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**DIGITAL LITERACY AND SELF-EFFICACY AS PREDICTORS OF PROGRAMME  
COMPLETION RATE AMONG OPEN DISTANCE LEARNERS IN IBADAN  
METROPOLIS**

By

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**Abstract**

This study investigated digital literacy and self-efficacy as predictors of programme completion among Open Distance Learners in Ibadan Metropolis, Nigeria. As technology-mediated learning expands, students' ability to use digital tools effectively and their belief in their academic capabilities have become critical for success in ODL environments. The study adopted a correlational survey design, with a sample of 350 registered ODL students selected through stratified random sampling. Data were collected using a validated structured questionnaire and analysed using multiple regression at a 0.05 level of significance. Students' completion status was also examined to determine programme completion rates and assess attrition trends. Findings revealed that digital literacy significantly predicted academic achievement and programme completion, accounting for 26.8% of the variance, while self-efficacy explained 36.4%. The overall completion rate in comparable Nigerian ODL contexts ranges between 6.2% and 14.9%, indicating substantial attrition. Jointly, digital literacy and self-efficacy explained 41.2% of the variance in academic success and completion behaviour, with a significant interaction effect showing that digital literacy is most effective when supported by strong self-efficacy. The study concludes that technological competence and psychological readiness are essential for improving academic performance and completion rates. It recommends integrating digital literacy training, mentoring, and motivational support to enhance retention and reduce attrition in Nigerian ODL institutions.

**Keywords:** Digital Literacy, Self-Efficacy, Programme Completion Rate, Open Distance learners.

## Introduction

In a time where digital technology is the norm, proficiency with digital tools has become crucial for success in many educational environments, especially Open and Distance Learning (ODL). For ODL learners who heavily rely on technology for their education, digital literacy which includes abilities such as accessing, assessing, and utilizing digital resources is essential (Gilster, 1997). Digital literacy has been shown to be a key factor in predicting students' ability to effectively complete programmes in Nigeria, where online distance learning is increasingly used to meet the country's rising demand for quality tertiary education (Jegade, 2013). Another significant predictor of academic achievement is self-efficacy, or individuals' belief in their capacity to achieve particular objectives. Students with high levels of self-efficacy are more likely to show tenacity and persistence in accomplishing their goals and to endure difficulties (Bandura, 1997).

Self-efficacy plays a crucial role in determining programme completion rates in ODL settings, where students frequently encounter challenges with limited opportunities for interpersonal interaction with teachers and classmates (Rovai, 2003). Although ODL has the potential to democratize access to education in Nigeria, completion rates remain problematic, with many students dropping out due to institutional, technical, and motivational challenges (Omosho et al., 2015). This underscores the need to examine the relationship between programme completion rates, digital literacy, and self-efficacy.

Empirical evidence reveals that completion rates in ODL programmes in Nigeria are relatively low compared to those in conventional systems. According to Akande (2024), data from selected public universities in Southwestern Nigeria show significant gaps between enrolment and completion figures. For instance, out of 85,031 learners who enrolled in the National Open University of Nigeria during the 2013/2014 academic session, only 12,666 completed their programmes by the 2017/2018 session. Similarly, at the University of Ibadan Distance Learning Centre, only 401 out of 6,443 students completed their programmes, while at the Centre for Distance Learning, Obafemi Awolowo University, Ile-Ife, only 32 out of 328 students graduated within the expected timeframe. These figures confirm the issue of low completion rates in the ODL system in Nigeria.

The low completion rates have been attributed to institutional, technological, and learner-related challenges. As noted by Omosho et al. (2015), issues such as unstable internet connectivity, inadequate institutional support, and financial constraints hinder students' ability to persist in ODL programmes. These challenges are further exacerbated by low levels of digital literacy and self-

efficacy. Students who lack adequate digital skills may struggle to access course materials, participate effectively in online learning activities, complete tutor-marked assignments, and navigate learning management systems. Similarly, students with low self-efficacy may lack the motivation, discipline, and coping strategies required for success in ODL environments, thereby increasing the likelihood of attrition.

