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Factors influencing Moroccan female students' trust in digital entrepreneurial content: an empirical study

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Abstract. This study examines the individual factors associated with Moroccan female university students' trust in digital content related to female entrepreneurship. A quantitative approach was adopted based on data collected from 176 female students enrolled in three Moroccan universities. Participants were exposed to a thematic video presenting female entrepreneurship and subsequently completed an online questionnaire. Binary logistic regression was used to examine the effects of age, academic level, geographical location, entrepreneurial education, and personality characteristics on trust in entrepreneurial digital content. The results show that age and neuroticism are significantly and negatively associated with trust. Younger participants display higher odds of trusting entrepreneurial content, whereas respondents characterized by neuroticism are substantially less likely to report trust. Academic level, geographical location, entrepreneurial education, conscientiousness, and extraversion do not show statistically significant associations, while agreeableness does not reach the conventional significance threshold. These findings suggest that individual and personality-related characteristics contribute to differences in the evaluation of entrepreneurial information encountered in digital environments. The study does not directly test the effects of storytelling, emotional response, authenticity, or identification; these factors are therefore proposed as avenues for future research.

Keywords: *Digital Entrepreneurship; Social Media Content; Trust; Female Students; Personality; Neuroticism.*

1. Introduction

The emergence of digital technologies has profoundly transformed entrepreneurial thinking by facilitating access to information, resources, markets, and entrepreneurial opportunities. Digital entrepreneurship, broadly understood as entrepreneurial activity shaped by digital technologies and digital infrastructures, differs from traditional entrepreneurship through the flexibility, scalability, openness, and reduced spatial constraints associated with digital environments (Kraus et al., 2018; Nambisan, 2017). Nambisan et al. (2019) further show that digital technologies transform not only entrepreneurial outcomes but also the processes through which opportunities are identified, developed, and exploited. Similarly, Elia et al. (2020) emphasize that digital technologies increasingly constitute an integral part of entrepreneurial ecosystems and value-creation processes.

Social media platforms occupy a particularly important position within this transformation. Beyond their communication function, they have become environments in which entrepreneurial information is produced, circulated, evaluated, and socially validated. Fischer & Rebecca Reuber (2014) show that online entrepreneurial communication can help entrepreneurs manage uncertainty and differentiate their ventures, while Hanna et al. (2011) conceptualize social media as an ecosystem in which organizations, technologies, and users interact. Social and digital media also provide firms with opportunities to reduce communication costs, strengthen visibility, develop customer relationships, and reach broader markets (Appel et al., 2020; Dwivedi et al., 2021). These characteristics make social media particularly relevant to entrepreneurship because entrepreneurial information is no longer exclusively transmitted through formal institutions or established professional networks.

These opportunities may be especially consequential in resource-constrained environments. Ngoasong (2017) shows that digital entrepreneurship in resource-scarce contexts depends substantially on the development of entrepreneurial digital competencies, illustrating how digital resources can compensate, at least partly, for limitations in conventional entrepreneurial infrastructures. In the African context, access to resources and networks also remains particularly important for women's entrepreneurial participation. In African context, Brixiová et al. (2020) highlight the continuing importance of resource access for women entrepreneurs in Southern Africa. Digitalization should therefore not be understood merely as technological modernization, but as a potential mechanism through which access to information, entrepreneurial networks, markets, and opportunities can be broadened.

The development of digital environments is particularly relevant for women because traditional entrepreneurial ecosystems frequently involve gender-related barriers to finance, professional networks, market access, and social legitimacy. Digital platforms can provide alternative spaces for visibility, entrepreneurial learning, networking, and opportunity recognition. At the same time, access to digital technologies does not automatically eliminate existing inequalities. The benefits generated by digitalization depend on individuals' digital competencies, their ability to evaluate information, their access to supportive networks, and the institutional environment in which digital entrepreneurial activity occurs (Ngoasong, 2018; OECD, 2023).

Recent developments in artificial intelligence further reinforce this transformation. Touati & Assal (2026) examine digital entrepreneurship in the Moroccan context and highlight the increasing role played by technological capabilities in entrepreneurial development. More broadly, their work on artificial intelligence and entrepreneurial projects suggests that AI technologies can modify how individuals access entrepreneurial resources, process information, and organize entrepreneurial activities. These developments reinforce the need to examine not only whether individuals have access to digital entrepreneurial information, but also how they perceive and evaluate such information.

