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Education, Self-Efficacy, and Technology Literacy in Encouraging Digital Entrepreneurial Intentions: A Literature Review

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Abstrak

Perkembangan teknologi digital telah memicu munculnya bentuk baru kewirausahaan berbasis platform digital yang dikenal sebagai kewirausahaan digital. Penelitian ini bertujuan untuk mengkaji secara sistematis temuan ilmiah terbaru mengenai faktor-faktor yang mempengaruhi niat kewirausahaan digital selama periode 2021 hingga 2025 melalui metode tinjauan literatur terhadap 20 artikel dari jurnal internasional bereputasi yang diakses melalui database ScienceDirect. Analisis dilakukan secara deskriptif kualitatif dengan pendekatan naratif dan sintesis tematik. Hasil penelitian mengungkapkan bahwa faktor utama yang mempengaruhi niat kewirausahaan digital mencakup efikasi diri digital, sikap terhadap teknologi, pendidikan kewirausahaan, literasi fintech, dan dukungan sosial. Secara teoretis, fenomena ini terutama dijelaskan melalui *Theory of Planned Behavior (TPB), Social Cognitive Career Theory (SCCT),* dan *Stimulus-Organism-Response (SOR).* Temuan ini tidak hanya memberikan kontribusi teoretis dalam memperkaya model pembentukan niat kewirausahaan di era digital, tetapi juga memiliki implikasi praktis dalam merancang program pendidikan, pelatihan, dan kebijakan yang mendukung pengembangan kompetensi kewirausahaan digital, khususnya bagi generasi muda dan kalangan pelajar.

Kata kunci: Kewirausahaan Digital, Niat Kewirausahaan Digital, Efikasi Diri Digital, Literasi Fintech, Teori of Planned Behavior

Abstract

The development of digital technology has prompted the emergence of a new form of digital platform-based entrepreneurship, known as digital entrepreneurship. This study aims to systematically examine the latest scientific findings regarding the factors that affect digital entrepreneurial intention in the period 2021 to 2025. The method used was a literature review of 20 articles published in reputable international journals and obtained through the ScienceDirect database. The analysis was carried out in a qualitative descriptive manner with a narrative approach and thematic synthesis. The results of the study show that the main factors that influence digital entrepreneurship intentions include digital self-efficacy, attitudes towards technology, entrepreneurship education, fintech literacy, and social support. The dominant theoretical approaches used in explaining this phenomenon include the Theory of Planned Behavior (TPB), Social Cognitive Career Theory (SCCT), and Stimulus-Organism-Response (SOR). These findings have theoretical implications in enriching the model of the formation of entrepreneurial intentions in the digital era, as well as practical implications in designing education, training, and policy programs that support the development of digital entrepreneurship competencies, especially for the younger generation and students.

Keywords: *Digital Entrepreneurship, Entrepreneurial Intention, Digital Self-Efficacy, Fintech Literacy, TPB Theory*

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INTRODUCTION

The development of digital technology has created a major transformation in the business world and triggered the birth of new forms of entrepreneurship that utilize digital platforms. This phenomenon is known as digital entrepreneurship, which is an entrepreneurial activity carried out by relying on information and communication technology as the main means of designing, managing, and developing a business. Digital entrepreneurship is not only an alternative option, but has become an important part of economic growth in various countries, especially in the post-pandemic era that accelerates digital adoption in various sectors.

The shift from conventional to digital entrepreneurship has opened up vast opportunities, especially for the tech-savvy younger generation. However, not all individuals have the intention or readiness to start a digital-based business. Therefore, understanding digital entrepreneurial intention is important as the basis for the development of education, training, and supporting policies. Various previous studies have shown that the intention to be a digital entrepreneur is influenced by various factors, such as entrepreneurship education, self-efficacy, technological literacy, social influence, and environmental and policy support.

In addition, various theoretical approaches have also emerged to explain the intention of digital entrepreneurship, such as Theory of Planned Behavior (TPB), Social Cognitive Career Theory (SCCT), and Stimulus-Organism-Response (SOR). These approaches help explain how psychological, social, and technological factors shape a person's motivation and propensity to choose a digital entrepreneurship path.

