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Digital Financial Literacy, Entrepreneurship Education, and Entrepreneurial Self-Efficacy as Determinants of Entrepreneurial Intention: A Systematic Literature Review

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Abstract: Entrepreneurial intention has become increasingly important as digital technologies reshape financial decision-making, entrepreneurial learning, and access to business opportunities. Yet evidence concerning digital financial literacy, entrepreneurship education, and entrepreneurial self-efficacy remains distributed across different research streams and contexts. This study conducts a systematic literature review (SLR) using the PRISMA 2020 framework to synthesize empirical evidence concerning these three determinants of entrepreneurial intention. Searches covered Scopus, Web of Science, and SINTA-accredited sources for studies published between 2020 and 2026. The review focused on peer-reviewed empirical research involving entrepreneurial intention and at least one of the three focal determinants. The synthesis indicates that digital financial literacy is generally associated with entrepreneurial intention through financial capability, digital financial use, and risk-related mechanisms. Entrepreneurship education is also linked to entrepreneurial intention, although the pathway may operate through entrepreneurial orientation, motivation, self-efficacy, attitude, opportunity recognition, and related mechanisms. Entrepreneurial self-efficacy emerges as an important psychological mechanism that can transmit or condition the effects of educational and contextual factors. On the basis of these patterns, the review develops an Integrated Entrepreneurial Intention Framework that positions digital financial literacy as a cognitive foundation, entrepreneurship education as an educational enabler, and entrepreneurial self-efficacy as a psychological driver leading toward entrepreneurial intention. The framework is presented as a testable conceptual proposition and should be validated through future empirical studies.

Keywords: entrepreneurial intention, digital financial literacy, entrepreneurship education, entrepreneurial self-efficacy, systematic literature review

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INTRODUCTION

Digitalization has altered the way individuals access financial services, evaluate opportunities, acquire entrepreneurial knowledge, and prepare for business creation. Digital payments, financial technology, and online business platforms have expanded the range of resources available to prospective entrepreneurs. At the same time, these developments have increased the need for graduates and young adults to possess both digital financial capability and entrepreneurial competence. The OECD (2024) emphasizes the growing importance of digital capabilities as economies move toward more technology-intensive forms of economic activity.

Digital financial literacy is particularly relevant to entrepreneurial intention because prospective entrepreneurs must often interpret financial information, compare alternatives, manage digital transactions, and make decisions under uncertainty. Recent evidence links financial literacy and digital capabilities with entrepreneurial intention, suggesting that financial knowledge may operate together with digital competence rather than as an isolated resource. Kang et al. (2024), for example, identify a relationship between financial literacy, digital capabilities, and entrepreneurial intention, while Pham et al. (2025) show that FinTech literacy can be connected to digital entrepreneurial intention through self-efficacy and outcome expectations. These findings indicate that the value of financial literacy in digital entrepreneurship may extend beyond knowledge acquisition to the confidence and behavioral capacity needed to use digital financial resources.

Entrepreneurship education represents a second pathway. Beyond transmitting concepts, entrepreneurship education can develop opportunity recognition, practical skills, entrepreneurial orientation, and readiness to act. The empirical literature generally reports a positive relationship between entrepreneurship education and entrepreneurial intention, but the mechanism is not uniform. Fan et al. (2024) and Otache et al. (2024) show that educational experiences may operate through psychological or behavioral mechanisms, including entrepreneurial self-efficacy, alertness, and opportunity recognition. Evidence from Indonesian students also suggests that the direct relationship can vary according to how educational experiences are translated into entrepreneurial motivation and related competencies.

Entrepreneurial self-efficacy provides a third dimension of the relationship. It concerns an individual's confidence in performing entrepreneurial tasks and dealing with the challenges associated with venture creation. Existing research indicates that self-efficacy may function as a direct predictor, mediator, or moderator depending on the model and context. Elitha and Purba (2020) document its relationship with entrepreneurial intention, while Zhang and Huang (2021) show a mediating role in the link between the entrepreneurship environment and intention. More recent studies further indicate that self-efficacy can connect educational inputs and contextual conditions with entrepreneurial intention (Ferreira-Neto et al., 2023; Otache et al., 2024).

