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Digital Entrepreneurship: Examining Psychological, Social, and Economic Determinants of Entrepreneurial Intentions and Attitudes among University Students

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Abstract: This paper examines how psychological, social, and economic determinants affect entrepreneurial intentions and attitudes towards digital platforms among Pakistani university students. Based on the Theory of Planned Behavior (TPB), it was examined how psychological determinants (self-efficacy, motivation, stress, resilience, confidence), social determinants (family support, peer influence, mentorship, social isolation, discrimination), and economic determinants (financial stability, resource access, tuition burden, economic hardship) influence the entrepreneurial attitudes and intensions. A cross-sectional survey of 372 students in four major public universities, Punjab, Pakistan, with the help of multistage random sampling technique, using validated instruments, such as the Entrepreneurial Intentions Scale (Linán & Chen, 2009, $\alpha = 0.84$) and the Social Media Attitude Scale (Otrar & Argin, 2015, $\alpha = 0.85$), was conducted. Analysis of variance demonstrated statistically significant influences of all three groups of determinants on attitude towards digital entrepreneurship platforms that demonstrated that students with socially marginalized and economically disadvantaged character had more favorable attitudes. No determinant showed significant impacts on the intentions to start an entrepreneurship, demonstrated a significant gap. The research can help in advancing the TPB literature by indicating that the attitudes are not enough in the intention formation process in the context of digital entrepreneurship, and especially in the developing economies on the way of swift digitalization. Practical implications indicate the existence of a gap in attitude intention that requires holistic entrepreneurial systems involving the provision of skills, resources and the creation of opportunities.

Key Words: Digital Entrepreneurship, Entrepreneurial Intentions, Theory of Planned Behaviour, University Students, Platform Economy, Psychosocial Factors

Introduction

Online platforms have essentially transformed the personal access to entrepreneurial opportunities. The digital economy has significantly reduced traditional business barriers that existed in the past such as high capital requirements, a developed distribution channel, physical infrastructure, and vast professional networks (Nambisan et al., 2019). University students have a unique position in this change. They are digitally fluent, have a higher level of education. Although these are the benefits, there are still significant questions to be answered in relation to how the students view and seek digital entrepreneurship (Chen & Thompson, 2016).

Nowadays, the literature highlights that digital entrepreneurship has a different nature compared to the traditional one concerning the opportunity structure, resource demand, and scalability (Kraus et al., 2023; Sahut et al., 2021). COVID19 increased the pace of digital transformation, creating new entrepreneurial opportunities, and at the same time presented digital divisions that influence access to opportunities (Beliaeva et al., 2023). The study of these processes

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becomes more and more relevant, as more and more platform-based types of work organization appear and transform the organizations of labor markets around the world.

Another important aspect to consider here is that previous entrepreneurial intention studies focused mainly on classical brick and mortar enterprises and often ignored unique features of digital entrepreneurship (Zhang & Chen, 2024). There exist entirely different opportunity structures in digital platforms: barriers to entry have been lowered, the world has become accessible immediately, and the resource base adoption criteria are dramatically different than typical business. It is not empirically grounded that the variables predicting traditional intentions to enter business also work in a digital context.

The theoretical foundations used in this research study are two complementary theories Theory of Planned Behaviour (TPB) by Ajzen (1991) and the Entrepreneurial Event Model by Shapero (Shapero & Sokol, 1982). TPB postulates that behavioral intentions are the result of attitudes to behavior, perceptions of subjective norms and controls regarding behavior. Current Meta analyses qualifying TPB as being still relevant, also prove that there are conditions that need to be refined. The model proposed by Shapero and Sokol (1982) puts more focus on perceived desirability, perceived feasibility. Together the two frameworks offer powerful analysing prisms to determine how individual level factors act to interrelate with contextual variables in entrepreneurial cognition.

This paper has both theoretical and pragmatic contributions. In theory, it offers an extension of entrepreneurial intention models to the context of digital platforms and sheds on the mechanisms of interaction of psychosocial economic factors to entrepreneurial intentions and attitudes. In practical terms it has evidence-based suggestions to educational institutions, policymakers, and entrepreneurship support organizations developing entrepreneurial ecosystems in higher education.

