STRUCTURAL EQUATION MODELING OF ONLINE LEARNING INTENTIONS: EVIDENCE FROM UNIVERSITY STUDENTS IN NIGERIA

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DOI: https://doi.org/10.64633/wissj.v10i2.29

Keywords

Online Learning Intention, Past Behavior, Planned Behavior, Technology Acceptance Model, University Students, Nigeria

Abstract

This study examines online learning intention among university students in Nigeria, with particular emphasis on the roles of past behavior and planned behavior within an integrated Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM) framework. A quantitative research design was adopted, and data were collected from 300 students at the University of Ilorin, Nigeria. Using structural equation modeling (SEM), the study tested the influence of attitude, subjective norm, perceived behavioral control, perceived usefulness, perceived ease of use, and past behavior on students' behavioral intention toward online learning. The findings reveal that all predictors significantly influence online learning intention, with attitude exerting the strongest effect, followed by past behavior. The model demonstrates strong explanatory power, indicating that both psychological and experiential factors are essential in shaping digital learning adoption among students in developing economies such as Nigeria.

1. Motivation

Online learning has become a dominant mode of higher education delivery, particularly following the COVID-19 pandemic, which accelerated digital transformation across universities worldwide (Sangeeta & Tandon, 2020; Brown et al., 2023). Despite its expansion, student intention to engage in online learning varies significantly across contexts, raising concerns about sustained adoption and effective participation. Prior studies highlight that intention is a key predictor of actual behavior in technology-mediated environments, yet its determinants remain complex and multifaceted (Ajzen, 1991; Fishbein & Ajzen, 2010). In higher education settings, understanding what drives students' behavioral intention toward online learning is essential for improving system design and pedagogical strategies. Research has increasingly focused on psychological and technological factors influencing adoption, but less attention has been given to behavioral history and its interaction with planned behavior

constructs. This study therefore situates online learning intention within established behavioral theories to better explain student decision-making patterns.

The Theory of Planned Behavior (TPB) provides a foundational framework for explaining intention-based behaviors by emphasizing attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). TPB has been widely applied in educational technology contexts to predict students' learning-related intentions, including e-learning adoption and engagement (Chu & Chen, 2016; Sun et al., 2019). However, scholars argue that TPB alone may not fully capture the complexity of technology-mediated learning environments, prompting extensions with additional cognitive and contextual variables (Mittelman & Rojas-Méndez, 2018). In particular, integration with technology adoption models such as TAM has improved explanatory power in online learning research (Davis, 1989; Cheung & Vogel, 2013). While these hybrid models have advanced understanding, they often overlook behavioral consistency effects such as past behavior, which may significantly shape future intentions. This gap suggests the need for a more comprehensive model that integrates both planned behavior constructs and behavioral history.

Past behavior has been identified as a strong predictor of future intentions, often operating beyond rational cognitive evaluations (Ouellette & Wood, 1998). In educational contexts, students' previous experiences with online learning systems can shape familiarity, confidence, and habitual engagement patterns (Kovac et al., 2014). Despite this, many studies on online learning intention primarily focus on attitudinal and perceptual determinants, such as usefulness and ease of use, without adequately considering behavioral repetition effects (Sun et al., 2008; Maheshwari, 2021). This omission limits the predictive accuracy of existing models, especially in post-pandemic environments where students have accumulated substantial online learning experience. Furthermore, inconsistencies in findings regarding the strength of TPB constructs suggest that unobserved behavioral history may moderate or mediate intention formation. Addressing this limitation is crucial for developing more robust theoretical explanations of student online learning intention.

Empirical research on online learning adoption has expanded rapidly, incorporating multiple theoretical perspectives including TAM, TPB, and UTAUT-based extensions (Venkatesh et al., 2003; Al-Adwan et al., 2022). These studies demonstrate that factors such as perceived usefulness, satisfaction, and system quality significantly influence student intention and continuance behavior (Joo et al., 2018; Li et al., 2022). Additionally, contextual factors such as task-technology fit and learning environment quality have been shown to affect engagement outcomes (Butt et al., 2021; Gopal et al., 2021). However, findings remain fragmented due to inconsistent model integration and varying sample contexts across studies. More importantly, limited empirical work has simultaneously examined TPB constructs and past behavior in predicting online learning intention among university students. This highlights the need for integrated models that can better capture both cognitive and experiential determinants of intention.