Social media has become an important source of entrepreneurial information, but the diversity of content creators makes the credibility and reliability of such information difficult to assess. In this study, trust in entrepreneurial social media content refers specifically to the extent to which entrepreneurship-related information encountered online is perceived as credible, reliable, and trustworthy. It is therefore treated as a perceptual evaluation of content rather than as interpersonal trust, trust in the platform, or a behavioral intention to rely on the content creator.

This issue is particularly relevant for female university students, who are frequently exposed to entrepreneurial information through social media but may still have limited direct entrepreneurial experience. They should therefore be considered as individuals situated at an early stage of the entrepreneurial process, where information is evaluated before being translated into intentions or actual entrepreneurial behavior.

The Moroccan context offers a relevant setting for this analysis because digitalization and public entrepreneurial support have expanded access to entrepreneurial opportunities, including for women. However, greater access to digital information does not necessarily imply greater trust in that information. Social media environments simultaneously increase exposure to entrepreneurial content and the need to distinguish credible information from exaggerated, commercially motivated, or unreliable messages.

This distinction reveals an important gap in the literature. Most research on digital entrepreneurship focuses on established entrepreneurs, entrepreneurial ecosystems, digital business models, or the consequences of digital technologies (Nambisan, 2017; Kraus et al., 2019; Nambisan et al., 2019; Elia et al., 2020). Comparatively less attention has been paid to women who have not yet entered entrepreneurship but who are exposed to entrepreneurial information through social media, particularly to the individual characteristics that explain differences in their level of trust.

Accordingly, the present study focuses on the formation of trust in entrepreneurial social media content among female students. The central research question is: ***What individual factors explain female students' trust in entrepreneurial social media content in the Moroccan context?***

The study therefore examines whether socio-demographic, educational, contextual, and personality-related characteristics significantly explain variations in perceived trust. By focusing on female students rather than established women entrepreneurs, the research contributes to understanding an earlier informational and perceptual stage of the entrepreneurial process.

The article is structured as follows: the first section presents the literature review and conceptual framework, followed by the research methodology. The third section presents the empirical results, which are then discussed in light of previous work. Finally, the conclusion highlights the main contributions, limitations and research perspectives.

2. Literature Review

a. The evolution of digital entrepreneurship in the era of social media

Digital entrepreneurship has gradually established itself as a major transformation of entrepreneurial activity, marking the transition from a traditional model, often limited by spatial and financial constraints, to a model based on the intensive use of digital technologies and platforms (Nambisan, 2017; Kraus et al., 2019). From this perspective, digital technology is no longer simply a communication tool, but a real space for value creation, enabling entrepreneurs to innovate in their practices, access new markets and rethink their business models (Elia et al., 2020, Touati & Assal, 2026).

Social networks, in particular, play a central role in this process. Their role goes beyond that of a promotional channel to become an entrepreneurial ecosystem facilitating the dissemination of information, networking and the co-creation of value (Appel et al., 2020). Thanks to their interactivity and global reach, these platforms offer entrepreneurs an unprecedented opportunity to bypass traditional barriers related to physical infrastructure or distribution costs (Sahut et al., 2021).

In developing economies, social networks are helping to democratize access to digital entrepreneurship by making entrepreneurial resources available to a wider audience (OECD, 2023). They also enable historically marginalized groups, particularly women, to engage in entrepreneurial activities that would have been difficult in a traditional setting (United Nations, 2023). Thus, the evolution of digital entrepreneurship is not limited to technological change but constitutes a societal transformation that redefines the relationships of power, opportunity and inclusion within the global economy.

b. The development of influencer marketing for entrepreneurial content

Influencer marketing has become a major strategic lever for digital entrepreneurship, particularly on social media, where the creation and dissemination of entrepreneurial content enable entrepreneurs to enhance their visibility and credibility (Freberg et al., 2011; Ki et al., 2020). This practice relies on exploiting the notoriety and trust that content creators inspire in their audiences, transforming them into communities engaged around a brand or entrepreneurial project (Lou & Yuan, 2019).