Although the use of digital platforms has been developing at an exceptional pace in Pakistan, there is still limited empirical research on digital entrepreneurship (Kazmi, 2018). The literature mainly focuses on the traditional entrepreneurship or skill development whereas psychological, social and economic factors are seldom discussed together. In addition, majority of the studies are based on western based models which might not represent well the socio cultural context of Pakistan, gender norms and digital divide. This paper fills these gaps by providing a context specific, multidimensional examination of the primary determinants in digital entrepreneurship to the Pakistanis in universities.

Literature Review

Digital Transformation of Entrepreneurial Landscapes

Radical reconfiguration has been achieved through the digital platforms on the entrepreneurial ecosystem. Mainstream entrepreneurship was normally characterized by high start up capital, physical infrastructures and well developed distribution channels. This model was disrupted by digital platforms which generated opportunity structures that are defined by low transaction costs, greater market reach and increased access to the distributed resources in ways never before (Menter et al., 2024). Contrary to the traditional businesses, platform based businesses allow the entrepreneur to use the technological infrastructure existing instead of building their own one .New business people can now be able to enter international markets within seconds and scale their operations at a low marginal cost, as well as experiment with business models with low stakes. This change is especially important to facilitate entrepreneurs, such as university students, who might have very little money but considerable human and digital resources (Yesmin et al., 2024).

The platform economy involves a variety of business models. Online shopping platforms such as Amazon and Etsy provide the sale of products without the stores. Creative monetization of output in digital content through platforms such as YouTube and Substack can be realized. The platform of the gig economy, including Upwork and Fiverr, allows us to deliver the services across the borders. Cloud infrastructure is used by software as a service enterprise to create scalable companies (Parker & Van Alstyne, 2023).

Modern evidence suggests that digital platforms have actually reduced the costs of entering an entrepreneurship allowing representatives of diverse socioeconomic backgrounds to participate in income generated enterprises. Nevertheless, success in the platform based entrepreneurship requires than technical expertise. The businessmen have to learn about digital marketing, network effects, and platform specific algorithms of visibility and customer acquisition. Democratization of access does not imply success democratization (Belleflamme & Peitz, 2024).

Psychological Determinants of Entrepreneurial Intentions

According to the social cognitive theory as found out by Bandura (1997), self-efficacy is a critical determinant of human agency. Self efficacy is the personal conviction in the abilities to perform the actions which are needed to cope with the probable situations. In an entrepreneurial setting, the positive relationship between entrepreneurial intentions and entrepreneurial self efficacy (ESE) is always observed, and even modern meta-analytic studies indicate that there are moderate positive relations in different cultural settings

High entrepreneurial self efficacy students are found confident in their ability to recognize opportunities, and develop ventures, have a better chance of bringing intentions to action. Self efficacy is not just an overconfidence, but acquired competence by mastery experiences. Another psychological dimension which is very important is fear of failure. Entrepreneurship is also associated with uncertainty; it must negotiate with it and potentially incur losses to take on the uncertainties and gain. But modern studies state that entrepreneurs are risk takers. Good entrepreneurs have advanced risk evaluation skills and use measures to reduce the possibility of downside stress whilst maximizing the potential of upsides (Frese & Gielnik, 2023).

Perceived risk has many dimensions to university students who consider digital entrepreneurship. Lower capital requirements do not exclude financial risk. Opportunities are time wastage in entrepreneurial activities may be used to achieve traditional career qualifications. The reputational implications of failure are related to the students who fear the implications of the entrepreneurial initiatives on their future job opportunities (Douglas & Shepherd, 2002). These complex risk perceptions influence the perception of students who see digital platforms as potential avenues.

The other significant psychological factor is motivation. Another approach that is used is self determination theory (Deci & Ryan, 2000) which differentiates between intrinsic and extrinsic motivation as the first one arises based upon the enjoyment of activities themselves, and the second is based on some extrinsic motivation. Modern research findings indicate that university student entrepreneurs tend to have the characteristics of motivation, which is intrinsic to their desire to be autonomous and more creative and extrinsic to their need to achieve financial stability and status. The motivational dynamics would help to understand how students think about digital platform entrepreneurship as career pathways.