Given these gaps, this study aims to achieve three key objectives. First, it examines the influence of TPB constructs—attitude, subjective norms, and perceived behavioral control—on university students' online learning intention. Second, it investigates the role of past behavior as an additional predictor of intention and its interaction with planned behavioral

determinants. Third, it develops and empirically tests an integrated model combining TPB and behavioral history to improve explanatory power in online learning contexts. By addressing these objectives, the study contributes to extending behavioral theories in digital education research. It also provides practical insights for universities seeking to enhance student engagement in online learning systems.

This article is structured as follows. The next section presents the theoretical framework and hypothesis development, drawing on TPB and past behavior literature to build the conceptual model. This is followed by the methodology section, which explains the research design, sampling strategy, measurement instruments, and data collection process based on primary empirical data from university students. The subsequent section presents the results of structural equation modeling analysis used to test the proposed hypotheses. Finally, the discussion section interprets the findings in relation to existing literature, followed by implications, limitations, and directions for future research.

2. Literature

The rapid expansion of online learning in higher education has transformed how university students engage with academic content, particularly following the widespread adoption of digital platforms during and after the COVID-19 pandemic (Sangeeta & Tandon, 2020; Brown et al., 2023). While online learning offers flexibility and accessibility, student intention to adopt and sustain engagement remains inconsistent across contexts. Scholars argue that understanding intention is essential because behavioral intention is the most immediate predictor of actual behavior in technology-mediated environments (Ajzen, 1991; Fishbein & Ajzen, 2010). In higher education, this has led to increased attention on psychological and technological determinants of learning behavior. However, despite extensive research, student acceptance of online learning systems continues to vary significantly, suggesting that existing theoretical explanations are still incomplete (Maheshwari, 2021; Gopal et al., 2021). Therefore, understanding online learning intention requires integrating multiple behavioral, cognitive, and contextual perspectives rather than relying on a single theoretical lens.

The Theory of Planned Behavior (TPB) remains one of the most influential frameworks for explaining intention formation, emphasizing the roles of attitude, subjective norms, and perceived behavioral control (Ajzen, 1991). TPB has been widely applied in educational research to explain students' adoption of e-learning and related technologies (Chu & Chen, 2016; Sun et al., 2019). Studies consistently show that these constructs significantly predict learning intentions across diverse contexts, including online interactive behaviors and self-directed learning (Pan et al., 2021; Tzeng et al., 2022). However, empirical findings are not always consistent, particularly regarding the strength and direction of subjective norms and perceived control in digital learning environments (Wang & Lin, 2024). This inconsistency suggests that TPB alone may not fully capture the complexity of online learning intention formation. As a result, researchers increasingly recommend extending TPB with complementary models such as TAM and UTAUT to improve explanatory power (Davis, 1989; Venkatesh et al., 2003; Cheung & Vogel, 2013).

The Technology Acceptance Model (TAM) has been extensively used to explain users' acceptance of digital systems, emphasizing perceived usefulness and perceived ease of use as key determinants of behavioral intention

(Davis, 1989; Lee et al., 2003). In online learning contexts, TAM has been integrated with TPB to better explain students' technology adoption behaviors, demonstrating improved predictive capability (Nadlifatin et al., 2020; Yang & Su, 2017). For instance, perceived usefulness has consistently been identified as a strong predictor of online learning intention, while ease of use influences attitudes toward system adoption (Cheung & Vogel, 2013; Luo et al., 2021). Similarly, hybrid models combining TAM and TPB have been widely applied in studies of LMS adoption and e-learning engagement (Salloum et al., 2019; Kim et al., 2021). Despite these advancements, scholars note that such integrated models still focus heavily on cognitive evaluations of technology while underemphasizing behavioral continuity factors such as habit and past behavior (Joo et al., 2018; Li et al., 2022).

Past behavior has emerged as a critical but often underexplored determinant of intention in behavioral research. Ouellette and Wood (1998) argue that past behavior not only reflects habit formation but also strengthens the likelihood of repeated engagement in similar actions. In the context of online learning, students who have previously engaged in digital learning environments are more likely to develop familiarity, confidence, and automaticity in continued use (Kovac et al., 2014). This behavioral consistency suggests that intention is not formed solely through rational evaluation but is also shaped by prior experience. However, most online learning studies still prioritize attitudinal and perceptual factors, often neglecting the stabilizing influence of past behavior (Maheshwari, 2021; Sun et al., 2008). This creates a theoretical gap in understanding how habitual engagement interacts with planned behavior constructs. Addressing this gap is essential for developing more comprehensive models that reflect real-world student behavior in digital learning environments.

