-breaking public acceptance of this Artificial Intelligence Chatbots saw millions of people per day on the websites, comparing feedback from each chatbots leading to intense competition and advent of new chatbots (Liu & Wang, 2024).

The education sector has witnessed the integration of artificial intelligence to improve classroom management and enhance teaching processes (Mounkoro *et al.*, 2024). The ability of AI to be used continuously to optimize and create conducive learning environment that can stimulate the creativity and attention of students has been a remarkable achievement in the 21st century. Artificial intelligence has been utilized in adaptive learning processes. This is done through data management, where information about learning is carefully analyzed upon (Huang *et al.*, 2021), which allows students to be fully immersed in the learning process itself. This can be highly beneficial for students and will improve their cognitive abilities, rather than them being stuck with the traditional learning techniques.

Artificial intelligence (AI) tools such as chatbots can be seen as a very promising tool for cognitive support to help students by creating new avenues for learning and skill development (Barua *et al*, 2022). However, the potential for these chatbots to serve as a pedagogical intervention to enhance entrepreneurship intention in Nigeria remains under explored. Therefore, this study aims to assess the role of AI powered chatbots (utility and performance expectancy) on entrepreneurial intention amongst final year undergraduate students.

1.1. Entrepreneurial Intention

Entrepreneurship is a chain of actions aimed at promoting the goals of the business owner. It can also be seen as the ability to recognize an investment opportunity and initiate a business where actual economic progress arises (Dada, Adegbuyi & Ogbari, 2023). Some of the attributes of entrepreneurs

include innovation, attitude towards risk, ability to use labor, capital and land, among others (Ozols & Avotiņš, 2024). Universities have strived to be involved in the development of students as individuals and have recognized the importance of entrepreneurial education to provide students with capacity to create new ventures.

Entrepreneurial intention has its roots in behavioral psychology, refers to the self-recognized conviction that an individual must establish a new business venture at a future time (Ogbari *et al.*, 2024). Past studies connoted that entrepreneurial intent is a complex terminology, as it is influenced by several factors, combining individual inherent characteristics and external contextual situations. Entrepreneurial intention can also be seen as a motivational factor that can influence the behaviors of an individual, which is an unswerving sign of the effort, determination and willingness of the individual to implement the behaviors.

One of the foundations of this study is based on the theory of planned behaviors, which has already been widely confirmed. For instance, in the study of Barba-Sanchez, Mitre-Aranda and Brio-Gonzalez (2022) study amongst Spanish university students confirmed that the attitude toward entrepreneurial behavior and perceived behavioral control strongly influence entrepreneurial intention, while social norms had a weaker effect on entrepreneurial intent. This shows how cognitive processes remain crucial and central entrepreneurial intent. This is like the study of Liu, Lin, Zhao and Zhao (2019) amongst Chinese university students affirmed that entrepreneurial self-efficacy which is one of perceived behavioral control dimensions also improves entrepreneurial intention. On the other hand, because of the dynamic digital paradigm, it is necessary to move beyond these classic schemes.

Bachmann, Rose, Maul and Hölzle (2024) directly deals with this new reality by confirming how digital competencies have become crucial antecedents for entrepreneurial intent when mediated with entrepreneurial orientation by empowering students to changing their entrepreneurial mindset. Still on the subject matter of higher education, these variables were assessed by Ciu and Bell (2022) and their findings showed that entrepreneurial education activities done within the walls of a classroom are a strong influence on entrepreneurial behavior and entrepreneurial intent. However, beyond formal education, there is also a role that psychological drivers play. Hueso, Jaén and Liñán (2021) makes this clear with their systematic review of the positive

effect of personal values as antecedents for entrepreneurial intentions.

1.2. Artificial Intelligence Chatbots

Based on the established paradigm for entrepreneurial intent antecedents, a new and crucial factor for contemporary entrepreneurs of this age is Artificial Intelligence Chatbots. Recent novel studies have begun to cover the power of this new reality, while exploring its capabilities not only as a business tool or model, but as a pedagogical and learning resource for students and entrepreneurs. It can be seen from Wu and Yu (2024) that one major application of AI chatbots for education is its significant role in learning and assessment process for better learning outcomes. Vebibina, *et al.*, (2025) displays the effectiveness of advanced AI models such as Chat GPT in generating quality assessment questions based on Higher Order Thinking Skills (HOTS) for entrepreneurship education, providing entrepreneurs with an effective tool to create diverse learning resources for entrepreneurship education. Similarly, this was also demonstrated in the study of Hartati and Manullang (2023) on the best ways to integrate AI chatbots on platforms such as Telegram for effective and creative entrepreneurship classes which will cause a significant improvement in creativity, critical thinking, collaboration, and communication amongst students taking entrepreneurship classes.