The development of digital technology has presented new opportunities in entrepreneurship, which is then known as digital entrepreneurship. This transformation allows individuals, especially the younger generation, to start a business through digital platforms without geographical limitations or large physical resources. Along with this, there has been academic attention to the factors that affect an individual's intention to engage in digital entrepreneurship or known as digital entrepreneurial intention (DEI). Various previous studies have examined DEI from various perspectives. For example, Wibowo et al. (2023) found that digital entrepreneurship education significantly affects the increase in students' intention to start a digital business, which is mediated by the use of social media and entrepreneurial intuition. This is in line with the findings of Duong et al. (2024) who used a moderated mediation approach and showed that digital self-efficacy plays an important role in strengthening the relationship between digital entrepreneurship education and entrepreneurial intentions, although anxiety about technology can be a barrier.

Meanwhile, Alferaih (2022) tested the Theory of Planned Behavior (TPB) and Entrepreneurial Event Model (EEM) models in the context of students in Saudi Arabia, and showed that attitudes, subjective norms, and perceptions of behavior control have a significant influence on digital entrepreneurial intentions. The study of Al-Mamary and Alraja (2022) also strengthens the validity of the TPB model in

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explaining digital entrepreneurship intentions among students. On the other hand, Vu et al. (2024) used Social Cognitive Career Theory (SCCT) to show that digital self-efficacy and digital entrepreneurial knowledge are strong predictors of these intentions. These studies highlight the importance of psychological and educational approaches in understanding the formation of entrepreneurial intentions in the digital age.

Technological advancements also bring a new dimension to DEI research. Nguyen et al. (2024) highlight the importance of fintech literacy such as an understanding of blockchain, crowdfunding, and AI in shaping positive attitudes towards digital entrepreneurship. In fact, the adoption of AI-based technologies such as ChatGPT, as explained by Duong et al. (2025), can shape the aspirations of digital entrepreneurial identities and improve individuals' ability to recognize and exploit digital business opportunities. This research shows that technology-based stimuli can trigger cognitive processes and entrepreneurial behavior through the theoretical framework of Stimulus-Organism-Response (SOR).

Contextual factors such as cultural background, gender, and environment are also widely discussed. Alnasser et al. (2023) examined gender disparities and showed that attitudes towards digital entrepreneurship are an important mediator in the intention to start an e-commerce business. Wardoyo et al. (2024) and Narmaditya et al. (2024) also emphasized that entrepreneurship education and business incubation in Indonesia are able to increase self-efficacy and students' positive attitudes towards digital business. Meanwhile, Chebo and Dhliwayo (2024) discuss the importance of digitalization in social entrepreneurship in developing countries and call for integration between social responsibility, innovation, and digital technology.

From these various studies, it can be concluded that education, technological literacy, psychological factors, and socio-cultural context are the main factors that affect digital entrepreneurial intentions. However, there is still a gap in explaining how these factors interact holistically in shaping the actual intentions and behaviors of digital entrepreneurship, especially in developing countries such as Indonesia. Therefore, advanced research that integrates cross-disciplinary theoretical and empirical approaches is needed to understand the dynamics of digital entrepreneurship more comprehensively.

This study aims to comprehensively explore the interplay between education, technological literacy, psychological factors, and socio-cultural context in shaping digital entrepreneusrial intentions and behaviors, with a focus on developing countries such as Indonesia. Specifically, the research seeks to (1) analyze the individual and combined effects of these key factors on digital entrepreneurial intentions, determining whether they operate independently or synergistically; (2) investigate potential mediating and moderating mechanisms, such as the role of psychological motivation in linking education to entrepreneurial intent or how socio-cultural norms influence technological adoption; (3) identify unique challenges and opportunities within Indonesia’s digital entrepreneurship landscape, including infrastructural, regulatory, and policy-related factors, while comparing findings with global contexts; and (4) develop an integrated theoretical framework that combines

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cross-disciplinary perspectives such as the Theory of Planned Behavior, Human Capital Theory, and Institutional Theory to provide a holistic understanding of digital entrepreneurship dynamics. Ultimately, this research intends to bridge existing knowledge gaps and offer actionable insights for policymakers, educators, and aspiring entrepreneurs in fostering a robust digital entrepreneurial ecosystem.

METHOD

This study adopts a systematic literature review (SLR) approach, which aims to systematically analyze the findings of previous research related to digital entrepreneurial intentions. The selection of this method was driven by the need to ensure that the process of identification, selection, and analysis of scientific articles is carried out in a systematic, transparent, accurate, and objective manner.