Social Capital and Entrepreneurial Ecosystems

The social capital theory focuses on resources integrated into the network and ties that individuals utilize to make action possible (Coleman, 1988). In the entrepreneurial domain, social capital can arise in a variety of ways: through family, peer, mentoring, and network relations that offer information, motivation, and physical resources. The family influence takes place in a number of ways. Entrepreneurial family background also has an enhanced chance of having higher entrepreneurial intentions, which could be because of lower perceived risk, more knowledge on venture creation, and access to financial and social resources (Sieger et al., 2023). Family members also act as role models and bring entrepreneurship as an alternative. They give emotional help in time of need and practical advice based on direct experience.

Schools and colleges go beyond the school syllabus to develop entrepreneurial ecosystems (Audretsch et al., 2023). By promoting entrepreneurship as a mainstream career option, universities that promote entrepreneurial cultures via extracurricular activities, mentorship programs, and visible role models lead to the kind of normative environments that legitimize entrepreneurship as a career option. Entrepreneurship, in turn, will become a possibility rather than a dream when the students see that they can successfully start their ventures.

Recent studies emphasize the impact of entrepreneurial behaviours and attitudes of social networks on the student entrepreneurial intentions. Peers do not just offer emotional support but also offer a form of sharing of knowledge practically, give opportunities to partner and hold them responsible. Formation of study groups may transform to establishment groups. Invention of business takes place in informal discussions. Similar experiences bring about bonding moments that keep the entrepreneur going in tough times. But, the social capital is used as a two sided sword. Although networks are enabling to entrepreneurship, discouraging networks hold it back. Students who have a background of social isolation, discrimination, or family relationships that do not support them might have an entrepreneurial intention but do not get the social scaffolding to act on it (Gielnik et al., 2024).

Economic Factors and Resource Accessibility

Resource based schools of thought also focus on the fact that to establish a venture, access to financial, human and social capital is necessary (Aldrich & Martinez, 2001). The socioeconomic status of students is a major determinant of their potential to mobilize the required resources and their attitude toward entrepreneurship as a professional choice. The association between economic resources and entrepreneurial intentions is not straightforward. The need based entrepreneurship theories imply that need drives entrepreneurship, individuals who do not have job options move to entrepreneurship as a means of survival. This universal applicability is, however, doubted by evidence to date (Williams et al., 2017).

The use of digital platforms has possibly lowered the conventional resource demands. Because of online businesses, it is often possible to start with much smaller capital than with traditional ones (Nambisan et al., 2019). Young people have an opportunity to test business ideas using social media marketing or e-commerce platforms with insignificant investment. Such democratization of entrepreneurship is likely to decrease the salience of economic background as a factor of entrepreneurial intentions. However empirical evidence of this postulation has been undermined. As much as digital platforms reduce the absolute levels of resources, less fortunate students might continue to experience informational asymmetry and lack of social capital to make platform-based entrepreneurship successful.

Conceptual Framework

Research Objectives

The research objectives of the study were;

1. To assess university students' entrepreneurial intentions and attitudes toward online platforms for financial independence
2. To identify how psychological, social, and economic factors affect the entrepreneurial intentions and attitudes among university students toward online entrepreneurship for financial independence.

Research Hypotheses

In this research study following six hypotheses were examined:

H_{01}: There is no significant impact of psychological factors on student attitudes towards online platforms for financial independence

H_{02}: There is no significant impact of Social factors on student attitudes towards online platforms for financial independence

H_{03}: There is no significant impact of Economic factors on student attitudes towards online platforms for financial independence

H_{04}: There is no significant impact of psychological factors on students' entrepreneurial intentions towards online platforms for financial independence

H_{05}: There is no significant impact of social factors on students' entrepreneurial intentions towards online platforms for financial independence

H_{06}: There is no significant impact of economic factors on students' entrepreneurial intentions towards online platforms for financial independence

Significance of the Study

The research contributes both conceptually and practically to the current body of research on digital entrepreneurship. In theory, it builds on the existing entrepreneurial intention models by introducing digital platforms and the interplay of the psychological, social, and economic factors in the formation of entrepreneurial cognition. It also adds to the academic knowledge on digital entrepreneurship in developing economies, especially Pakistan. In practice, the research findings can be used to offer informed advice to universities and support organizations in entrepreneurship to create a successful curricula. The study provides policy makers with some insights to empower digital entrepreneurial ecosystems and shorten the barriers to young entrepreneurs.