In the context of female entrepreneurship, social media can play a particularly structuring role by providing women entrepreneurs with alternative channels through which they can showcase their skills, expertise, and entrepreneurial achievements, develop professional networks, and strengthen their visibility beyond traditional business environments. Balcar et al. (2026) show that social networks and social media can facilitate women's entrepreneurial engagement by expanding access to entrepreneurial information, contacts, and opportunities, suggesting that digital platforms may partly compensate for disadvantages associated with more limited access to conventional entrepreneurial networks. In this sense, the production of entrepreneurial content on social media may contribute to reinforcing women entrepreneurs' visibility and legitimacy while helping them overcome some of the socio-cultural and relational barriers traditionally associated with female entrepreneurship. Casaló et al. (2021) show that tutorial videos, testimonials and entrepreneurial storytelling promote the perception of expertise and increase the confidence of potential consumers and partners.

Furthermore, entrepreneurial content production is not limited to simply promoting products or services. It is also a tool for co-creating value, where feedback and interactions from subscribers enable offers to be adapted and commercial performance to be improved (Hajli, 2015; Dwivedi et al., 2021). This dynamic promotes community engagement and loyalty, two essential dimensions for effective digital marketing and for building trust, which is at the heart of women's empowerment in the digital context.

Thus, influencer marketing and entrepreneurial content appear to be key instruments for the economic and social empowerment of women entrepreneurs, giving them not only greater access to markets, but also the opportunity to position themselves as legitimate players in the digital entrepreneurial ecosystem (OECD, 2023).

c. Internet users' trust in entrepreneurial content

Trust is a central element in online interactions, and it plays a decisive role in the success of digital entrepreneurship. In the context of social media, trust is built through transparency, credibility and commitment on the part of content creators, and is a prerequisite for consumers to interact with the products (Sabiri & Tahiri, 2025), services or entrepreneurial initiatives on offer (Gefen & Straub, 2003; Hajli, 2015). In other words, without the perception of reliability and authenticity, entrepreneurial content may not have the desired effect on the audience and may limit the economic and social impact of initiatives.

In the Moroccan context, where women entrepreneurs continue to face institutional, financial, and socio-cultural constraints that may limit their access to resources, legitimacy, and entrepreneurial opportunities (Dada & Jazi, 2021; Himrane, 2018), online trust represents a strategic lever for their economic and social empowerment. Digital platforms can provide women entrepreneurs with alternative spaces to enhance their visibility, communicate their expertise, strengthen their entrepreneurial legitimacy, and interact directly with stakeholders. In this regard, the development of e-trust is particularly important in the Moroccan digital environment, as trust contributes to reducing perceived uncertainty and reinforcing the credibility of online interactions (Malki et al., 2025). By producing authentic, credible, and interactive content, women entrepreneurs may therefore reinforce audience engagement and recognition while consolidating their autonomy and capacity to influence their entrepreneurial environment. This perspective is consistent with Ahnach & Rachidi (2020), who conceptualize women's empowerment as a multidimensional process involving greater autonomy, access to resources, development of capacities, and increased participation in economic and social life.

Trust can thus be considered a key mediating mechanism between social media use and female empowerment, insofar as it may transform digital visibility and entrepreneurial content production into engagement, social recognition, legitimacy, and ultimately a stronger capacity for women entrepreneurs to promote their skills, initiatives, and economic participation.

d. Conceptual and Operational Definition of Trust in Entrepreneurial Social Media Content

Trust is a multidimensional construct whose meaning depends largely on the object toward which it is directed. In their seminal model, Mayer et al. (1995) conceptualize trust as the willingness of an individual to accept vulnerability based on positive expectations regarding another party's intentions or behavior. However, research conducted in digital environments has shown that trust may concern several distinct objects, including the technological platform, the information source, the content creator, the information itself, or the intention to rely on these actors or resources. Consequently, these different forms of trust should not be treated as conceptually interchangeable.

This distinction is particularly important in online environments. McKnight et al. (2002) differentiate trusting beliefs from trusting intentions. Trusting beliefs refer to perceptions concerning the competence, benevolence, integrity, and reliability of another party, whereas trusting intentions concern an individual's willingness to depend on that party. This distinction implies that perceiving information as trustworthy is conceptually different from intending to act on, depend on, or follow that information. Similarly, Metzger & Flanagin (2013) emphasize that online environments require individuals to continuously evaluate the credibility and reliability of information because digital content is produced by heterogeneous sources and is not always subject to traditional mechanisms of verification.