Beyond the classroom setting, research has shown that there is a correlation between artificial intelligence use and the success of startups. Impink and Raj (2025) established chat-bot use among high-tech start-ups to create employment opportunities, thus signifying operational expansion and growth. In addition to this, a review conducted by Celestin and Vanitha (2018) established AI software as a critical influencer to success amongst new ventures by addressing operational efficiency, customer engagement and informed business decision-making processes. This is further strengthened by Zhou, Gao, Li and Yu (2024) study, as he provided a theoretical framework on how ChatGPT technology influences users by directing them to identify business opportunities, thereby fortifying entrepreneurial intent which will then lead to commercialization of products.

Furthermore, Kumalov, Calonge, Hultberg and Smail (2025) empirically confirmed that AU chatbots have advanced the existing knowledge of entrepreneurship theory with ChatGPT being the most used and safe chatbots for entrepreneurs to tap into a wide array of knowledge. Moreover, Gupta

and Singh (2024) offered direct classroom indications to show how AI chatbots have positively impacted productive activities for entrepreneurs by guiding them towards the stages of idea generation, business model development, market analysis and strategic planning aimed at improving productivity and efficiency.

Nevertheless, the use of AI is not devoid of complexities. Abaddi (2025) determined that even though the use of AI chatbots is rampant amongst entrepreneurs, its inability to comprehend subtle contextual situations the way an individual would is lacking greatly. This is also emphasized by Jatmika, Ratnasari and Nadlifatin (2024) who found a notable gap between understanding and adoption amongst entrepreneurs of micro-businesses. He then emphasized the need for the development of simplified AI models which can be easily used and adopted by micro-entrepreneurs. Another complexity of AI adoption was raised by Gupta and Yang (2024) who concluded that the final use of AI tools by entrepreneurs is largely dependent on the perceived usefulness and perceived ease of use of the tool.

Despite the growing number of studies and body of evidence, there is still an apparent gap in exploring AI integration into higher education incubation centers. Thottolii, Cruz & Al Abri (2025) indicated that there is a need for studies to focus on applying

AI technology to draw business plans and encourage entrepreneurial activities among university students. Still, whereas Gupta and Singh (2024) emphasized student engagement while Zhou and Cen (2024) focused on theorizing the effect on increased entrepreneurial intention. Currently, there is little quantitative empirical study attempting to uncover the causative effects between these interactive AI chatbots on key psychological constructs of entrepreneurial intention among higher education students in Nigeria. Hence, this paper attempts to fill this gap by examining the use of AI chatbots as a new form of teaching and motivation technique and how it shapes the intention of entrepreneurs towards creating their own start-ups.

2. METHODOLOGY

The study used a cross-sectional research approach, and a structured questionnaire was used to gather the data used for this study. The population for this study consisted of 2300 final year undergraduate students at Covenant University. The data for this study was collected over a period of 4 weeks. A stratified random sampling approach was adopted to take into consideration all four colleges of the institution. Using Yamane determination, the sample size for this study is 341.

Table 1: Summary Of Technical Data of the Research.

Empirical Data Characteristics	Survey Details
Target population	Final year students
Geographical Scope	Nigeria
Sampling Unit	An individual 400/500 level students
Population	2300
Sample Size	341
Sampling Error / Confidence Level	±5% / 95%

Source: Field Survey (2025)

The structure questionnaire was developed through an extensive analysis of previous studies on artificial intelligence use and entrepreneurial intent. The questionnaire consisted of three sections where section A comprised of the demographic characteristics of the respondents, section B entailed items relating to AI chatbot utility and performance expectancy and section C encompasses items as it relates to entrepreneurial intent. The research

instrument was distributed using Google forms and all communications were conducted through the college representatives. It should be noted that the respondents were informed about the right to remain anonymous and voluntarily in response. The study also got ethical approval from the College of Business and Economics research ethics committee (SAREC2025052204). Table 2 shows the sources and adaptation of measurement items

Table 2: Measurement And Sources of Variables.