Although these three dimensions have received substantial attention, they are frequently examined through separate models. Consequently, the literature provides rich evidence about individual relationships but a less integrated explanation of how cognitive capability, educational exposure, and psychological confidence can operate together. A systematic synthesis is therefore useful for identifying recurring mechanisms, contrasting findings, and opportunities for conceptual integration. Systematic review methodology is particularly appropriate when evidence is heterogeneous in design, sample, analytical method, and reported pathway (Paul & Criado, 2020; Paul et al., 2021).

Accordingly, this review synthesizes empirical evidence published between 2020 and 2026 on digital financial literacy, entrepreneurship education, entrepreneurial self-efficacy, and entrepreneurial intention. The review specifically examines direct relationships as well as mediating and moderating mechanisms. Its main contribution is the development of an Integrated

Entrepreneurial Intention Framework that brings the three determinants into one evidence-informed structure. The framework is intended to clarify how digital financial capability, educational development, and entrepreneurial confidence can complement one another and to provide a basis for future empirical testing.

METHOD

Research Design

This study used a systematic literature review to organize and interpret empirical evidence concerning the determinants of entrepreneurial intention. The review followed the PRISMA 2020 reporting framework to make the identification, screening, eligibility assessment, and final inclusion of studies transparent (Page et al., 2021).

The synthesis was designed to accommodate variation in research designs and analytical approaches rather than to statistically pool effect sizes.

Study Identification and Selection

Relevant studies were sought from Scopus, Web of Science, and SINTA-accredited journal sources. The publication window covered 2020–2026. Search expressions were constructed around the principal concepts: "digital financial literacy," "entrepreneurship education," "entrepreneurial self-efficacy," and "entrepreneurial intention." Related terms were connected with Boolean operators to improve retrieval coverage.

Retrieved records were checked for duplication and then screened by title and abstract. Records that appeared potentially relevant were taken forward for full-text assessment.

Eligibility Criteria

Studies were eligible when they were peer-reviewed empirical journal articles published from 2020 to 2026, written in English or Indonesian, and indexed in Scopus, Web of Science, or SINTA 1–2. Eligible studies had to examine entrepreneurial intention and at least one of the three focal determinants.

Conference papers, book chapters, editorials, review articles, theses, dissertations, studies unrelated to entrepreneurial intention, and records with insufficient bibliographic or empirical information were excluded.

Data Extraction

A structured extraction format was used to record author, year, journal, sample or context, research design, focal variables, analytical approach, and principal findings. Particular attention was given to the reported direction of relationships and to evidence of mediation, moderation, or other mechanisms. This procedure enabled the evidence to be compared across studies with different methodologies.

Data Analysis and Synthesis

The selected evidence was grouped into three thematic domains: (1) digital financial literacy and entrepreneurial intention, (2) entrepreneurship education and entrepreneurial intention, and (3) entrepreneurial self-efficacy and entrepreneurial intention. A thematic and narrative synthesis was applied because the studies differed in samples, designs, variables, and analytical procedures. The synthesis therefore emphasized patterns in the direction and mechanism of relationships rather than a pooled statistical estimate.

The resulting interpretation was then used to construct the proposed Integrated Entrepreneurial Intention Framework (Paul & Criado, 2020; Paul et al., 2021).