In the context of social media, trust may therefore be directed toward the platform, the creator, or the content itself. The present study focuses specifically on trust in entrepreneurial social media content. It does not measure generalized interpersonal trust, trust in social media platforms, or trust in a particular entrepreneur or influencer. Instead, the object of trust is the entrepreneurship-related information communicated through social media. This distinction is consistent with Lou & Yuan (2019), who show that message value and credibility play an important role in the formation of trust toward content communicated through social media.

Accordingly, trust in entrepreneurial social media content is conceptually defined in this study as the extent to which an individual perceives entrepreneurship-related information disseminated through social media as credible, reliable, authentic, and trustworthy. The construct therefore represents a perceptual judgment concerning the informational quality and dependability of entrepreneurial content. It does not refer to a behavioral intention to follow recommendations, purchase a product, engage with an entrepreneur, or undertake entrepreneurial activity as a consequence of exposure to the content.

This conceptualization also distinguishes the construct from expressions such as “willingness to trust” and “willingness to rely on trust.” Such expressions are closer to what McKnight et al. (2002) describe as trusting intentions, because they imply an individual's readiness to depend on another actor or information source. In contrast, the present research investigates the perceived trustworthiness of entrepreneurial information itself. Consequently, “trust in entrepreneurial social media content” constitutes the appropriate terminology for the construct examined in this study.

Operationally, trust in entrepreneurial social media content refers to respondents' reported assessment of the credibility and reliability of entrepreneurship-related information encountered on social media platforms. Higher levels of the construct indicate that respondents perceive such information as more credible, reliable, and trustworthy, whereas lower levels indicate greater skepticism regarding the entrepreneurial content to which they are exposed. The construct is therefore operationalized as a perceptual evaluation rather than as an intention to behave or rely on the information.

For conceptual consistency, the term "trust in entrepreneurial social media content" is consequently adopted as the unique designation of the construct throughout the study. This terminology distinguishes clearly between the object of trust, the entrepreneurial content, the source or creator of the content, and any subsequent behavioral intention to rely on that content, thereby avoiding conceptual overlap between trust perception and trusting intention.

e. Factors influencing the willingness to rely on trust

In order to better understand the determinants of trust in the use of social networks as a lever for entrepreneurial empowerment among Moroccan women, it is necessary to draw on socio-demographic and psychosocial variables that have been extensively studied in the literature. Previous studies have shown that factors such as age, academic level, geographical location, entrepreneurial education and personality influence the perception and construction of online trust (Gefen & Straub, 2003; Mcknight et al., 2011).

These variables, by shaping the attitudes and behaviors of female entrepreneurs towards digital content, play a decisive role in their willingness to rely on trust to interact, learn and develop their activities via social platforms. In this context, we formulate a set of hypotheses to empirically test these relationships and highlight the mechanisms that support the dynamics of female digital entrepreneurship in the Moroccan context.

H1: Age influences willingness to rely on trust

Several studies show that age is an important determinant of the perception and use of online trust. Younger generations, who are often more familiar with technology and social media, are generally more inclined to interact with and trust digital content (Dwivedi et al., 2021). Older individuals, on the other hand, may take a more cautious approach, due to their lesser familiarity with digital platforms and a higher perception of the risks associated with e-commerce and online interactions (Gefen & Straub, 2003). In the context of female entrepreneurship in Morocco, age could therefore influence the willingness of female entrepreneurs or consumers to trust information disseminated on social media, which supports this hypothesis.

H2: Academic level influences willingness to trust

Academic attainment often determines the ability to analyze and evaluate the credibility of online information. Individuals with higher levels of education are generally better able to distinguish reliable content from misleading content and to understand the implicit trust signals in digital communication (Hajli, 2015). In an entrepreneurial context, a higher academic level could strengthen women's ability to interpret information on social media, identify reliable sources, and place greater trust in content relevant to their projects.

H3: Geographic location influences willingness to trust

Geographical location can affect access to digital resources and exposure to social networks. Urban women entrepreneurs, who have better access to the internet, infrastructure and active digital communities, may develop greater trust in online content compared to rural women entrepreneurs, where connectivity and exposure to digital practices are often limited (Brixiová & Kangoye, 2020; OECD, 2023). This hypothesis is therefore based on the idea that the local technological and social environment influences the perception and acceptance of digital trust.

H4: Entrepreneurial education influences the willingness to trust

Entrepreneurial education provides specific knowledge and skills that enable individuals to better understand how markets, social networks and digital professional interactions work

(Nambisan, 2017; Elia et al., 2020). Entrepreneurs who have received entrepreneurial training are therefore more likely to recognize and rely on digital content that is useful for their business, as they have the tools to assess the credibility and relevance of information disseminated on social platforms.