Variable	Sub Constructs	Items	Source of Items
AI Chatbot	Utility of AI Chatbot	7	Fitria (2021); Kavitha & Lohani (2019); Vecchiarini & Somia (2023)
	Performance Expectancy of AI	3	Cimino, Felicetti, Corvello, Ndou & Longo (2024); Duong & Vu (2025); Nuseir, Basheer & Aljumah (2020)
Entrepreneurial Intention		4	Kennedy, Drennan, Renfrow & Watson (2003); Douglas (2013); Sisu, Timovanu, Patriche, Natase & Schin (2024)

2.1. Measurement Instruments and Validity

The study investigates AI chatbot, entrepreneurial mindset and entrepreneurial competencies constructs, within the higher education setting, establishing strong validity is crucial to ensure that findings are both accurate and applicable to real-world conditions in Nigerian institutions. For the questionnaire, content validity was used by adopting items from previously validated scales, specifically, the Utrecht AI chatbot scale by Fitria (2021); Kavitha and Lohani (2019); Suong & Vu (2025), and entrepreneurial intention Douglas (2013); Sisu,

Tirnovanu, Patriche, Natase & Schin (2024). These tools have been widely used in studies related to entrepreneurship and artificial intelligence.

To test the internal consistency of items, the study used the Cronbach alpha reliability, composite reliability and average variance extracted coefficient. The reason for this is to confirm the constructs' reliability to evaluate AI powered chatbot measures and entrepreneurial intention among the final year undergraduate students in the selected institution. Table 3 shows the construct validity of the latent variables

Table 3: Construct Validity and Factor Loadings.

SN	Variables	Cronbach Alpha (>0.70)	Composite Reliability (>0.80)	Average Variance Extracted (AVE) (>0.50)
1	AI Chatbot Utility	0.831	0.835	0.747
2	AI Chatbot Expected Performance	0.909	0.912	0.649
3	Entrepreneurial Intention	0.829	0.831	0.661

Source: Researcher Survey Result (2025)

A threshold of 0.70 was used to determine that the variables exhibited internal consistency. Likewise, composite reliability was appropriate as all values exceeded the threshold of 0.8 (Fornell & Larcker, 1981). Lastly, all variables also passed the required threshold of 0.5 AVE as shown in Table 3.

3. RESULTS

This section delves into the analysis of the data obtained from the questionnaire. Out of the sample

size of 341, a total of 325 responses were retrieved from the google link sent to the undergraduate final year students. This makes the percentage of returned and valid questionnaire at 95.3%, which is deemed appropriate to carry out a quantitative analysis. The responses were coded into statistical package for social sciences (SPSS) version 25 for the descriptive analysis and SMARTPLS for the inferential analysis. Table 4 shows the demographic characteristics of respondents.

Table 4: Demographic Characteristics of Respondents.

Items		Frequency	Percentage
Gender	Male	117	36.0
	Female	208	64.0
Total		325	100%
Age	Below 20 years	254	78.2
	21-23years	67	20.6
	24-26years	3	0.9
	Above 30years	1	0.3
Total		325	100%
Currently own a business	Yes	69	21.2
	No	256	78.8
		325	100%
Intend to Start a business	Yes	309	95.1
	No	15	4.9
		325	100%
Preferred Sector	Business and Commerce	33	10.2
	Entertainment	16	4.9
	Fashion and Beauty	86	26.5
	Finance	15	4.6
	Food and Agriculture	40	12.3
	Infrastructure	7	2.2
	Manufacturing	22	6.8
	Service	43	13.2
	Sports	1	0.3
	Technology and AI	31	9.5
Undecided		31	9.5

Total	325	100%
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Source: Researcher Survey Result (2025)

Table 4 showed the demographic attributes of the participants of the study. From Table 4, a higher percentage of participants were female with 64% compared to the male counterpart of 36%. In addition, the participants of this study had majority fall in the age range of below 20 years. This is because of the age in which many students gain admission

into the university which is an average of 17 years (Ibrahim, Subair & Oparinde, 2025). Furthermore, even though majority of the participants (78.8%) do not own a business venture yet, many of them hoped to have their own business soon with a percentage of 95.1% in different sectors.