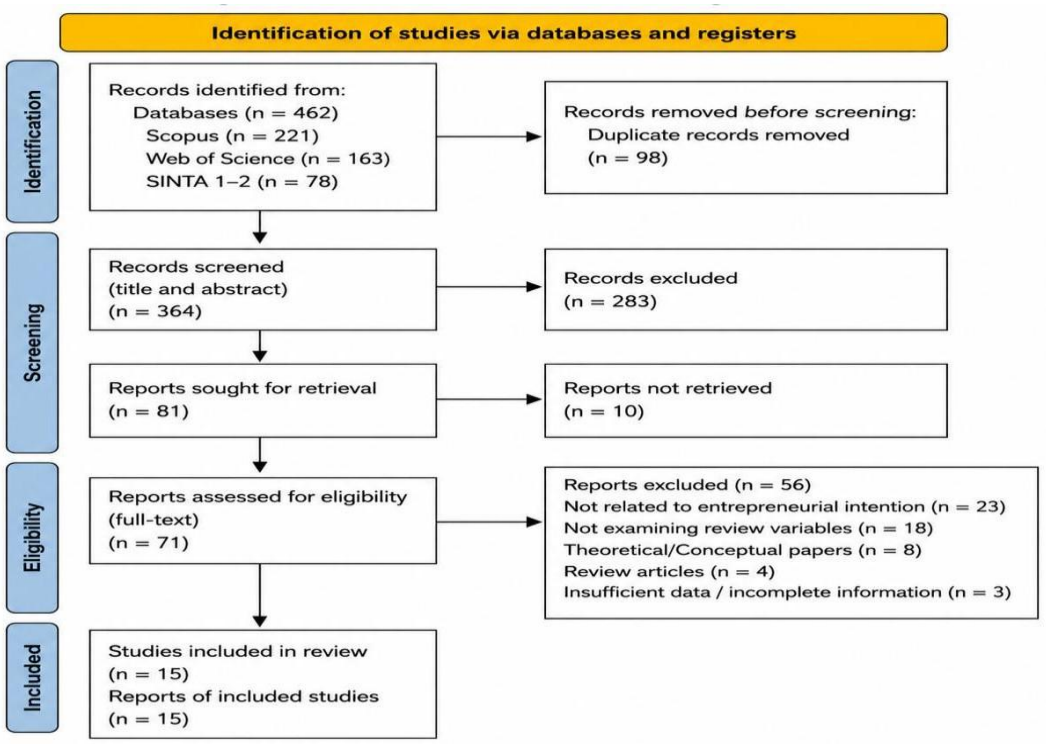

Figure 1. PRISMA 2020 Flow Diagram of the Study Selection Process

Source: Adapted from Page, M. J., McKenzie, J. E., Bossuyt, P. M., et al. (2021). The PRISMA 2020 Statement.

RESULTS AND DISCUSSION

Inclusion and Exclusion Criteria

The review protocol was applied before the final screening stage. The eligibility rules were intended to retain empirical evidence that directly addressed entrepreneurial intention and at least one focal determinant. The screening process began with 462 records identified across the selected databases. After 98 duplicate records were removed, 364 records remained for title and abstract screening. Of these, 81 reports were sought for retrieval; 10 could not be retrieved. Seventy-one full-text reports were then assessed, with 56 excluded for reasons shown in the PRISMA flow diagram. The final set comprised 15 included studies/reports according to the selection flow.

Table 1. Inclusion and Exclusion Criteria

Inclusion Criteria	Exclusion Criteria
Peer-reviewed empirical journal articles	Conference papers
Published between 2020 and 2026	Book chapters
Written in English or Indonesian	Editorials and review articles
Indexed in Scopus, Web of Science, or SINTA 1–2	Theses and dissertations
Focused on entrepreneurial intention	Studies unrelated to entrepreneurial intention
Examined at least one review determinant	Studies that did not examine any of the three determinants
Provided sufficient information for evidence extraction	Publications with incomplete bibliographic information

***Source**: Developed by the authors based on the review protocol and the inclusion and exclusion criteria applied in this study.*

Characteristics of Selected Studies

The final evidence base covers empirical research published during 2020–2026 and addresses the relationship between digital financial literacy, entrepreneurship education, entrepreneurial self-efficacy, and entrepreneurial intention in different educational and socio-economic settings. Most studies use quantitative survey designs and frequently examine university students, although the contexts and samples vary. The literature was organized into three overlapping thematic domains because some studies address more than one determinant. Tables 2–4 summarize the principal characteristics of the selected evidence.

Table 2. Selected Studies Examining Digital Financial Literacy, Financial Literacy, and Entrepreneurial Intention

No.	Author(s)	Year	Journal	Indexing	Main Variables	DOI
1	Kang, G.-L., Park, C.-W., & Jang, S.-H.	2024	Behavioral Sciences	Scopus, WoS	Financial literacy, digital capabilities → entrepreneurial intention	https://doi.org/10.3390/bs14020121
2	Ahmed, Y. A., Ahmed, H. M. S.	2026	Journal of Innovation and Entrepreneurship	Scopus	Financial literacy → entrepreneurial intention	https://doi.org/10.1186/s13731-026-00638-5
3	Najjuah, N., Wibowo, A., & Pratama, A.	2024	Jurnal Pendidikan Ekonomi	SINTA	Financial literacy → digital entrepreneurial intention; entrepreneurship education as mediator	https://doi.org/10.17977/UM014v17i1p001
4	Nguyen, T. T., Dao, T. T., Tran, T. B., Nguyen, H. T. T., Le, L. T. N., &	2024	International Journal of Information Management Data Insights	Scopus	FinTech literacy → digital entrepreneurial intention	https://doi.org/10.1016/j.jjimei.2024.100222