H5: Personality influences the willingness to rely on trust

Personality traits, particularly those related to openness, conscientiousness and extraversion, influence how individuals interact with digital platforms and trust online information (Freberg et al., 2011; Lou & Yuan, 2019). Female entrepreneurs with high levels of openness or self-confidence may be more willing to interact with entrepreneurial content and build trusting relationships with their audience. Personality therefore influences the propensity to adopt trusting behaviors online, supporting this hypothesis.

3. Methodology

The present study examines the individual factors associated with trust in entrepreneurial social media content among female university students. An experimental survey design was implemented with a sample of 176 female students enrolled in three Moroccan public universities: Hassan II University of Casablanca, Moulay Ismail University of Meknes, and Ibn Tofaïl University of Kenitra. Data collection was conducted between July and September 2025.

a. Sampling and Recruitment Procedure

Participants were recruited using a non-probability convenience sampling technique. This approach was selected because the study targeted female university students who were accessible during the data-collection period and who met the eligibility requirements of the research. Participation was voluntary, and respondents were informed about the academic purpose of the study before completing the questionnaire.

To be eligible for inclusion, participants had to: (1) identify as female; (2) be currently enrolled as a student at one of the three participating Moroccan universities; (3) be exposed to the experimental entrepreneurial video presented as part of the study; and (4) provide a complete response to the questionnaire. Responses that did not satisfy these conditions or contained substantial missing information were excluded from the final dataset.

The final sample consisted of 176 valid respondents, distributed unequally across the three institutions: Hassan II University of Casablanca (n = 44), Moulay Ismail University of Meknes (n = 43), and Ibn Tofaïl University of Kenitra (n = 89). A total of 200 students were initially invited to participate, corresponding to a final response rate of 88%. The unequal distribution across institutions reflects the convenience-based recruitment procedure and differences in participant accessibility during the data-collection period.

b. Experimental Procedure and Data Collection

Participants were invited to watch a thematic video presenting female entrepreneurship through a storytelling format. The video was designed to expose respondents to entrepreneurship-related digital content similar to the type of motivational and informational content commonly encountered on social media. Rather than adopting a formal scientific presentation, the video used a simple narrative structure complemented by inspirational messages and motivational statements concerning female entrepreneurship.

Immediately after viewing the video, participants were invited to complete an online questionnaire administered through Google Forms. Data were collected using a Computer-Assisted Web Interviewing (CAWI) procedure, which enabled the standardized administration of the questionnaire and reduced interviewer-related variation across participants.

The experimental exposure was identical in structure for all respondents. This procedure was intended to ensure that subsequent evaluations of entrepreneurial digital content were made after exposure to a comparable informational stimulus.

c. Measurement of Personality

Personality was assessed using the 10-item Big Five Inventory (BFI-10) developed by Rammstedt & John (2007). The BFI-10 is an ultra-short version of the original 44-item Big Five Inventory and was specifically developed for research settings in which questionnaire length and administration time represent important constraints. It assesses the five major dimensions of personality: Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Openness to Experience, using two items for each dimension.

The choice of the BFI-10 was particularly appropriate for the present research because the personality measure formed only one component of a broader online questionnaire administered immediately after experimental exposure. A longer personality inventory could have substantially increased respondent burden and completion time. The author demonstrated that, despite its brevity, the BFI-10 retains a substantial proportion of the reliability and construct validity of the full BFI-44. Subsequent validation research has also supported the construct and criterion validity of the instrument in large survey samples.

Each personality dimension was derived from the corresponding pair of BFI-10 items, including the required reverse-coded items in accordance with the original scoring procedure. Because each Big Five dimension is represented by only two items, conventional internal-consistency indicators such as Cronbach's alpha should be interpreted cautiously. The BFI-10 was specifically designed to maximize content coverage across the five broad personality domains rather than high within-scale item redundancy. Accordingly, the psychometric adequacy of the instrument in the present study is primarily supported by its previously established construct validity and its suitability for short survey designs.

d. Study Variables

The dependent variable was trust in entrepreneurial social media content. Consistent with the conceptual definition developed in the literature review, the variable captures whether respondents perceived the entrepreneurship-related digital content presented during the study as sufficiently credible and trustworthy. It was operationalized as a binary variable, coded 1 = trust and 0 = no trust.