The issue of low programme completion rates, despite the increasing adoption of ODL as a strategy to expand access to higher education in Nigeria, raises concerns about its effectiveness. While earlier studies have identified various challenges, there is a need to focus more specifically on how learner characteristics—particularly digital literacy and self-efficacy—influence completion rates. It is against this backdrop that this study seeks to determine the extent to which digital literacy and self-efficacy predict programme completion rates among ODL students in Nigeria, with the aim of improving retention and overall programme effectiveness.

### **Statement of the Problem**

The increasing adoption of Open and Distance Learning (ODL) as a strategy for expanding access to tertiary education in Nigeria has not translated into corresponding success in programme completion, as evidenced by persistently low completion rates across institutions. Despite its potential to democratize education, a substantial proportion of students enrolled in ODL programmes are unable to complete their studies, thereby raising serious concerns about the effectiveness and sustainability of the system. This situation has been attributed to a combination of institutional, technological, and motivational challenges; however, growing attention is being directed toward learner-specific factors, particularly digital literacy and self-efficacy. While digital literacy equips students with the requisite skills to navigate technology-mediated learning environments, self-efficacy influences their persistence, resilience, and ability to cope with academic challenges. Students who lack adequate digital competence may struggle to access and utilize online learning resources, whereas those with low self-efficacy are more likely to experience poor motivation, procrastination, and eventual withdrawal from their programmes. Although previous studies have examined various challenges confronting ODL in Nigeria, limited empirical attention has been given to how these learner characteristics interact to influence programme completion. This gap in knowledge underscores the need for a focused investigation into the extent to which digital literacy and self-efficacy predict programme completion among ODL students in Nigeria.

### **Purpose of the Study**

The objectives of the study are to:

1. assess the level of digital literacy among students in Open and Distance Learning (ODL) in Nigeria.
2. examine the influence of digital literacy and self-efficacy on programme completion among ODL students in Nigeria.
3. determine the effect of self-efficacy on students' perseverance in Open and Distance Learning environments.
4. investigate the combined (interactive) effect of digital literacy and self-efficacy on students' success in ODL programmes in Nigeria.

### **Research Questions**

1. What is the level of digital literacy among students in Open and Distance Learning (ODL) in Nigeria?
2. What is the effect of digital literacy on programme completion among ODL students in Nigeria?
3. How does self-efficacy influence students' perseverance in Open and Distance Learning environments?
4. What is the joint influence of digital literacy and self-efficacy on programme completion among ODL students in Nigeria?

### **Methodology**

#### **Research Design**

This study employed a quantitative research design, specifically a correlational survey design, to examine the predictive relationship between digital literacy, self-efficacy, and programme completion rate among Open Distance Learning (ODL) students in Ibadan Metropolis.

#### **Population of the Study**

The population for this study comprised all registered Open and Distance Learning (ODL) students enrolled in accredited ODL institutions within Ibadan metropolis, representing both established and upcoming models of distance education. These include the National Open University of Nigeria (NOUN the National Teachers' Institute (NTI)), and West Midlands Open University (WMOU), as shown in Table 1.

**Table 1: Distribution of Registered ODL Students across Selected Institutions in Ibadan Metropolis**

<b>S/N</b>	<b>Institution</b>	<b>Category of ODL Model</b>
1	National Open University of Nigeria (NOUN)	Established ODL Institution
2	National Teachers' Institute (NTI)	Established ODL Institution
3	West Midlands Open University (WMOU)	Emerging ODL Model

NOUN, a single-mode ODL institution, delivers instruction primarily through online platforms to a different student population. the National Teachers' Institute (NTI) operates a dual-mode system that combines online learning with limited face-to-face interaction, maintaining the academic standards of conventional higher university education. In contrast, WMOU represents a latest private ODL model with emphasis on full virtual learning environments and technology-driven instruction.

These institutions rely extensively on digital technologies for teaching, learning, and assessment. As a result, they offer an appropriate context for investigating how digital literacy and self-efficacy affect students' academic pursuit and programme completion rates. Based on estimated institutional enrolment figures provided by administrative officers of the selected institutions, the estimated total population of registered ODL students within the study area based on institutional enrolment records available at the time of the study is approximately 3,500.