No.	Author(s)	Year	Journal	Indexing	Main Variables	DOI
	Pham, N. T. T.					
5	Suvie & Rodhiah	2026	International Journal of Social Science Research and Review	Peer-reviewed	Financial literacy, digital capabilities → entrepreneurial intention	https://doi.org/10.47814/ijssrr.v9i2.3239
6	Hasan, M., Nurhaliza, S., Nurjannah, et al.	2026	Asia Pacific Journal of Education	Scopus/WoS*	Digital financial literacy → technopreneurial intention	https://doi.org/10.1080/02188791.2026.2669188
7	Pandey, A., & Chadha, P.	2026	Entrepreneurship Education	Scopus	Digital financial literacy → entrepreneurial intention	https://doi.org/10.1007/s41959-026-00170-3
8	Pham, S. L., Do, A. D., Ha, D. L., Trinh, M. V., Le, A. D., & Tran, T. P. H.	2025	Entrepreneurial Business and Economics Review	Scopus, WoS	FinTech literacy → digital entrepreneurial intention; digital entrepreneurial self-efficacy and outcome expectations as mediators	https://doi.org/10.15678/EBER.2025.130105

***Source**: Authors' compilation based on the predefined eligibility criteria.*

3.3 Digital Financial Literacy and Entrepreneurial Intention

Across the reviewed studies, digital financial literacy is generally connected with entrepreneurial intention, although the mechanism differs between contexts. Financial knowledge combined with digital capability can improve an individual's ability to evaluate opportunities, use digital financial services, and make informed choices. Kang et al. (2024) report a relationship between financial literacy, digital capabilities, and entrepreneurial intention. The evidence

therefore suggests that digital financial literacy is not simply a technical skill; it also supports the cognitive processes involved in entrepreneurial decision-making.

The reviewed evidence also points to indirect pathways. Nguyen et al. (2024) identify mediation and moderation in the relationship between FinTech literacy and digital entrepreneurial intention. Pham et al. (2025) similarly connect FinTech literacy with digital entrepreneurial intention through digital entrepreneurial self-efficacy and outcome expectations. Pandey and Chadha (2026) add risk-taking capacity as a relevant pathway. Taken together, these findings indicate that the effect of digital financial literacy can operate directly or through behavioral and psychological mechanisms rather than following one uniform route.

The implication is that entrepreneurial intention in digital environments may depend on more than general financial knowledge. Individuals also need to understand how digital financial tools function and how those tools can be incorporated into opportunity evaluation, resource management, and business decisions. This interpretation provides the first building block of the proposed framework: digital financial literacy is treated as a cognitive foundation for entrepreneurial intention.

Table 3. Selected Studies Examining Entrepreneurship Education and Entrepreneurial Intention

No.	Author (s)	Year	Article Title	Journal	DOI
1	Boubker, O., Arroud, M., & Ouajdouni, A.	2021	Entrepreneurship education versus management students' entrepreneurial intentions: A PLS-SEM approach	The International Journal of Management Education, 19(1), 100450	https://doi.org/10.1016/j.ijme.2020.100450
2	Otache, I., Edopkolor, J. E., & Kadiri, U.	2022	A serial mediation model of the relationship between entrepreneurial education, orientation, motivation and intentions	The International Journal of Management Education, 20(2), 100645	https://doi.org/10.1016/j.ijme.2022.100645
3	Gao, Y., & Qin, X.	2022	Entrepreneurship education and entrepreneurial intention of Chinese college	Frontiers in Psychology, 13, 1049232	https://doi.org/10.3389/fpsyg.2022.1049232