The explanatory variables included age, academic level, geographical location, entrepreneurial education, and personality. Age was measured numerically. Academic level was treated as a categorical variable representing the respondent's current university level. Geographical location was coded as a binary variable distinguishing rural from non-rural residence. Entrepreneurial education was coded as a binary variable indicating whether the participant had previously received entrepreneurship-related education or training. Personality was assessed through the five dimensions of the BFI-10.

Table 1. Definition and Nature of Study Variables

Variable	Nature / Measurement
Trust in entrepreneurial social media content	Binary (1 = Trust ; 0 = No trust)
Age	Numerical
Academic level	Categorical
Geographic location	Binary (1 = Rural)
Entrepreneurial education	Binary (1 = Yes)
Extraversion personality	BFI-10 personality dimension
Agreeableness personality	
Conscientiousness personality	
Neuroticism personality	
Openness to Experience personality	

e. Statistical Analysis

Given the binary nature of the dependent variable, a binary logistic regression model was used to estimate the association between individual characteristics and trust in entrepreneurial social media content. The model included age, academic level, geographical location, entrepreneurial education, and the personality dimensions derived from the BFI-10 as explanatory variables.

Statistical analyses were conducted using JASP Estimated coefficients were interpreted through their direction, statistical significance, and corresponding odds ratios in order to assess whether the explanatory variables significantly increased or decreased the probability of reporting trust in entrepreneurship-related digital content (JASP Team, 2026)

4. Results

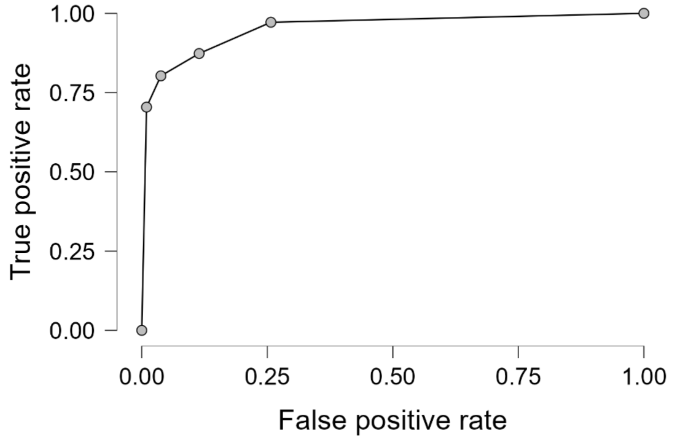
a. Sample Presentation

The final sample consisted of 176 female university students. Regarding academic level, 30% of participants were enrolled at the bachelor's level, 32% at the master's level, and 38% at the doctoral level. In terms of geographical location, 55% of respondents lived in urban areas, whereas 45% lived in rural areas. Regarding the personality profiles considered in the analysis, 25% of respondents were classified under openness to experience, 19% under conscientiousness, 15% under extraversion, 22% under agreeableness, and 20% under neuroticism. The mean age of participants was 23.90 years.

b. Binary Logistic Regression: Overall Model Assessment

The binary logistic regression model significantly improved the prediction of female students' trust in entrepreneurial social media content compared with the intercept-only model, $\chi^2(9) = 163.33$, $p < .001$. The pseudo-R^2 statistics indicated substantial explanatory performance, with McFadden's $R^2 = .69$, Nagelkerke's $R^2 = .82$, and Tjur's $R^2 = .71$. These results indicate that the predictors included in the model collectively contribute to distinguishing between respondents who reported trust and those who did not.

Figure 1. Receiver Operating Characteristic Curve for the Classification Model



The ROC analysis indicated strong discriminatory performance, with an area under the curve (AUC) of .969. The model correctly classified 88.1% of observations. Sensitivity reached 85.9%, indicating that the model correctly identified a high proportion of respondents classified as trusting entrepreneurial social media content. The corresponding classification results also showed that 89.5% of respondents classified as not trusting the content were correctly identified. These indicators suggest that the estimated model performs well in discriminating between the two outcome categories within the study sample. However, because these classification indicators were obtained from the same sample used to estimate the regression model, they should be interpreted as indicators of in-sample discriminatory performance rather than as evidence of external predictive validity.