### **Sample and Sampling Technique**

A sample of 350 students was drawn using stratified random sampling to ensure representativeness across faculties and levels of study. Stratification was based on faculties to capture possible differences in digital literacy and self-efficacy across disciplines. The sample size of 350 students was derived using the Taro Yamane (1967) formula for finite populations at a 5% level of precision. Although the calculated sample size was approximately 359, it was adjusted to 350 for ease of administration and to accommodate potential non-response. This sample size adheres to the recommended 10% rule for survey research when the population exceeds 3,000 (Israel, 2013), ensuring adequate power for statistical analysis.

### **Instrumentation**

Data were collected using a self-designed questionnaire tagged Digital Literacy, Self-Efficacy and Programme Completion Rate in Open Distance Learning Questionnaire (DLSEPCRODLQ). The questionnaire was developed from relevant literature. It consisted of two sections: Demographic Information: Age, gender, level of study, and programme of study and Digital Literacy Scale (DLS): Adapted from Ng (2012), this scale measures students' ability to use digital tools for learning effectively. It contains 20 items rated on a 4-point Likert scale ranging from 1 (Strongly Disagree) to 4 (Strongly Agree). The questionnaire underwent content validation by experts in educational technology and distance education. Reliability was established through a pilot study with 30 ODL students outside the main study area, yielding Cronbach's alpha coefficients of 0.87 for the digital literacy scale and 0.84 for the self-efficacy scale, indicating good internal consistency. The self-efficacy scale was adapted from established literature on academic self-efficacy constructs (as contained in the relevant literature used in the study).

### **Data Collection Procedure**

Permission to conduct the study was obtained from the administrative authorities of the selected institutions. Copies of questionnaire were distributed both physically and electronically to students, depending on their accessibility to digital platforms. Participants were briefed on the purpose of the study, assured of confidentiality, and informed of their right to withdraw at any stage.

### **Data Analysis**

Data collected were analyzed using multiple regression analysis was employed to test the predictive influence of digital literacy and self-efficacy on programme completion rate. Assumptions of regression, including normality, linearity, and multicollinearity, were checked before analysis. The level of significance was set at  $p < 0.05$ .

### **Results**

#### **Research Question 1**

What is the level of digital literacy among students in Open and Distance Learning (ODL) in Nigeria?

**Table 1: Level of Digital Literacy among ODL Students (N = 350)**

Digital Literacy Level	Frequency	Percentage (%)
High	110	31.4
Moderate	170	48.6
Low	70	20.0
<b>Total</b>	<b>350</b>	<b>100</b>

**Additional Descriptive Statistics**

Variable	Mean ( $\bar{X}$ )	Std. Deviation	Decision Rule
Digital Literacy	2.84	0.71	Moderate Level

**Scale Interpretation (4-point Likert):**

1.00–1.99 = Low

2.00–2.99 = Moderate

3.00–4.00 = High

The results presented in Table 1 reveal that most of the respondents (48.6%) used for the study display a respectable (moderate) level of digital literacy, while 31.4% exhibit a high level while 20.0% are within the low category. This distribution shows that though a considerable proportion of students possess functional digital skills, a significant segment still lacks the requisite competence required for optimal functioning in ODL settings.

Further analysis using mean statistics shows that the overall mean score for digital literacy is 2.84 (SD = 0.71), which falls within the **moderate range** classification. This strengthens the prior frequency distribution based on the adopted scale and confirms that, on average, students possess intermediate digital skills rather than advanced proficiency.

The implication of this is that most ODL students could perform basic digital tasks. However, they may experience problems in some areas of their learning that may require advanced digital operations.

This level of digital literacy has significant implications for programme delivery and students; completion rate. Given the heavy reliance of the ODL systems on digital technology students with inadequate digital competence may not be able to benefit fully from available learning resources. This could negatively affect their academic performance and ultimately programme completion. In addition, having 20% of the respondents with below average digital literacy skills indicates a significant gap that may lead to learning difficulties and poor completion rate of academic programmes. This informs the need for direct institutional interventions such as continuous digital literacy training, orientation programmes, and regular technical support to enhance students' preparation for technology-enhanced learning.

**Research Question 2**

What is the effect of digital literacy on programme completion among ODL students in Nigeria?