No.	Author (s)	Year	Article Title	Journal	DOI
			students: Evidence from a moderated multi-mediation model		
4	Widjaja, S. U. M., Wibowo, A., Narmaditya, B. S., Wardoyo, C., & Saptono, A.	2022	Identifying factors affecting entrepreneurship education and entrepreneurial intention among Indonesian university students	Entrepreneurial Business and Economics Review, 10(3), 89–104	https://doi.org/10.15678/EBER.2022.100306
5	Otache, I., Umar, K., Audu, Y., & Onalo, U.	2021	The effects of entrepreneurship education on students' entrepreneurial intentions: A longitudinal approach	Education + Training, 63, 967–991	https://doi.org/10.1108/ET-01-2019-0005

***Source**: Authors' compilation and synthesis based on the selected studies.*

Entrepreneurship Education and Entrepreneurial Intention

The second thematic domain indicates that entrepreneurship education is commonly associated with entrepreneurial intention, but the strength and pathway of the association vary. Boubker et al. (2021) report a significant relationship among management students, whereas Otache et al. (2022) show that educational exposure can work through entrepreneurial orientation and motivation. Gao and Qin (2022) further demonstrate that educational effects can be embedded in multi-mediation processes involving entrepreneurial self-efficacy.

Evidence from Indonesia also illustrates why the relationship should not be treated as purely direct. Widjaja et al. (2022) examine entrepreneurship education and entrepreneurial intention among Indonesian university students, while recent work indicates that educational experiences can be translated into intention through psychological readiness and related mechanisms. Otache et al. (2024) identify self-efficacy, entrepreneurial alertness, and opportunity

recognition as relevant mechanisms. Huang and Kee (2024) likewise show the importance of opportunity recognition and entrepreneurial attitude in explaining intention.

Overall, entrepreneurship education appears to operate through a set of interconnected processes rather than through knowledge transmission alone. Its contribution can involve motivation, opportunity recognition, entrepreneurial orientation, confidence, and other psychological resources. This evidence supports the positioning of entrepreneurship education in the proposed framework as an educational enabler that strengthens the capabilities through which intention can develop.

Table 4. Selected Studies Examining the Relationship Between Entrepreneurial Self-Efficacy and Entrepreneurial Intention

No.	Author(s)	Year	Journal	Main Variables	DOI
1	Elitha, C., & Purba, D. E.	2020	Journal of Economics, Business & Accountancy Ventura	Entrepreneurial self-efficacy → entrepreneurial intention	https://doi.org/10.14414/jebav.v23i2.2239
2	Zhang, Y., & Huang, J.	2021	Frontiers in Psychology	Entrepreneurial self-efficacy → entrepreneurial intention	https://doi.org/10.3389/fpsyg.2021.643184
3	Ahmed, I.	2022	Frontiers in Psychology	Self-efficacy, entrepreneurial fit, family support → entrepreneurial intention	https://doi.org/10.3389/fpsyg.2022.959444
4	Al-Qadasi, N., Zhang, G., Al-Awlaqi, M. A., Alshebami, A. S., & Aamer, A. A.	2023	Frontiers in Psychology	Entrepreneurial factors → entrepreneurial intention; ESE as mediator	https://doi.org/10.3389/fpsyg.2023.1111934
5	Christensen, B. T., Arendt, K. M., McElheron,	2023	Design Studies	Adaptive cognition, design training → ESE →	https://doi.org/10.1016/j.destud.2023.101181

No.	Author(s)	Year	Journal	Main Variables	DOI
	P., & Ball, L. J.			entrepreneurial intention	
6	Wardana, L. W., Martha, J. A., Wati, A. P., Narmaditya, B. S., Setyawati, A., Maula, F. I., Mahendra, A. M., & Suparno.	2024	Cogent Education	ESE, subjective norms, role models, achievement needs → entrepreneurial intention	https://doi.org/10.1080/2331186X.2024.2317231
7	Sahid, S., Norhisham, N. S., & Narmaditya, B. S.	2024	Heliyon	ESE → entrepreneurial intention → business creation	https://doi.org/10.1016/j.heliyon.2024.e30478

***Source**: Authors' compilation and synthesis based on the selected studies.*

Entrepreneurial Self-Efficacy and Entrepreneurial Intention

The third domain consistently identifies entrepreneurial self-efficacy as a relevant factor in entrepreneurial intention, although its role differs across models. Elitha and Purba (2020) document a positive relationship between self-efficacy and entrepreneurial intention, while Zhang and Huang (2021) show that self-efficacy can transmit the influence of the entrepreneurship environment to intention. Ahmed (2022) and Al-Qadasi et al. (2023) further indicate that entrepreneurial confidence is connected with contextual and entrepreneurial factors, including family support and other determinants.