c. Binary Logistic Regression: Predictor Effects

Table 2. Binary Logistic Regression Analysis

Variables	b	SD	z	p
Intercept	20.796	6.590	3.156	.002
Age	-0.835	0.305	-2.739	.006
Education – Bachelor's degree	Ref			
Master degree	-1.463	1.073	-1.363	.173
Doctorate/ Ph.D. degree	-18.576	1916.951	-0.010	.992
Urban	Ref			
Rural	0.871	0.630	1.383	.167
Entrepreneurship education (No)	Ref			
Entrepreneurship education (yes)	0.025	0.612	0.041	.968
Openness to Experience	Ref			
Conscientiousness	-0.761	0.938	-0.811	.417
Extraversion	0.245	1.047	0.234	.815
Agreeableness	-1.650	0.954	-1.730	.084
Neuroticism	-2.179	0.898	-2.427	.015

Note. Dependent variable coded as 1 = trust in entrepreneurial social media content.

Age was significantly and negatively associated with trust in entrepreneurial social media content (b = -0.835, SE = 0.305, z = -2.739, p = .006). The corresponding odds ratio was 0.43 (95% CI [0.24, 0.79]), indicating that each one-unit increase in age was associated with approximately 57% lower odds of reporting trust, holding the other variables constant.

Among the personality categories included in the model, neuroticism was also significantly and negatively associated with trust (b = -2.179, SE = 0.898, z = -2.427, p = .015). Compared with openness to experience, which served as the reference category, respondents classified under neuroticism had substantially lower odds of reporting trust (OR = 0.11, 95% CI [0.02, 0.66]).

Agreeableness showed a negative coefficient but did not reach the conventional 5% significance threshold (b = -1.650, p = .084). Consequently, this result should be interpreted as statistically non-significant rather than as evidence of an established effect.

Academic level, geographical location, entrepreneurial education, conscientiousness, and extraversion were not significantly associated with trust in entrepreneurial social media content (all $p > .05$).

Finally, the doctorate category displayed an extremely large standard error (SE = 1916.951), suggesting quasi-complete or complete separation and unstable coefficient estimation for this category. The corresponding coefficient should therefore not be substantively interpreted and represents an important limitation of the estimated model.

5. Discussion

The present study examined the individual factors associated with female students' trust in entrepreneurial social media content. The empirical findings identify two statistically significant associations: age and neuroticism. By contrast, academic level, geographical location, entrepreneurial education, conscientiousness, and extraversion were not significantly associated with the dependent variable. Agreeableness approached, but did not reach, conventional statistical significance. The discussion therefore focuses primarily on the two relationships supported by the empirical analysis while treating other mechanisms proposed in previous research as interpretive perspectives rather than findings generated by the present study.

Age emerged as a significant negative predictor of trust. Younger participants were more likely to report trust in entrepreneurial social media content, whereas the likelihood of trust decreased as age increased. This finding can be discussed in relation to (Levesque & Minniti, 2006), who emphasize that age influences entrepreneurial decision-making and attitudes toward uncertainty. From a broader trust perspective, Rotter (1980) also suggests that accumulated experiences contribute to the development and revision of generalized expectations concerning the reliability of others. Although the present study does not directly measure accumulated experience, risk perception, or caution, these perspectives provide possible theoretical explanations for the observed association between age and trust. They should therefore be regarded as interpretations of the empirical result rather than as mechanisms directly demonstrated by the model.

Neuroticism was the second statistically significant factor. Respondents classified within the neuroticism category exhibited substantially lower odds of trusting entrepreneurial social media content than respondents in the openness-to-experience reference category. This result is broadly consistent with previous research linking neuroticism to anxiety, sensitivity to potential threats, and more cautious interpersonal evaluations (Evans & Revelle, 2008; Mooradian et al., 2006). Individuals characterized by greater neuroticism may consequently approach uncertain or difficult-to-verify information with greater skepticism. Nevertheless, the present study did not directly measure anxiety, perceived threat, or emotional responses to the entrepreneurial content. These mechanisms therefore constitute theoretically plausible explanations rather than directly observed mediators.

Agreeableness was negatively associated with trust. Consequently, the findings do not provide sufficient evidence to conclude that agreeableness systematically affects trust in entrepreneurial social media content. Previous personality research, including Ashton & Lee (2007), may nevertheless help explain why interpersonal characteristics do not necessarily translate straightforwardly into trust toward digital information. Importantly, such theoretical interpretations should not be confused with empirical support for an agreeableness effect in the present sample.