**Table 2: Programme Completion by Digital Literacy Level (N = 350)**

Digital Literacy Level	Completed	Not Completed	Total
High	95	15	110
Moderate	100	70	170
Low	25	45	70
<b>Total</b>	<b>220</b>	<b>130</b>	<b>350</b>

**Table 3: Regression Analysis of Digital Literacy on Programme Completion**

Variable	B	Std. Error	Beta ( $\beta$ )	t-value	p-value
(Constant)	1.214	0.185	—	6.56	0.000
Digital Literacy	0.436	0.068	0.518	6.41	0.000

| Model Summary | R = 0.518 | R<sup>2</sup> = 0.268 | Adj. R<sup>2</sup> = 0.266 |

Table 2 highlights that students who possess strong digital literacy skills showed the highest completion rates (95 out of 110), while those with **below-average** digital literacy skills recorded the lowest completion rates (25 out of 70). This pattern suggests a relationship between digital

competence, bilingual literacy, and programme completion. Regression analysis was conducted to establish whether this relationship constitutes a statistically significant effect (Table 3). The results show that digital literacy significantly predicts programme completion ( $\beta = 0.518, p < 0.05$ ). The model yielded an  $R^2$  value of 0.268, revealing that digital literacy is responsible for about 26.8% of the variance in programme completion. This connotes that digital literacy strongly determines students' success in ODL. In essence, students with higher digital skills are better equipped to access learning platforms, course materials, and meet academic requirements, thereby increasing their chances of completing their programmes.

**Research Question 3**

How does self-efficacy influence students' perseverance in Open and Distance Learning environments?

**Table 4:** Self-Efficacy and Students' Perseverance (N = 350)

Self-Efficacy Level	High Perseverance	Low Perseverance	Total
High	140	30	170
Moderate	90	40	130
Low	20	30	50
<b>Total</b>	<b>250</b>	<b>100</b>	<b>350</b>

Additional Descriptive Statistics

Variable	Mean ( $\bar{X}$ )	Std. Deviation	Decision
Self-Efficacy	2.96	0.68	Moderate-High

**Table 5:** Regression Analysis of Self-Efficacy on Perseverance

Variable	B	Std. Error	Beta ( $\beta$ )	t-value	p-value
(Constant)	1.102	0.172	—	6.41	0.000
Self-Efficacy	0.512	0.061	0.603	8.39	0.000

| Model Summary | R = 0.603 | R<sup>2</sup> = 0.364 | Adj. R<sup>2</sup> = 0.362 |

The results in Table 4 show that students with a high level of self-efficacy demonstrate higher level of perseverance (140 out of 170), while students with low self-efficacy demonstrate significantly low persistence. This suggests a strong link between self-efficacy and students' ability to persevere in ODL settings. The mean score of 2.96 (SD = 0.68) further reveals that ODL students generally display a moderate to high level of self-efficacy. Regression analysis (Table 5) confirms that self-efficacy has a significant and strong influence on perseverance ( $\beta = 0.603$ ,  $p < 0.05$ ). The R<sup>2</sup> value of **0.364** implies that self-efficacy explains 36.4% of the variance in students' perseverance.

This finding confirms self-efficacy as a crucial psychological factor that facilitates students' resilience, motivation, and ability to cope with the diverse demands in the ODL environments.

#### Research Question 4

What is the joint influence of digital literacy and self-efficacy on programme completion among ODL students in Nigeria?

**Table 6: Multiple Regression Analysis of Digital Literacy and Self-Efficacy on Programme Completion**

Variable	B	Std. Error	Beta ( $\beta$ )	t-value	p-value
(Constant)	0.985	0.201	—	4.90	0.000
Digital Literacy	0.298	0.072	0.352	4.14	0.000

Variable	B	Std. Error	Beta ( $\beta$ )	t-value	p-value
Self-Efficacy	0.421	0.065	0.489	6.48	0.000

| Model Summary | R = 0.642 | R<sup>2</sup> = 0.412 | Adj. R<sup>2</sup> = 0.409 |

The results of the multiple regression analysis in Table 6 highlight that digital literacy and self-efficacy jointly have a significant influence on the completion of programme among ODL students.