The evidence also suggests that self-efficacy can function as a mechanism rather than merely as an independent predictor. Christensen et al. (2023) connect adaptive cognition and design training with self-efficacy and entrepreneurial intention. Wardana et al. (2024) integrate self-efficacy with subjective norms, role models, and achievement needs, while Sahid et al. (2024) connect self-efficacy with entrepreneurial intention and subsequent business creation. These findings support a broader interpretation in which self-efficacy helps individuals convert knowledge, skills, and contextual resources into intention.

Recent studies reinforce this mechanism-based interpretation. Ferreira-Neto et al. (2023) link self-efficacy with entrepreneurial passion and creativity, while Ticoalu et al. (2025) indicate that entrepreneurial passion can condition the relationship between self-efficacy and entrepreneurial intention. The overall pattern suggests that confidence in entrepreneurial capability is important, but its influence is shaped by educational, psychological, and contextual conditions.

Integrated Entrepreneurial Intention Framework

The thematic synthesis indicates that the three determinants are better understood as complementary components than as isolated predictors. Digital financial literacy supplies cognitive resources for handling financial information and digital financial services. Entrepreneurship education provides structured opportunities to develop entrepreneurial knowledge, practical skills, and opportunity recognition. Entrepreneurial self-efficacy functions as a psychological mechanism that can translate these resources into confidence and readiness to act. The relationships may occur through direct effects as well as through mediating or moderating pathways.