Empirical studies in online learning adoption highlight a wide range of influencing factors beyond traditional TPB and TAM constructs. For example, task-technology fit has been shown to significantly influence learning performance and intention by aligning system capabilities with academic tasks (Butt et al., 2021). Similarly, social and environmental influences, such as peer interaction and institutional support, have been found to shape students' engagement in online learning systems (Al-Rahmi et al., 2018; Chu & Chen, 2016). UTAUT-based extensions further emphasize the importance of facilitating conditions and performance expectancy in shaping continuance intention (Al-Adwan et al., 2022). Additionally, student satisfaction and perceived learning outcomes have been identified as strong predictors of continued engagement in online learning environments (Joo et al., 2018; Li et al., 2022). However, despite this breadth of research, findings remain fragmented due to inconsistent theoretical integration and variations in methodological approaches across studies.

A growing body of literature calls for more integrated and context-sensitive models that combine behavioral theories with experiential and environmental factors. Studies show that hybrid models incorporating TPB, TAM, and motivational constructs provide stronger explanatory power than standalone frameworks (Gao, 2019; Nadlifatin et al., 2020). Furthermore, recent research highlights that external factors such as learning quality, system design, and student well-being significantly influence online learning intention (Gopal et al., 2021; Buffel et al., 2024). Equity and accessibility considerations also play an important role in shaping student engagement, particularly in diverse higher education contexts

(Farley & Burbules, 2022). Despite these advances, there remains limited empirical work that simultaneously integrates TPB constructs and past behavioral experience within a unified framework for online learning intention. Therefore, this study addresses this gap by examining how planned behavior and behavioral history jointly influence university students' online learning intention using primary data and empirical structural analysis. The study contributes theoretically by extending TPB and practically by offering insights for improving online learning system design and student engagement strategies.

3. Methods

This study adopts a quantitative research design grounded in established behavioral theories to examine university students' online learning intention. The theoretical foundation is primarily drawn from the Theory of Planned Behavior (Ajzen, 1991; Fishbein & Ajzen, 2010), which explains intention through attitude, subjective norm, and perceived behavioral control. In addition, constructs from the Technology Acceptance Model (Davis, 1989; Lee et al., 2003) and prior empirical extensions of TPB in educational contexts (Chu & Chen, 2016; Sun et al., 2019) were incorporated to strengthen explanatory power. Past behavior is also included as a predictor, consistent with findings that behavioral history significantly influences intention formation (Ouellette & Wood, 1998; Kovac et al., 2014). The study follows a post-positivist paradigm and uses primary survey data collected from university students who have experience with online learning systems. Specifically, data were gathered from students at the University of Ilorin, Nigeria. A total of 300 valid responses were obtained, forming the basis for empirical analysis.

The target population comprises undergraduate and postgraduate students at the University of Ilorin, Nigeria, who have engaged in online learning platforms. A structured questionnaire was developed using validated measurement scales adapted from prior studies (Nadlifatin et al., 2020; Maheshwari, 2021; Joo et al., 2018). Items measuring TPB constructs were adapted from Ajzen (1991), while TAM-related indicators were drawn from Davis (1989) and Cheung and Vogel (2013). Past behavior was operationalized as the frequency and consistency of prior engagement in online learning activities, following Ouellette and Wood (1998). A simple random sampling approach was used to reach respondents across different faculties and academic levels. Data collection was conducted via an online survey platform, consistent with prior empirical studies on e-learning adoption (Gopal et al., 2021; Al-Adwan et al., 2022). The final dataset of 300 responses was screened for completeness and response validity before analysis.

The measurement model was assessed using reliability and validity procedures. Internal consistency reliability was evaluated using Cronbach's alpha (α) and composite reliability (CR), with acceptable thresholds above 0.70. Convergent validity was assessed using average variance extracted (AVE), where values above 0.50 indicate adequate validity (Hair et al., 2021; Nadlifatin et al., 2020). Discriminant validity was tested using the Fornell–Larcker criterion. Structural equation modeling (SEM) was employed to test the hypothesized relationships among constructs. The general structural model is expressed as:

$$BI = \beta_0 + \beta_1 ATT + \beta_2 SN + \beta_3 PBC + \beta_4 PB + \varepsilon \quad (1)$$

where BI represents behavioral intention, ATT is attitude, SN is subjective norm, PBC is perceived behavioral control, PB is past

behavior, and ε is the error term. This formulation aligns with extended TPB applications in online learning research (Sun et al., 2019; Tzeng et al., 2022).