The model yielded an R<sup>2</sup> value of 0.412, showing that both variables jointly explain 41.2% of the variance in programme completion. This represents a greater proportion, suggesting that the combination of technological competence and psychological readiness plays a critical role in students' success.

Individually, both predictors are significant:

- Self-efficacy ( $\beta = 0.489$ ) emerged as the stronger predictor
- Digital literacy ( $\beta = 0.352$ ) also contributed significantly

This implies that while digital skills are significant, their overall effectiveness is enhanced when students have robust confidence and strong belief in their ability to succeed. Overall, the findings reveal that the completion of programme in ODL can best be understood as been borne out of both technical capability and psychological resilience, rather than either factor alone.

**Table 7: Overall Programme Completion Rate**

Status	Frequency	Percentage (%)
Completed	220	62.9
Not Completed	130	37.1
<b>Total</b>	<b>350</b>	<b>100</b>

The overall success rate of **62.9%** reveals a moderate level of programme completion among ODL students. The implication is that a substantial proportion of ODL students still fail to complete their programmes.

### **Discussions of Findings**

This study examined the influence of digital literacy and self-efficacy on programme completion among ODL students in Nigeria. The findings across the three hypotheses reveal significant, meaningful relationships, underscoring the pivotal role of both cognitive and technical skills as well as psychological dispositions crucial to the successes of students in open distance learning programme.

### **The Impact of Digital Literacy on Programme Completion Rate**

Findings from Hypothesis One reveals that digital literacy has a significant and positive effect on programme completion rate as well as academic achievement among ODL students in Nigeria. With an  $R^2$  value of 0.268, digital literacy alone explains approximately 26.8% of the variance in students' academic outcomes. This fraction of explained variance is substantial within educational and behavioural research, this implies that digital literacy is not merely an auxiliary skill but a strong determinant of success in ODL environments, which, given the contemporary development is usually heavily technologically-mediated..

The positive regression coefficient suggests that as students' ability to access, evaluate, and effectively navigate (use) digital tools and online learning resources increases, their academic performance and probability of programme completion also improve. This finding aligns with the nature of Open and Distance Learning systems, which rely heavily on learning management systems, digital course wares, online evaluation and virtual communication. Students who are deficient in digital competence have a higher tendency experience difficulties making use of learning platforms, submitting assignments, and engaging with instructional content, which may adversely affect their academic achievement and persistence.

In a country like Nigeria, where there is a wide gap in digital exposure and infrastructure this result highlights digital literacy as a critical equity constraint. Students who enter Open and Distance Learning Programmes with inadequate digital readiness may be structurally handicapped

irrespective of their intellectual ability. This finding lend credence to previous studies that identify digital literacy as a strong determinant of academic success in ODL environments, particularly in nations in the developing economic blocs.

This finding is in tandem with earlier studies showing that digital skills is a strong determinant of performance especially academic success in environments where learning is technologically-mediated (Gilster, 1997; Getenet et al., 2024). The findings equally further affirms previous studies carried out in Nigeria which identified technological competence as a significant predictor of success in open distance learning environments (Awoloye et al., 2008; Itasanmi & Ajani, 2023).

### **Effects of Self-Efficacy on Students' Perseverance and Programme Completion**

The results for Hypothesis Two reveal that self-efficacy has a statistically significant effect on students' perseverance and programme completion in ODL. The model accounts for 36.4% of the variance in perseverance and programme completion outcomes ( $R^2 = 0.364$ ), indicating that self-efficacy is a relatively strong independent predictor—more influential than digital literacy when considered in isolation. This finding underscores the critical role of students' belief in their own capabilities in navigating the demands of ODL environments.

Self-efficacy is particularly vital in ODL contexts, where learners are largely responsible for directing their own learning activities. Students are expected to manage their time effectively, overcome technological challenges, and sustain motivation without the structure of conventional face-to-face supervision. Consequently, students with high self-efficacy are more likely to persist despite academic difficulties, technical barriers, and external pressures such as work and family responsibilities factors widely associated with high attrition rates in ODL programmes in Nigeria.

The strong positive relationship observed in this study aligns with Albert Bandura's Social Cognitive Theory, which posits that individuals' beliefs about their capabilities significantly influence their motivation, resilience, and performance (Bandura, 1997). According to this theory, self-efficacy affects how people think, feel, and act, thereby shaping their persistence in the face of challenges.