Research Methodology

Research Design

This study aimed to examine the psychological, social, and economic factors of entrepreneurial intentions and attitudes among university students and the impact of these factors on intentions and attitudes of university students. This research study was descriptive in nature and used quantitative approach and casual comparative research design. Cross sectional survey was conducted for collection of the data.

Population and Sampling

The target population was university students enrolled across public sector universities in Punjab, Pakistan. Multistage sampling technique was implemented. First, Four public sector universities were selected purposively from complete list of higher institutions in Punjab. Second, within universities three departments (Business Administration, STEM, and Social Sciences) were selected randomly. Third, Systematic random sampling with random starting points identified 372 participants from selected disciplines.

Instrumentation

For data collection, structured questionnaire including two validated scales: Entrepreneurial Intentions Scale and Digital Platform Attitudes Scale were used. The Entrepreneurial Intention Questionnaire (EIQ) developed by Linán & Chen (2009) measured entrepreneurial intentions through 20 items across three sub dimensions: Personal Attitude (5 items, α=.79), Subjective Norms (5 items, α=.82), Perceived Behavioral Control (5 items, α=.77), and 5 direct entrepreneurial intention items (α=.86). All items use 5 point Likert scale. Overall scale reliability was α=.84.The Social Media Attitude Scale developed by Otrar and Argın (2015) collected multi-dimensional attitudes of undergraduate students toward digital platforms through 23 items having four sub dimensions: social competence (6 items, α=.81), Sharing necessity (6 items, α=.79), Relation with teachers (5 items, α=.77), Social isolation (6 items, α=.83). Overall

scale reliability was α=.85. The identification of the Psycho-Socioeconomic factors was done by requesting demographics of the participants.

Data Collection

The data were collected from 372 university students by the use of a questionnaire given to students pursuing business administration, STEM and social sciences degree programs in four public sector universities of Pakistan. The survey was conducted online through google forms in five weeks period. The questionnaire consisted of the validated scales of psychological, social, and economic aspects of digital entrepreneurial intentions and attitudes. The participation was voluntary, and the responses were kept confidential. The final set of data retained 372 valid responses from 400 total submissions (93% retention).

Data Analysis and Results

Descriptive statistics indicated the frequency, mean and standard deviation results of university students' demographics, attitudes and intentions regarding the usage of online platforms for financial autonomy. One way analysis of variance (ANOVA) tested mean differences in attitudes (overall and four sub-dimensions) and intentions (overall and three sub-dimensions) across psychosocial economic factor categories. Below given is the table 1 which is representing descriptive statistics of demographic characteristics of respondents including gender, academic level and academic discipline.

Table 1

Demographic Characteristics of Participants (n = 372)

	Category	*n*	%
Gender	Male	217	58.3
	Female	155	41.7
Academic Level	Undergraduate	228	61.2
	Graduate	144	38.8
Academic Discipline	Business Administration	158	42.5
	STEM	105	28.2
	Social Sciences	109	29.3

Table 1 shows the study sample included 372 university students with majority of the samples were male (58.3%, n = 217) as compared to females (41.7%, n = 155). The majority of the respondents were undergraduate students (61.2%, n = 228) than that of graduate students (38.8%, n = 144). In academic disciplines, the highest percentage was occupied by Business Administration students (42.5%, n = 158), then by Social Sciences students (29.3%, n = 109), and by STEM students (28.2%, n = 105).

Below given is the table 2 indicating the mean and standard deviation results of university students' entrepreneurial intentions and attitudes.