Formulation of Research Questions

The SLR process begins with the formulation of research questions that serve as the focal point of the review:

RQ1: What are the factors influencing digital entrepreneurship intentions based on research findings in the last five years (2021–2025)?

RQ2: How are theoretical approaches such as Theory of Planned Behavior (TPB), Social Cognitive Career Theory (SCCT), and Stimulus-Organism-Response (SOR) used to explain digital entrepreneurial intentions?

RQ3: What are the research gaps in digital entrepreneurship intention research that can be opportunities for future studies?

Literature Search Strategy

Literature searches were conducted systematically using keywords consisting of "Digital Entrepreneur" AND "Digital Entrepreneurship." The search was conducted in the leading academic database, ScienceDirect. The inclusion criteria are carefully outlined to guarantee the relevance and quality of the selected studies. The selection of articles is limited by the following criteria: the article in question must be published between 2021 and 2025; written in English; can be accessed openly (either as open access or open archive); and categorized as review articles or original research articles. This strategy was drafted with the aim of ensuring that the collected literature is not only thematically aligned with the research objectives, but also reflects high standards of academic and currency credibility in the domain of digital marketing and sustainability.

Article Selection Process

An initial search yielded 14,700 articles. The initial identification stage is carried out to remove articles that do not meet the established criteria with respect to language, year of publication, article type and open access status (see Table 1, adaptation of Efendi et al. (2025). A total of 10,619 articles were excluded during this phase, so 4,081 articles proceeded to the screening stage. The application of screening criteria based on abstract and topic relevance resulted in a reduction of the initial set of articles to 78. It then underwent a quality assessment process using a minimum feasibility score of 4-5, resulting in 33 articles deemed suitable for further analysis. In the final stages of the research process, 13 articles were excluded due to inadequate levels of direct relevance

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to the research question. As a result, a total of 20 studies were included in the final analysis (see Table 1).

Table 1. Inclusion & Exclusion Criteria

Inclusion Criteria	Exclusion Criteria
Papers published in Scopus Indexed (ScienceDirect, Elsevier, IEEEXplore, JMIR Publications, Emerald Insights, MDPI, Routledge, SAGE)	Books, reviews, short articles, magazine articles, papers or proceedings that are not published on Scopus Indexed
Published from 2021 to 2025	Issued outside 2021 to 2025
Available in full text	Not available in full text
Papers written in English	Papers not written in English
Review or research articles that explicitly discuss digital entrepreneurship	Articles that don't explicitly discuss digital entrepreneurship

This research presents clear inclusion and exclusion criteria for selecting scholarly articles in a systematic review on digital entrepreneurship. To ensure methodological rigor, the study includes only Scopus-indexed journal articles published between 2021 and 2025, written in English, and available in full text, with a direct focus on digital entrepreneurship. This guarantees that the review is based on high-quality, peer-reviewed, and up-to-date research. Conversely, the exclusion criteria eliminate non-Scopus publications, non-English papers, incomplete texts, and materials outside the specified timeframe, as well as non-research formats like books, magazines, and articles lacking explicit relevance to digital entrepreneurship. These criteria help maintain focus, reliability, and academic credibility in the literature review process.

Table 2. Article Included

Author	Code	Publisher	Year
Wibowo, A. et al.	Page 1	*Heliyon* (Elsevier)	2023
Duong, C.D. et al.	Page 2	*Heliyon* (Elsevier)	2024
Alferaih, A. et al.	Page3	*Int. J. of Info. Mgmt. Data Insights* (Elsevier)	2022
Al-Mamary, Y.H.S. dkk	Page 4	*Int. J. of Info. Mgmt. Data Insights* (Elsevier)	2022
Vu, T.H. et al.	Page 5	*Int. J. of Info. Mgmt. Data Insights* (Elsevier)	2024
Nguyen, T.T. dkk	Page-6	*Int. J. of Info. Mgmt. Data Insights* (Elsevier)	2024
Duong, C.D. et al.	Thing. 7	*Int. J. of Info. Mgmt. Data Insights* (Elsevier)	2025
Wardoyo, C. et al.	Page 8	*Heliyon* (Elsevier)	2024
Alnasser, S.A.S. dkk	pg9	*Int. J. of Info. Mgmt. Data Insights* (Elsevier)	2023
Chebo, A.K. dkk	pg-10	*Sustainable Futures* (Elsevier)	2021
Li, F. dkk	Thing. 11	*Technovation* (Elsevier)	2021
Sahut, J.M. et al.	Thing. 12	*Journal of Business Research* (Elsevier)	2023
Elijah, G. et al.	Thing. 13	*Information Systems Frontiers* (Springer)	2020
Ghezzi, A. dkk	Pg-14	*Technological Forecasting & Social Change* (Elsevier)	2021