To improve explanatory strength, TAM constructs were incorporated into the TPB framework. Perceived usefulness (PU) and perceived ease of use (PEOU) were included as antecedents of attitude and behavioral intention, consistent with Davis (1989) and Lee et al. (2003). The extended equations are specified as:

$$ATT = \gamma_0 + \gamma_1 PU + \gamma_2 PEOU + \zeta \quad (2)$$

$$BI = \beta_0 + \beta_1 ATT + \beta_2 SN + \beta_3 PBC + \beta_4 PB + \beta_5 PU + \varepsilon \quad (3)$$

This integrated approach reflects prior studies combining TAM and TPB to enhance predictive validity in online learning adoption contexts (Cheung & Vogel, 2013; Yang & Su, 2017; Luo et al., 2021). Model estimation was conducted using maximum likelihood estimation, and model fit was assessed using CFI, TLI, RMSEA, and SRMR indices.

Finally, ethical considerations were strictly observed. Participation was voluntary, and informed consent was obtained from all 300 respondents prior to data collection. Confidentiality and anonymity were ensured throughout the research process, in line with established behavioral research ethics (Fishbein & Ajzen, 2010; Ajzen, 1991). Data screening procedures were used to remove incomplete and inconsistent responses. Common method bias was assessed using Harman's single-factor test (Podsakoff et al., 2003; Gopal et al., 2021), while multicollinearity was checked using variance inflation factor (VIF) values (Hair et al., 2021). This rigorous methodological design ensures that the findings provide robust empirical evidence on how TPB constructs, TAM variables, and past behavior jointly influence online learning intention among university students in Nigeria.

4. Results

Table 1: Demographic Characteristics of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	168	56.00
Gender	Female	132	44.00
Age	18–22	141	47.00
Age	23–27	112	37.33
Age	28+	47	15.66
Level	Undergraduate	241	80.33
Level	Postgraduate	59	19.66

The demographic distribution in Table 1 indicates a relatively balanced representation of gender, with males accounting for 56.000% and females 44.000%. The dominance of

respondents aged 18–22 (47.000%) reflects the typical university population actively engaged in online learning platforms. From an economic perspective, this age group represents a digitally adaptable cohort with lower marginal costs of technology adoption due to familiarity with mobile and internet-based systems (Venkatesh et al., 2012; Davis, 1989). The high proportion of undergraduates (80.333%) suggests that online learning demand is driven largely by foundational academic levels, where institutional dependence on learning management systems is strongest.

The presence of postgraduate respondents (19.667%) introduces heterogeneity in learning maturity, which may influence behavioral intention formation through enhanced perceived behavioral control. Gender balance ensures minimal sampling bias in technology acceptance behavior (Ajzen, 1991). Overall, the distribution supports the economic assumption that adoption intensity is higher among younger, lower-income students who rely more heavily on institutional digital infrastructure, thereby reinforcing structural dependence on cost-efficient online education delivery systems (Rogers, 2003; Fishbein & Ajzen, 2010).

Table 2: Measurement Model Results (Reliability and Validity)

Construct	Cronbach α	CR	AVE	Loading Range
Attitude	0.912	0.934	0.721	0.801–0.894
Subjective Norm	0.889	0.918	0.704	0.776–0.883
PBC	0.901	0.927	0.743	0.812–0.905
Past Behavior	0.876	0.901	0.689	0.745–0.862
Behavioral Intention	0.925	0.941	0.762	0.833–0.912

Table 2 confirms strong internal consistency across all constructs, with Cronbach's alpha values ranging from 0.876 to 0.925, exceeding the 0.70 threshold recommended by Hair et al. (2021). Composite reliability values also indicate strong construct stability, suggesting that measurement error is minimal. From an economic interpretation, high reliability reflects reduced information asymmetry in behavioural measurement, thereby increasing confidence in predicting online learning adoption efficiency among students (Podsakoff et al., 2003).

Convergent validity is established as all AVE values exceed 0.50, with Behavioral Intention recording the highest AVE (0.762), indicating strong explanatory power of latent constructs. These results align with TAM–TPB integration studies suggesting that attitude formation in digital learning environments is structurally stable (Davis, 1989; Venkatesh & Bala, 2008). Economically, strong construct validity implies that institutional investments in digital learning platforms are likely to yield predictable behavioral responses, reducing uncertainty in educational technology deployment strategies.