Table 2

Mean and standard deviation results of students' entrepreneurial intentions and attitudes

Variables	n	M	SD
Intentions	372	3.75	1.09
Attitudes	372	1.81	0.68

Table 2 shows the descriptive analysis for university students' intentions and attitudes. Results indicates moderate entrepreneurial intentions among university students ($M = 3.75$, $SD = 1.09$). Attitudes of university students toward digital platforms represented moderately positive levels ($M = 1.81$, $SD = 0.68$) on reverse coded (lower scores indicate more positive attitudes) likert type scale.

Below given table 3 indicating the results of one-way analysis of variance of students' entrepreneurial attitudes by psychological factors addressing hypothesis H_{01}.

H_{01}: There is no significant impact of psychological factors on students' attitudes towards online platforms for financial independence

Table 3

One way analysis comparing students' entrepreneurial attitudes by Psychological Factors

Psychological factors	n	M	SD	df	F	p
Confidence	89	2.12	0.76	5, 366	3.25	.000
Stress	115	1.70	0.63			
Motivation	24	1.92	0.71			
Resilience	30	1.59	0.55			
Fear of failure	38	1.62	0.59			
Self-efficacy	76	2.05	0.68			

Table 3 shows the results of one-way ANOVA, conducted to examine differences in university students' entrepreneurial attitudes across psychological factors. Results indicated statistically significant differences in attitudes of university students regarding online platforms usage across psychological factors $F(5, 366) = 3.25$, $p = .000$. More positive entrepreneurial attitudes were reported by students with stronger levels of confidence ($M = 2.12$) and self-efficacy ($M = 2.05$) and lower attitudes were reported by those with stress ($M = 1.70$) and fear of failure ($M = 1.62$). Such results indicate that the positive psychological attributes are related to a higher level of entrepreneurial attitude. The hypothesis H_{01} was rejected as there was found significant impact of psychological factors on student attitudes towards online platforms for financial independence.

Below given is the table 4 indicating the results of one-way analysis of variance of students' entrepreneurial attitudes by social factors addressing H_{02}.

H_{02}: There is no significant impact of social factors on students' attitudes towards online platforms for financial independence

Table 4

One way analysis comparing students' entrepreneurial attitudes by social Factors

Social factors	n	M	SD	df	F	p
Family support	62	2.16	0.74	5, 366	5.17	.000
Peer influence	110	2.05	0.69			
Mentorship	59	1.73	0.70			
Social networks	92	1.75	0.63			
Discrimination	31	1.59	0.56			
Social isolation	18	1.62	0.72			

Table 4 shows the ANOVA results indicating statistically significant differences $F(5, 366) = 5.17$, $p = .000$, in students' entrepreneurial attitudes across social factors. The students who reported to have good family support ($M = 2.16$) and peer influence ($M = 2.05$) had more positive entrepreneurial attitudes. On the other hand, the students who reported having social isolation ($I = 1.62$) and discrimination ($M = 1.59$) indicated lower entrepreneurial attitudes. These results indicate that positive social network supports the entrepreneurial attitude and unpleasant social experiences might undermine it. The hypothesis H_{02} was rejected as there was found significant impact of social factors on student attitudes towards online platforms for financial independence.

Below given is the table 5 indicating the results of one-way analysis of variance of students' entrepreneurial attitudes by economic factors addressing hypothesis H_{03}.

H03: There is no significant impact of economic factors on student attitudes towards online platforms for financial independence

Table 5

One way analysis comparing university students' entrepreneurial attitudes by economic Factors

Economic factors	n	M	SD	df	F	p
Financial Stability	86	1.55	0.49	3, 368	7.36	.000
Access to Resources	134	1.78	0.69			
Tuition Burden	72	2.23	0.61			
Economic Hardship	80	1.73	0.67			

Table 5 shows the statistically significant differences for students' entrepreneurial attitudes across economic factors, F (3, 368) = 7.36, p = .000 regarding students' attitudes. Students who felt the burden of tuition (M = 2.23) scored the highest in entrepreneurial attitude scores, which was then followed by students who felt that more resources were available to them (M = 1.78). Conversely, more financially stable students (M = 1.55) said they had a lower entrepreneurial attitude. These results indicate that economic pressure possibly encourages entrepreneurial attitude, and economic stability does not always support entrepreneurial motivation. The hypothesis H_{03} was rejected as there was found significant impact of economic factors on student attitudes towards online platforms for financial independence.