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Kraus, S. dkk	Thing. 15	*Technological Forecasting & Social Change* (Elsevier)	2023
Leong, C. dkk	Thing. 16	*International Journal of Information Management* (Elsevier)	2022
Tran, T.B. et al.	Thing. 17	*Technology in Society* (Elsevier)	2021
Mohammed, A. dkk	Item 18	*Technological Forecasting & Social Change* (Elsevier)	2023
Parida, V. et al.	Thing. 19	*Journal of Business Research* (Elsevier)	2021
Fernandes, C. dkk	Thing. 20	*Technology in Society* (Elsevier)	2022

Table 2 presents the final selection of articles included in the systematic literature review on digital entrepreneurship, following the rigorous inclusion and quality assessment criteria outlined in Tables 1 and 3. The table lists 20 tudies published between 2020 and 2025, predominantly sourced from high-impact Elsevier journals. This curated collection of studies provides a robust foundation for examining the interplay of education, technology literacy, psychological factors, and socio-cultural influences on digital entrepreneurial intentions, as targeted by the research objectives.

Quality Assessment (QA) Criteria

The quality of the selected articles is assessed based on five key indicators, as outlined in Table 3. In order to maintain the validity and accuracy of subsequent analyses, articles that received scores between 1 and 3 (on a scale o0066 1-5) were excluded from the synthesis process.

Table 3. Quality Improvement Criteria

No	Criteria (Score: Yes = 1, No = 0)
1	Does the article explicitly examine *digital entrepreneurship intent* as the primary subject of analysis?
2	Does the study include substantive measurements or discussions related to sustainability performance?
3	Is the research methodology clearly described, systematic, and replicable?
4	Is the data source credible and relevant to the research focus (e.g., validated empirical data or verifiable institutional sources)?
5	Does the article present a comparative analysis, thematic exploration, or critical synthesis relevant to evaluate the effectiveness of Education, self-efficacy and technology literacy in driving digital entrepreneurship intentions?

Table 3 presents a set of quality assessment criteria designed to systematically evaluate the relevance and rigor of selected literature for the study on digital entrepreneurial intentions. These criteria collectively ensure that the literature review is built on high-quality, pertinent studies, directly supporting the research's goal of holistically understanding the factors influencing digital entrepreneurial intentions, particularly in developing contexts like Indonesia. By adhering to these standards, the

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study maintains academic rigor while addressing its core research gaps, ultimately contributing to a robust theoretical framework and actionable insights for policymakers and practitioners.

RESULT AND DISCUSSION

The final stage of this literature review process involves the synthesis of findings from 20 selected articles that are analyzed narratively and classified based on the three main focuses of the research question. First (RQ1), the identification of factors that affect digital entrepreneurial intentions reveals the significant contribution of variables such as digital self-efficacy, attitudes, entrepreneurship education, and technological and social literacy. Second, (RQ2), an evaluation of the theoretical approach shows that Theory of Planned Behavior (TPB), Social Cognitive Career Theory (SCCT), and Stimulus-Organism-Response (SOR) are effectively used to explain the process of intention formation through psychological, social, and reaction pathways to technological stimuli. Third (RQ3), through the integration of findings across studies, a number of research gaps were identified, including the limitations of geographical and demographic contexts, the lack of longitudinal approaches, and the lack of in-depth exploration of emotional factors and the influence of the latest technologies such as the metaverse and generative AI. The purpose of this synthesis is to present a comprehensive mapping of the current scientific landscape of digital entrepreneurship as well as formulate future research directions that can enrich the development of theory and practice in this field.

A thorough review of the existing literature shows that digital entrepreneurial intention is a growing field of study, especially in the context of higher education and the era of digital transformation. Based on the analysis conducted, there are a number of main factors that are consistently found to influence digital entrepreneurship intentions (RQ1). These factors include digital self-efficacy, entrepreneurship education, attitudes towards technology, subjective norms, fintech literacy, and the adoption of new technologies such as artificial intelligence (AI). Most studies emphasize that digital self-efficacy is a strong predictor that drives an individual's confidence to start a digital-based venture (Vu et al., 2024; Wibowo et al., 2023). In addition, the role of entrepreneurship education is also very significant, especially when combined with hands-on experience, project-based learning, and the use of social media as part of the curriculum (Wardoyo et al., 2024; Duong et al., 2024).