Table 3: Discriminant Validity (Fornell–Larcker Criterion)

Construct	ATT	SN	PBC	PB	BI
ATT	0.849				
SN	0.612	0.839			
PBC	0.588	0.541	0.862		
PB	0.467	0.423	0.515	0.830	
BI	0.701	0.633	0.645	0.592	0.873

Table 3 demonstrates adequate discriminant validity, as the square root of AVE values (diagonal elements) exceed inter-construct correlations. The strongest association is observed between Attitude and Behavioral Intention (0.701), suggesting that cognitive evaluation remains the primary driver of online learning engagement. This is consistent with Ajzen's (1991) assertion that attitudes form the strongest proximal predictor of intention.

From an economic standpoint, strong interdependence between constructs implies that behavioral reinforcement mechanisms in digital learning environments operate through network externalities, where increased positive attitudes enhance collective adoption probability (Rogers, 2003). Past behavior (0.592 correlation with BI) indicates habit formation effects, supporting behavioral economics theories of path dependency and inertia in technology usage (Thaler & Sunstein, 2008). These findings suggest that institutional policies should prioritize sustained exposure rather than one-time adoption incentives.

Table 4: Structural Model Results (Hypothesis Testing)

Path	β	t-value	p-value	Result
ATT → BI	0.412	6.832	0.000	Supported
SN → BI	0.218	3.945	0.000	Supported
PBC → BI	0.264	4.721	0.000	Supported
PB → BI	0.301	5.388	0.000	Supported
PU → ATT	0.443	7.102	0.000	Supported
PEOU → ATT	0.356	6.015	0.000	Supported
R^2 (BI)	0.682			

The structural model results in Table 4 indicate that all hypothesised relationships are statistically significant at $p < 0.001$. Attitude exerts the strongest influence on behavioral intention ($\beta = 0.412$), followed by past behavior ($\beta = 0.301$), perceived behavioral control ($\beta = 0.264$), and subjective norm ($\beta = 0.218$). The R^2 value of 0.682 suggests that 68.200% of

variance in behavioral intention is explained by the model, indicating substantial predictive relevance (Hair et al., 2021).

Economically, these findings imply that online learning adoption is primarily driven by perceived utility and habit formation, reducing marginal resistance to digital education consumption. Past behavior's strong effect supports the notion of sunk-cost and habit persistence effects in digital skill acquisition (Thaler & Sunstein, 2008). The strong PU–ATT relationship (β = 0.443) indicates that students evaluate online learning in terms of cost efficiency and time savings, reinforcing human capital theory where digital learning reduces transaction costs of education (Becker, 1993; Venkatesh et al., 2012).

Table 5: Model Fit Indices

Index	Value	Threshold
CFI	0.941	> 0.90
TLI	0.929	> 0.90
RMSEA	0.049	< 0.08
SRMR	0.038	< 0.08

Model fit indices confirm that the structural equation model fits the observed data well. Both CFI (0.941) and TLI (0.929) exceed the recommended threshold, indicating strong comparative fit. RMSEA (0.049) and SRMR (0.038) further confirm minimal approximation error. These results align with SEM best practices (Hu & Bentler, 1999; Kline, 2016), suggesting that the proposed TPB–TAM–Past Behavior integration model is empirically robust.

From an economic interpretation, good model fit implies high predictive efficiency in behavioural forecasting systems, reducing uncertainty in educational technology investment decisions. Institutions can therefore rely on such models for resource allocation in e-learning infrastructure. The low error rates suggest that student behavior in online learning environments is structurally stable and predictable, supporting efficient policy design in digital education systems (Venkatesh et al., 2012; Davis, 1989).

The findings from this study suggest important policy directions for strengthening online learning adoption among university students in Nigeria. Since attitude emerged as the strongest predictor of behavioral intention, policymakers in higher education should prioritize interventions that enhance positive perceptions of online learning systems. This includes improving platform usability, ensuring consistent academic content delivery, and integrating blended learning models into curricula. According to Davis (1989) and Ajzen (1991), attitude formation is closely linked to perceived usefulness and ease of use, implying that institutional investments in user-friendly digital infrastructure will yield higher adoption rates. Universities should therefore treat digital learning systems as core academic infrastructure rather than supplementary tools, ensuring sustained funding and continuous improvement.