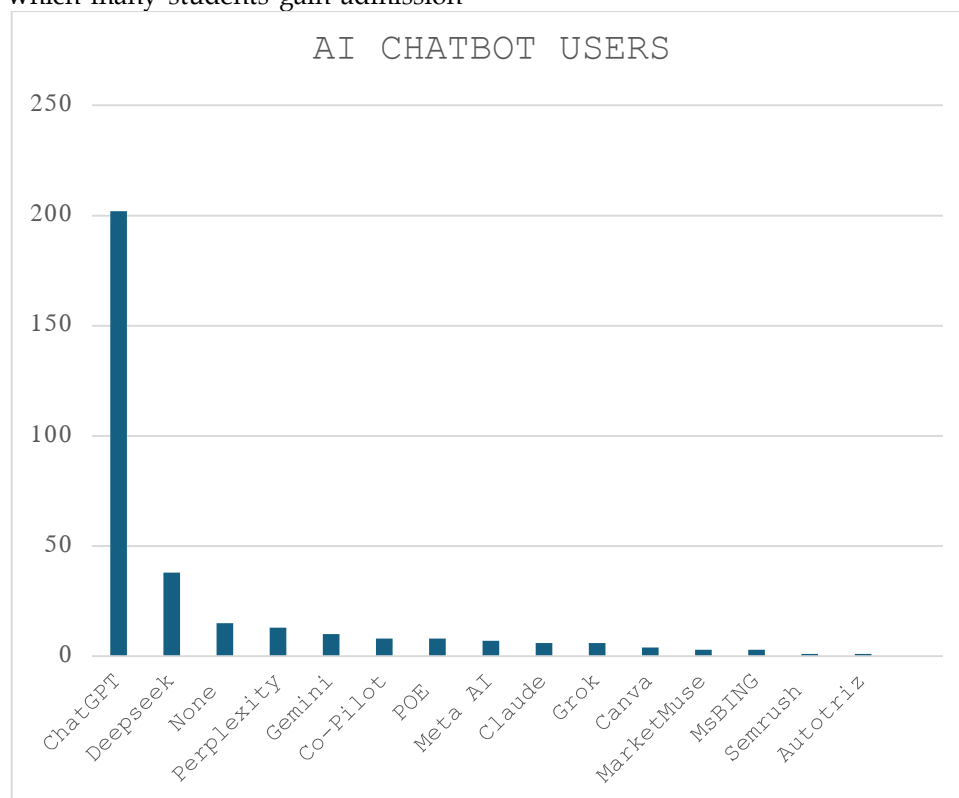


Figure 1: Clustered Column Showing the Frequency of AI Chatbot Users.

Figure 1 shows the frequency of AI chatbot users, it can be deduced from the chart that majority of AI users frequently visit ChatGPT than any of the other AI chatbot. This very high bar for ChatGPT implies that it is the most familiar and accessible AI platform for academic and personal tasks. This was followed by another popular AI chatbot which is known as DeepSeek and smaller bars for other tools. This also sheds more light into the characteristics of the students as they heavily rely on one main AI tool rather than equally exploring other options. Amazingly, a noticeable group of the respondents claim they do not use any AI chatbot. This can be as a result of lack of access, awareness, trust or interest in AI tools in genera

3.1. Hypothesis Testing and Structural Model

The study used structural equation modelling to examine the hypothesis. The choice of this model approach was taken to align with the theoretical and conceptual framework describing the interactions between AI chatbot dimensions and entrepreneurial intent. It should be noted that structural equation modelling helps to evaluate the interrelationships between observed and latent constructs. For interpretation purposes, the study used the path coefficients values, the t-statistics values, the R-square values and the p-values to determine the level of influence and the degree of relationship among the study variables.