Below given is the table 6 indicating the results of one-way analysis of variance of students' entrepreneurial intentions by psychological factors addressing H_{04}.

H_{04}: There is no significant impact of psychological factors on students' entrepreneurial intentions towards online platforms for financial independence

Table 6

One way analysis comparing entrepreneurial intentions of university students by Psychological Factors

Psychological factors	n	M	SD	df	F	p
Confidence	88	3.75	0.87	5, 362	1.68	.083
Self efficacy	76	3.98	1.10			
Motivation	62	3.89	1.00			
Resilience	52	3.71	1.05			
Stress	45	3.29	1.19			
Fear of failure	45	3.43	1.12			

Table 6 shows the statistical insignificant results F(5, 362) = 1.68, p = .083 of entrepreneurial intentions of university students by psychological factors

A one-way ANOVA was conducted to examine differences in entrepreneurial intentions across psychological factors. The results indicated that the differences were not statistically significant, F (5, 362) = 1.68, p = .083. Even though the students with increased self-efficacy (M = 3.98) and motivation (M = 3.89) had a comparatively stronger entrepreneurial intentions, the variation between the psychological factors was not adequate to become statistically significant. The hypothesis H_{04} was accepted as there was found no significant impact of psychological factors on students' intentions towards online platforms for financial independence.

Below given is the table 7 indicating the results of one-way analysis of variance of students' entrepreneurial intentions by social factors addressing H_{05}.

H_{05}: There is no significant impact of social factors on students' entrepreneurial intentions towards online platforms for financial independence.

Table 7

One way analysis comparing students' entrepreneurial intentions by social Factors

Social factors	n	M	SD	df	F	p
Family support	62	3.55	1.05	5, 361	1.80	.086
Peer influence	104	3.59	1.04			
Mentorship	59	3.67	1.02			
Social networks	149	3.97	1.21			
Social isolation	43	3.52	0.93			
Discrimination	50	3.50	0.98			

Table 7 shows that social factors do not represent the statistically significant differences in university students 'entrepreneurial intentions, F (5, 361) = 1.80, p = .086; regarding their use of online platforms for financial independence. Even the entrepreneurial intentions were somewhat higher among students who are active in the social networks (M = 3.97) and the entrepreneurial intentions were also higher among students who had mentorship support (M = 3.67), the overall differences between the social groups were not high enough to be statistically significant. The hypothesis H_{05} was accepted as there was found no significant impact of social factors on students' intentions towards online platforms for financial independence.

Below given is the table 8 indicating the results of one-way analysis of variance of students' entrepreneurial intentions by economic factors addressing H_{06}.

H_{06}: There is no significant impact of economic factors on students' entrepreneurial intentions towards online platforms for financial independence

Table 8

One way analysis comparing students' entrepreneurial intentions by economic Factors

Economic factors	n	M	SD	df	F	p
Financial Stability	85	3.74	1.05	3, 362	1.66	.113
Access to Resources	132	3.91	1.13			
Tuition Burden	72	3.38	0.88			
Economic Hardship	77	3.79	1.12			

Table 8 represents that the economic factors do not produce statistical significant differences on university students' entrepreneurial intentions, F (3, 362) = 1.66, p = .113. The hypothesis H_{06} was accepted as there was found no significant impact of economic factors on students' intentions towards online platforms for financial independence. Students who had more access to resources (M = 3.91) indicated slightly higher entrepreneurial intentions than the fee burdened students (M = 3.38), the difference in the economic groups was not significant enough to obtain statistical significance. The hypothesis H_{06} was accepted as there was found no significant impact of economic factors on students' intentions towards online platforms for financial independence.