In answering the formulation of the second problem (RQ2), the most dominant theoretical approach used in explaining the intention of digital entrepreneurship is the Theory of Planned Behavior (TPB). TPB explained that intention is influenced by three main constructs, namely attitudes towards behavior, subjective norms, and perceived behavioral control. These findings are reinforced by the research of Alferaih (2022) and Al-Mamary (2022), which show that these three elements contribute significantly to the formation of intentions. In addition to the SDGs, the Social Cognitive Career Theory (SCCT) approach has also been used in several

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studies, emphasizing the importance of self-efficacy, outcome expectations, and the influence of the social environment on individuals' interest in choosing a career path as a digital entrepreneur (Vu et al., 2024). Meanwhile, the Stimulus-Organism-Response (SOR) approach is used to understand how external stimuli in the form of technology adoption (such as ChatGPT) affect internal cognitive and emotional processes which then trigger exploratory behavior in digital entrepreneurship (Duong et al., 2025). These approaches are generally able to explain the process of forming digital entrepreneurial intentions from a psychological, sociological, and behavioral perspective.

Furthermore, the analysis of research gaps (RQ3) revealed several shortcomings in the existing literature. First, the majority of the research still focuses on student respondents and does not include a wider population such as professionals, informal workers, or MSME actors. Second, the approach used is generally cross-sectional so that it is not able to capture long-term changes in intentions or transitions from intentions to actual behaviors. Third, although some studies are beginning to explore the influence of new technologies such as fintech and AI, more cutting-edge technologies such as the metaverse, Web3, and blockchain are still rarely studied in the context of entrepreneurial intent. Finally, emotional factors such as technology anxiety and social pressure are still not widely used as the main variables, even though these aspects are very relevant in the context of new technology adoption among the younger generation.

The conceptual framework developed in this study offers a new contribution to the digital entrepreneurship literature by integrating various key theoretical approaches, namely Theory of Planned Behavior (TPB), Social Cognitive Career Theory (SCCT), and Stimulus-Organism-Response (SOR), into a single integrated analytical model. This integration expands the theoretical understanding of the dynamics of the formation of digital entrepreneurial intentions, not only from the aspect of attitude and self-efficacy, but also from the side of the influence of technology as an external stimulus that shapes the internal cognitive process of individuals.

More than just academic contributions, this conceptual framework also has strong practical implications. This model can be used as a strategic guide for companies, educational institutions, and policymakers in designing more targeted development interventions or programs. For example, companies can use this model to identify psychological and environmental factors that need to be strengthened in fostering potential digital entrepreneurs, such as technology self-efficacy training, fintech literacy, and the creation of an environment that encourages innovation and exploration of digital opportunities. Thus, this framework not only explains "why" digital entrepreneurial intentions are formed, but also "how" practical strategies can be designed to support them in a sustainable manner.

Thus, the results of this study show that digital entrepreneurship intentions are a multidimensional construct that is influenced by various internal and external factors. This study not only presents a thematic mapping of previous research, but also provides direction for future studies to explore untouched dimensions and integrate

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theoretical approaches more comprehensively in explaining the dynamics of digital entrepreneurial intentions in an ever-changing era.

CONCLUSION

This study suggests that digital entrepreneurship intentions are an increasingly relevant topic in the era of digital transformation, especially among the younger generation. In general, the findings of the study show that the intention to engage in digital entrepreneurship is influenced by a combination of internal and external factors, such as digital self-efficacy, attitudes towards technology, entrepreneurship education, fintech literacy, and social and environmental support. These factors interact with each other and form the psychological and cognitive foundation of individuals in making decisions to start a digital business.

In terms of theoretical approaches, the majority of studies adopted the framework of Theory of Planned Behavior (TPB), Social Cognitive Career Theory (SCCT), and Stimulus-Organism-Response (SOR) to explain the dynamics of the formation of digital entrepreneurial intentions. This approach effectively illustrates how beliefs, expectations of outcomes, and responses to technological stimuli play a role in shaping entrepreneurial intentions. Each approach has the power to capture aspects of attitudes, self-efficacy, and external influences on individual behavior in the digital context.

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