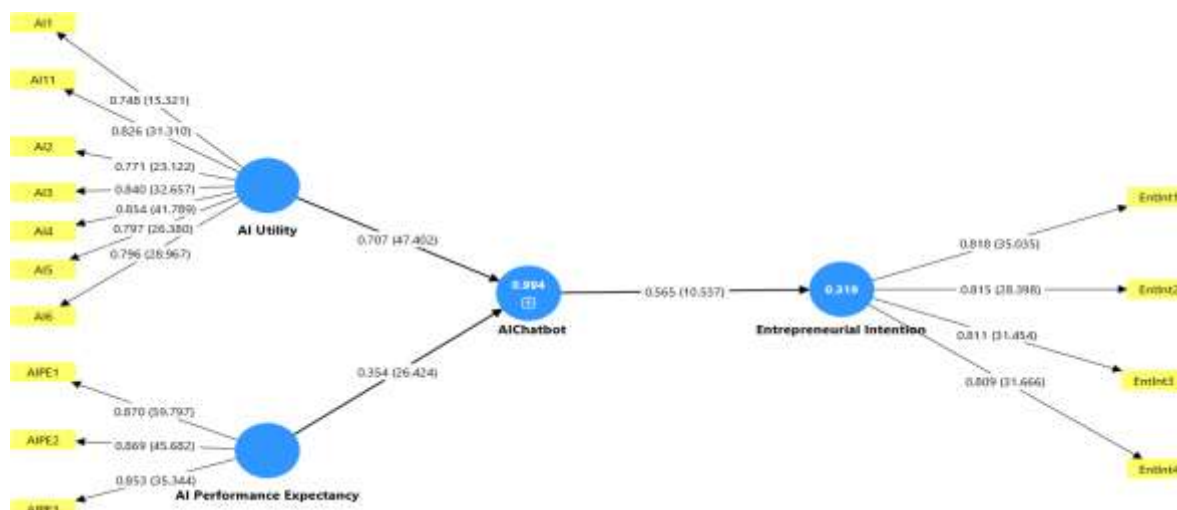


Figure 2: Path Coefficient And T-Values of AI Chatbot Dimension and Entrepreneurial Intent.

The structural equation model of interrelations between AI utility, AI performance expectancy, AI chatbot use, and entrepreneurial intention among a group of university students is provided in Figure 2. The factor loadings of the measurement model are large and consistent across all indicators thus demonstrating that the items used in the surveys are good in capturing the construct intended. From Figure 2 structural component, it can be deduced that AI utility has a strong positive impact on AI chatbot more than AI performance expectancy, and the students who perceive AI usefulness have a significantly higher intention to use AI chatbot technologies.

Likewise, the use of AI chatbots has an intermediate and significant positive impact on the intention to become an entrepreneur ($\beta = 0.565$). Such an outcome suggests that the increased engagement with AI chatbots can foster creative minds, the ability to solve problems, and recognition of opportunities,

which are essential elements of entrepreneurial intention. The described variance in the use of AI chatbots ($R^2 = 0.994$) indicates that the overall use of AI utility and the performance expectancy can explain most of the variations in chatbot use. On the other hand, the use of AI chatbots elucidates a significant percentage of entrepreneurial intention ($R^2 = 0.319$), meaning that though chatbot usage is a relevant predictive variable, it is also possible that other situational or individual factors influence entrepreneurial intentions of students.

Furthermore, all t-values in Figure 2 are above the threshold of 1.96, which is generally considered significant at 5% level. The contribution of AI utility had a t-value of 47.402, which is very large and signifies strong statistical support for this effect. In the same way, the path from AI chatbot to Entrepreneurial Intention also shows strong significant support with a t-value of 10.537.

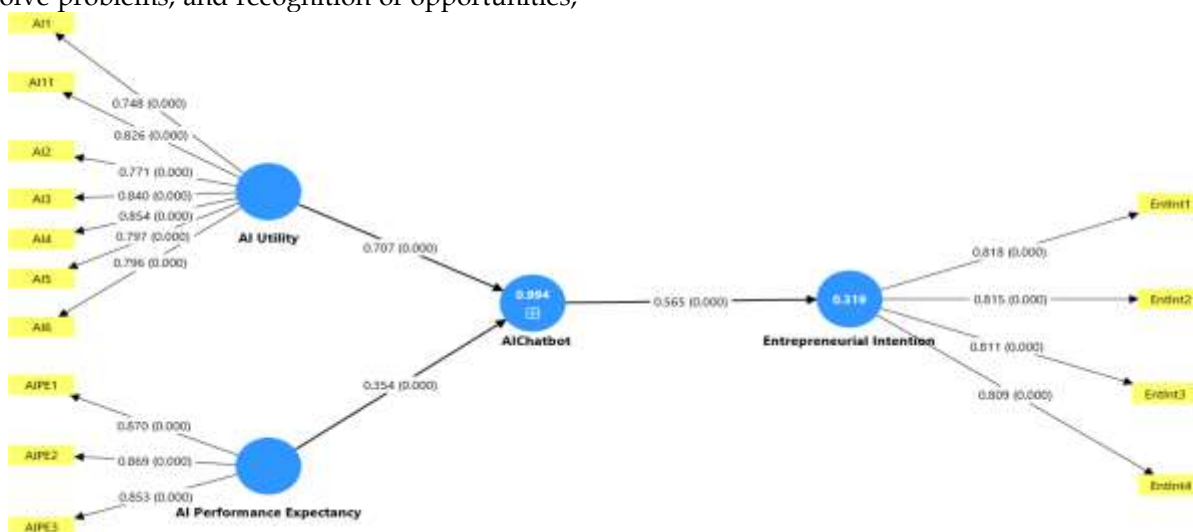


Figure 3: Path Coefficient And P-Values of AI Chatbot Dimension and Entrepreneurial Intent.