Academic level, geographical location, and entrepreneurial education were not statistically significant predictors. These findings indicate that the present data do not provide sufficient evidence of direct associations between these variables and trust after controlling for the other predictors included in the regression model. However, statistical non-significance should not be interpreted as proof that these characteristics are irrelevant to digital trust in general. Their influence may depend on contextual mechanisms, forms of digital exposure, information literacy, or other variables that were not incorporated into the present model.

Previous research provides additional perspectives regarding how trust may develop in social media environments. Lou and Yuan (2019) show that message value and credibility can contribute to trust toward influencer-generated content. Atiq et al. (2022) similarly discuss the potential role of storytelling, emotional content, and identification in shaping audience responses to social-media communication. These studies suggest that message characteristics and socio-affective processes may constitute important antecedents of digital trust.

However, these mechanisms were not measured in the present study. The experimental video used a storytelling format, but the study did not include measures of perceived narrative quality, emotional response, authenticity, identification, perceived sincerity, or emotional proximity. Consequently, the current findings cannot establish that storytelling or emotional characteristics caused the observed levels of trust.

The same distinction applies to the social dimension of entrepreneurship. Sabiri & Benhmama, (2026) investigate how social influence and group composition may shape entrepreneurial intention and demonstrate that collective environments can affect women's entrepreneurial responses. Their findings provide a useful broader perspective on the role of social context in female entrepreneurship. Nevertheless, entrepreneurial intention, social norms, authority effects, and group composition were not measured in the present study. Their work therefore contextualizes the findings but does not constitute an explanation directly tested by the current empirical model.

Overall, the present results support a more circumscribed conclusion than one based on message characteristics or emotional mechanisms. Within the variables actually examined, age and neuroticism emerge as the principal factors significantly associated with female students' trust in entrepreneurial social media content. The findings therefore point toward individual differences in the evaluation of digital entrepreneurial information, while leaving the role of narrative, emotional, relational, and source-related characteristics open for subsequent empirical investigation.

6. Conclusion

This study examined the individual factors associated with female university students' trust in entrepreneurial social media content. The results indicate that age and neuroticism are significantly and negatively associated with trust. Younger respondents exhibited greater odds of reporting trust, whereas respondents characterized by neuroticism displayed substantially lower odds of trusting the entrepreneurial content presented. By contrast, academic level, geographical location, entrepreneurial education, conscientiousness, and extraversion were not statistically significant predictors.

These findings suggest that individual characteristics may contribute to differences in the way entrepreneurial information disseminated through digital platforms is evaluated. However, the results should not be interpreted as demonstrating the effects of storytelling, emotional communication, perceived authenticity, identification, sincerity, or emotional proximity. Although previous research suggests that such characteristics may influence online trust, none of these variables was directly measured in the present study. Their potential contribution therefore remains a theoretical interpretation and an avenue for future empirical investigation rather than a conclusion of the current analysis.

The study has several limitations. First, the sample consists of 176 female university students recruited through convenience sampling, which limits the generalizability of the findings to other populations and to women who are already engaged in entrepreneurial activity. Second, trust was measured as a reported binary outcome rather than through direct observation of subsequent digital or entrepreneurial behavior. Third, the cross-sectional nature of the analysis does not establish causal relationships between the predictors and trust. Fourth, the extremely large standard error associated with the doctoral education category indicates an estimation problem consistent with quasi-separation and requires caution when interpreting the educational-level coefficients.

Another important limitation concerns the characteristics of the experimental stimulus. Although the video employed storytelling techniques and motivational entrepreneurial messages, the study did not manipulate or separately measure narrative quality, perceived authenticity, emotional response, identification with the content creator, source credibility, or emotional proximity. Future research could explicitly incorporate these constructs into the empirical model and test whether they explain additional variance in trust beyond socio-demographic and personality characteristics.

Future studies could also extend the analysis to women entrepreneurs, male students, employed individuals, and other population groups; use larger probability-based samples; and combine self-reported measures with behavioral indicators of digital trust. Experimental designs could manipulate storytelling intensity, source credibility, emotional framing, or content authenticity to identify their causal effects. Longitudinal research could further investigate whether trust in entrepreneurial social media content evolves over time and whether it subsequently predicts entrepreneurial intention, opportunity recognition, or actual entrepreneurial behavior.

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8. References

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