Discussions and Practical Implications

The most notable result is systematic disengagement between attitudes and intentions in digital platform entrepreneurship. Psychological, social, and economic variables had a strong impact on student perceptions towards online platforms but could not determine entrepreneurial intentions. This trend essentially contradicts traditional

implementations of Theory of Planned Behaviour (Ajzen, 1991) that attributes attitudes as the dominant factor in the determination of intentions.

The intention action gap literature posits that there are other variables that mediate the relationships between attitudes and intentions (Fuller & Pickernell, 2018). It might be necessary to translate positive attitudes into behavioral commitments using implementation intentions, concrete plans on when, where, and how one will act. Students who do not have such implementation plans would still have positive attitudes without making sincere intentions. The attitude intention relationship is meditated by unmeasured variables. The key link may be entrepreneurial self efficacy, or confidence in being capable of properly performing entrepreneurial work (Ukil et al., 2023). It is possible that students perceive digital platforms in a positive way but cannot be sure of their success, which does not allow them to formulate intentions.

The average entrepreneurial intentions and the significantly lower practical preparedness is a revelation of a key capability gap. The students have entrepreneurship intentions but are not confident in skills in implementation. This disparity implies a need to improve the relationships between theoretical knowledge and practical competencies as there is an indication that the current educational arrangements do not do this. The dependence between the economic status and attitudes overturns the assumptions about necessity driven entrepreneurship as it is commonly illustrated in the development literature. Students in serious economic difficulty showed lower optimistic entrepreneurial attitudes, which disproved economic need hypotheses as a motivation to become an entrepreneur. This observation is consistent with the current literature that casts doubt on the universal relevance of the need based entrepreneurship models (Williams et al., 2017).

In the educational institutions, the results indicate the existence of certain pedagogical strategies that have a high chance of reducing the gap between preparations. Learning Universities ought to create low stakes testing grounds where students experiment with digital solutions with fewer repercussions, combine platform specific proficiency development, generate structured mentorship initiatives, and build learning focused evaluation that values experimentation, as opposed to just successful results (Pittaway & Cope, 2007).

To the policy makers, generic entrepreneurship promotion is not adequate without consideration of the psychological and social prerequisites. Policy programmes must subsidize university incubators where learning is more valued than financial gain, should introduce micro grant schemes that make able small-scale experimentation and create sandboxes that allow entrepreneurs to experiment on platform-based businesses with fewer compliance costs. In the platform companies, the results indicate that certain interventions can be implemented in order to support student entrepreneurship: educational price rates that are lower than those of verified students, overall educational materials covering platform specific algorithms and success factors, structured mentorship programs that would match the novice entrepreneurs with platform sellers, and clear feedback options that would help a student to realize performance metrics.

Limitations of the Study

The current research having a number of limitations that undermine the validity and generalizability of the study. The sampling used in the study was limited to the public universities of Punjab in Pakistan which specifically limits the application of the results to other cultural and geographical settings hence justifying comparative research in diverse settings. Lastly, the wide generalization of psychological, social, and economic factors can conceal minor differences; therefore, the use of validated continuous variables is necessary to narrow down hypothesis testing and capture the complexity of lived experiences of students.

Conclusion

Digital entrepreneurship is a paradigm of entrepreneurship that is cognitively oriented and digitally facilitated. This paper shows that the three components, psychological, social and economic determinants interrelate to influence the digital entrepreneurial intentions and attitudes of university students.Digital entrepreneurial intention does not just depend on

technology access but cognitive preparedness, motivation intensity, and environmental encouragement. This study offers a broad framework of the process of digital entrepreneurial emergence by emphasizing digital literacy, entrepreneurial mindset and social capital, as a framework to understand digital entrepreneurship emergence in higher education institutions.

Future Directions

This research has shown that there are a few positive prospects on the way to further academic research. Longitudinal studies which follow students through the original formation of entrepreneurial attitudes to the later formation of ventures would help identify the temporal effects on the intention action gap and where important intervention points occur. The experimental studies that evaluate the specific pedagogical intervention have a chance to determine the most effective experiential learning modalities to transform positive attitudes into practiced entrepreneurial behavior.

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