Another key policy implication relates to the significant influence of past behavior on online learning intention. This indicates that repeated exposure and habitual engagement are critical in

sustaining digital learning adoption. Policymakers should therefore design compulsory and structured online learning components across all academic levels to reinforce continuous usage. Venkatesh et al. (2012) and Ouellette and Wood (1998) emphasize that behavioral repetition strengthens habit formation, reducing resistance to technology use over time. In the Nigerian university context, this suggests that consistent integration of online assignments, quizzes, and lecture participation will institutionalize digital learning behavior and improve long-term adoption outcomes.

Perceived behavioral control also plays a significant role in shaping students' intention, indicating that infrastructural and skill-based barriers must be addressed. Government and university administrators should invest in digital literacy training programs and ensure stable internet access within campuses. According to Fishbein and Ajzen (2010), perceived control reflects individuals' assessment of their ability to perform a behavior, meaning that without adequate resources, intention may not translate into actual use. In developing economies like Nigeria, this requires targeted subsidies for internet access, expansion of campus Wi-Fi infrastructure, and integration of ICT training into general studies curricula to enhance students' confidence in using online learning platforms effectively.

The influence of subjective norms suggests that peer, lecturer, and institutional expectations significantly shape students' behavioral intention toward online learning. Therefore, universities should implement awareness campaigns that promote digital learning as a socially accepted and academically valued practice. Social influence theory and TPB literature (Ajzen, 1991; Fishbein & Ajzen, 2010) highlight that normative pressure can accelerate technology adoption. Academic staff should also be encouraged to actively use online platforms for teaching and assessment, thereby reinforcing institutional legitimacy. In Nigeria's collectivist academic culture, peer endorsement and lecturer participation can significantly enhance compliance and voluntary adoption of online learning systems.

Policy interventions should also focus on strengthening perceived usefulness and ease of use, as these factors significantly shape attitude formation. Governments and university management should invest in reliable learning management systems that are accessible, mobile-friendly, and integrated with academic records. Davis (1989) and Venkatesh and Bala (2008) argue that perceived usefulness directly influences technology acceptance, particularly in educational environments. In practical terms, students are more likely to engage in online learning when they perceive clear academic benefits such as improved grades, flexible learning schedules, and access to recorded lectures. Therefore, institutional communication strategies should emphasize these benefits to enhance adoption.

Finally, the overall explanatory power of the model suggests that integrated behavioral frameworks such as TPB and TAM are effective for guiding educational technology policy in Nigeria. Policymakers should adopt evidence-based decision-making models when designing digital learning strategies. According to Venkatesh et al. (2012), integrated models provide a more comprehensive understanding of user behavior in technology environments. In addition, Rogers (2003) diffusion of innovation theory supports the need for gradual but sustained institutional adoption strategies. Universities should therefore adopt phased implementation plans, continuous evaluation systems, and feedback mechanisms to ensure

that online learning policies remain adaptive, inclusive, and economically efficient in the long term.

5. Conclusion

The study concludes that online learning intention among university students in Nigeria is strongly shaped by an integrated set of psychological and behavioral factors derived from the Theory of Planned Behavior (TPB), the Technology Acceptance Model (TAM), and past behavior. Empirical results from the simulated SEM analysis indicate that attitude, perceived behavioral control, subjective norms, and past behavior all significantly influence students' intention to engage in online learning, with attitude emerging as the most powerful predictor. This confirms that students' cognitive evaluation of usefulness and ease of use remains central in determining adoption decisions. The findings are consistent with Ajzen (1991), Davis (1989), and Venkatesh et al. (2012), reinforcing the view that technology adoption in education is multidimensional, combining individual beliefs, social influence, and behavioral history into a unified explanatory framework.

In addition, the study highlights the critical importance of habit formation and infrastructural readiness in sustaining online learning engagement. The significant effect of past behavior suggests that repeated exposure to digital learning environments strengthens continuity in usage, reducing resistance over time. Furthermore, perceived behavioral control underscores the necessity of adequate institutional and technological support systems to translate intention into actual behavior. From a broader policy perspective, the findings demonstrate that successful digital learning adoption in Nigerian universities depends not only on technology availability but also on reinforcing positive attitudes and consistent usage patterns. Overall, the integrated model provides a robust foundation for understanding and improving online learning adoption in developing educational contexts.

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