In addition to the path coefficient and t values explained in Figure 2, Figure 3 present a structural path model by addition p-values for the relationships amongst the dimensions of AI chatbots and entrepreneurial intention. Where, all the p-values are less than 0.05, thus signifying that AI chatbot significantly and positively affects entrepreneurial intention where the path coefficient was 0.565, $p < 0.05$.

4. DISCUSSIONS

The main purpose of this study was to examine through quantitative analysis the effect of the dimensions of AI chatbots and entrepreneurial intentions among final year undergraduate students in Nigeria. The findings offer strong empirical and significant relationship thereby addressing the research gap identified in previous studies (Thottoli *et al.*, 2025; Zhou & Cen, 2024). Hence, this section discusses the results of the analysis and compares with the existing body of literature.

To start with, the demographic characteristics of the respondents forms the backdrop of the study. While majority of the respondents do not currently own a business, an overwhelming majority of 95% intend to someday start their own business. This clear difference between those who currently own a business and those who intend to have a business soon shows that's there a high level of potential that is yet to be untapped. This is why quite a lot of institutions have incorporated entrepreneurial education. This aligns with the study of Cui and Bell (2022) that concluded that entrepreneurial education has a major influence on entrepreneurial intention. Hence this dataset shows that in addition to traditional classroom methods of teaching, AI chatbots can also provide pedagogical support in this digital age.

Although a key limitation to this study was drawing sampling from a single institution, and the use of cross-sectional research design which captures responses and opinions at a single period, thus making it difficult to generalize, all these risks were mitigated through the use of validated measurement scale which helped enhance reliability and construct validity.

The result of the study hypothesis states that AI powered chatbots (utility and performance expectancy) positively affect entrepreneurial intention amongst final year undergraduate students. By making use of structural equation modelling analysis, the study rejected the null hypothesis and accepted the alternate hypothesis. The results collaborate with the study of Solórzano *et*

al., (2024) which confirmed that AI users are most likely to going to improve their performance and entrepreneurial intention. This result also validates the theory posited by Zhou *et al* (2024), who argued that the users of ChatGPT are directly influenced by the chatbot to identify business opportunities, thereby enhancing entrepreneurial intention. Additionally, the findings that AI utility is the driving force of AI chatbot offers an insightful explanation of the impact of such technology on users. This verifies Gupta and Yang (2024) study's results that concluded that AI technology application is dependent on perceived utility. Indeed, the students in this study are primarily affected by the utility of AI which can lead to the capacity to provide actionable support to uses. Thus, empowering it to become an innovative tool that is indispensable to users.

Furthermore, this relationship can be better explained by applying the concept of theory of planned behavior. The findings obtained by Liu *et al* (2019) supported that perceived behavioral control (PBC) is an effective predictor for entrepreneurial intention among individuals. Thus, the findings of this study suggest that AI chatbots act as an effective technological amplifier of PBC, as they provide immediate, accessible and easier tasks for users, thereby reducing the perceived difficulties they may face on the road to becoming an entrepreneur. It therefore becomes imperative to know that AI powered chatbots encourage and empower students to develop self-efficacy (Kumalov *et al.*, 2025) and reinforce their belief system towards entrepreneurship.

Finally, even though literature posits that there are challenges and complexities faced by individuals, because of the chatbot trying to comprehend subtle contextual tones (Abaddi, 2025). Yet, comprehension and success will depend primarily on its usage as an assistant and not as a replacement to human guidance. This makes AI chatbot not only as a tool for business activities but can also help amplify student's potential by converting their intentions into real businesses.

5. CONCLUSION

The study aimed to examine the effect of dimensions of artificial intelligence chatbots in determining the entrepreneurial intentions of final year undergraduate students in Nigeria. The results revealed that there is a significant and positive influence on entrepreneurial intentions with AI utility being the most contribution to the value of AI chatbot. The study bridges an essential gap in

literature by providing empirical and quantitative validation of what has been largely theoretical in the past. The research also shows that AI powered chatbots are not just for advancing business activities but can serve as potent tools that can serve as educational resources in higher institutions. The insight from this study serves as point of reference to policymakers, educators, students, aspiring

entrepreneurs, and other stakeholders of the need to promote the use of AI chatbot and build the necessary environment required for the transformation of entrepreneurial intentions to physical business ventures. Once this can be achieved, it will also help reduce graduate unemployment, thereby promoting economic growth and development.

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