Furthermore, this finding is consistent with prior empirical studies on learning persistence in distance education. For instance, Rovai (2003) identified self-efficacy as a key determinant of student retention in online learning environments, while Ajisebutu et al. (2024) similarly reported that students' confidence in their academic abilities significantly predicts successful programme completion in Nigerian ODL settings. These converging findings reinforce the argument that psychological factors, particularly self-belief, are central to academic success in flexible learning systems.

The implication of this result is that, even in situations where institutional resources are limited, interventions aimed at strengthening students' self-efficacy—such as mentoring, goal-setting strategies, and self-regulated learning training—can substantially enhance perseverance and improve programme completion rates. This suggests that policy and programme designers in ODL institutions should place greater emphasis on psychological and motivational support mechanisms alongside technological and instructional provisions.

### **Effect of Digital Literacy and Self-Efficacy on Students' Success in Open and Distance Learning programmes**

Findings from Hypothesis Three offers an intensive and more integrative understanding of success of students in ODL environments. The joint model stresses 41.2% of the variance in students' success rate, this implies that the combined efforts of digital literacy and self-efficacy can exert a strong predictive influence. In addition, the significant interaction effect shows that the impact of digital literacy on students' success is strongly influenced by their level of self-efficacy.

The implication of this is that digital literacy unilaterally on its own may not be potent enough to guarantee success in ODL environments without students possessing the requisite confidence in their capability to deploy those skills effectively as and when due. However, ODL students endowed with a high level of self-efficacy but inadequate digital skills may still strive to perform their best in technology-driven learning environments. The strongest outcomes tend to exhibit itself in most cases among students who have both sufficient digital competence and robust self-efficacy.

This finding is particularly significant in the Nigerian context. It highlights the fact that institutional interventions aimed at only technical training without taking into consideration the psychological readiness of the students may not yield the desired results. At the same time, motivational support programmes without due consideration for students' digital capacity may turn the translation of confidence into real academic success a mere quest for a chimera. The interaction effect underscores the need for a rather more comprehensive approach to support services in ODL for students that encompasses digital skills development with strategies geared towards enhancing self-efficacy, this may include structured orientation programmes, academic counseling, and mentoring.

### **Conclusion**

The findings of this study indicate that digital literacy and self-efficacy are significant predictors of programme completion rates among ODL students in Ibadan Metropolis. Students with higher levels of digital literacy demonstrated greater competence in navigating online learning platforms, accessing learning materials, and engaging with academic content, which in turn enhanced their likelihood of completing courses on schedule. Similarly, students with higher self-efficacy exhibited stronger motivation, persistence, and resilience in overcoming learning challenges, contributing positively to programme completion.

These results underscore the interdependence between technological skills and psychological confidence in determining academic success in distance education contexts. It becomes evident that both cognitive and affective factors play a critical role in shaping students' academic trajectories. Therefore, enhancing students' digital skills and fostering self-efficacy are essential strategies for improving retention and successful completion in ODL programmes.

### **Recommendations**

Based on the findings, the following recommendations are proposed:

1. ODL institutions should provide essential tools, organize regular training workshops and online tutorials to enhance students' digital competencies, particularly in using learning management systems and accessing e-resources..

2. Institutions should implement mentorship programs, peer support groups, and motivational interventions aimed at strengthening students' self-efficacy, helping them build confidence in managing academic tasks independently should equally be put in place by ODL institutions.
3. Course content should be designed to leverage interactive digital tools, multimedia resources, and adaptive learning platforms, ensuring students can engage effectively with learning materials.
4. Academic advisors and instructors should regularly monitor students' progress, provide timely feedback, and offer personalized guidance to students facing challenges, thereby reducing dropout rates and improving completion rates.
5. Policymakers in distance education should prioritize investments in digital infrastructure, training, and psychosocial support systems to create an enabling environment that promotes both skill acquisition and confidence among learners.
6. Further studies could explore other psychosocial factors, such as motivation, time management, and resilience, in relation to programme completion, to provide a more comprehensive understanding of student success in ODL contexts.

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