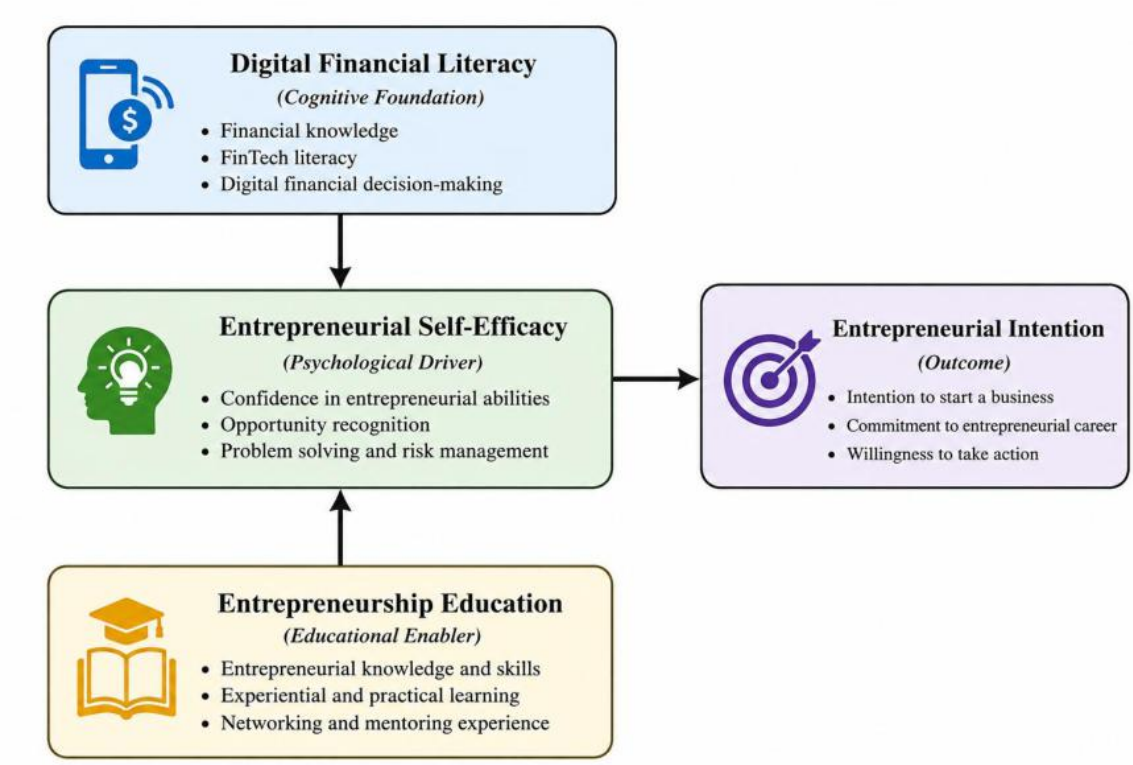

Figure 2. Integrated Entrepreneurial Intention Framework

***Source**: Conceptual framework synthesized by the authors from the selected studies (2020–2026).*

Within the framework, digital financial literacy is positioned as the cognitive foundation. It encompasses financial knowledge, FinTech literacy, and digital financial decision-making. Entrepreneurship education is treated as the educational enabler because it can develop knowledge, experiential skills, and networking or mentoring opportunities. Entrepreneurial self-efficacy is positioned as the psychological driver, reflecting confidence, opportunity recognition, problem solving, and risk management. Entrepreneurial intention represents the outcome, expressed through willingness to start a business, commitment to an entrepreneurial career, and readiness to take action.

The framework does not assume that every pathway is equally strong in every context. Instead, the literature indicates that mediation and moderation are plausible and that the observed relationships can vary by population, educational setting, socio-economic conditions, and research design. Sushma and Mazumdar (2025), for example, integrate financial literacy, entrepreneurial education, financial well-being, risk taking, and self-efficacy in explaining entrepreneurial intention. This supports the value of an integrated rather than single-factor perspective.

DISCUSSION

Interpretation of the Main Findings

The synthesis provides three related conclusions. First, digital financial literacy is relevant because entrepreneurial action increasingly depends on the ability to understand and use digital financial resources. Individuals who can interpret financial information and operate digital financial services are better positioned to evaluate opportunities and make informed decisions. Second, entrepreneurship education contributes through more than formal knowledge. Its influence can be expressed through opportunity recognition, motivation, entrepreneurial orientation, and confidence. Third, entrepreneurial self-efficacy provides a psychological link that helps individuals transform capabilities and educational exposure into entrepreneurial readiness.

The integrated interpretation is consistent with the Theory of Planned Behavior (Ajzen, 1991), particularly the importance of perceived behavioral control. Digital financial literacy can strengthen the practical capability to manage financial information; entrepreneurship education can expand knowledge and opportunity recognition; and self-efficacy can reinforce confidence in performing entrepreneurial tasks. Together, these dimensions can help explain why intention may emerge even when individual determinants do not operate through identical pathways.

The evidence also suggests that the relationships are not necessarily linear. Entrepreneurship education may affect intention through self-efficacy or entrepreneurial attitude (Luo & Yaakob, 2025), while self-efficacy may mediate or moderate relationships involving financial literacy and entrepreneurial intention (Tekin & Asar, 2021; Ticoalu et al., 2025). Tung (2026) further demonstrates the relevance of perceived structural support as a moderating condition. These findings imply that the effectiveness of an entrepreneurship intervention depends partly on the psychological and contextual environment in which it is delivered.

Human Capital Theory provides an additional interpretation. Education, knowledge, and skills enhance productive capabilities (Becker, 1964). In the present synthesis, entrepreneurship education supplies knowledge and practical competencies, digital financial literacy strengthens financial decision-making, and entrepreneurial self-efficacy helps individuals convert those resources into action. The framework therefore combines cognitive, educational, and psychological dimensions rather than treating them as independent resources.

Comparison with Previous Studies

The reviewed evidence broadly agrees with earlier studies that identify positive relationships between financial literacy, entrepreneurship education, self-efficacy, and entrepreneurial intention. However, the studies differ in the mechanisms they emphasize. Research on digital financial literacy highlights financial decision-making, digital capability, and risk-taking. Research on entrepreneurship education emphasizes motivation, orientation, opportunity recognition, and psychological readiness. Studies of self-efficacy focus on confidence, contextual support, and its role as a mediator or moderator.

The main contribution of the present review is therefore the integration of these strands. Instead of treating the determinants as unrelated predictors, the proposed framework connects them through complementary functions. Digital financial literacy represents the cognitive resource, entrepreneurship education provides a developmental pathway, and entrepreneurial self-efficacy represents a psychological mechanism that can translate capability and learning into intention. This interpretation extends the fragmented evidence into a coherent conceptual proposition while retaining the heterogeneity observed across studies.

Theoretical and Practical Implications

Theoretically, the review contributes an integrated perspective on entrepreneurial intention in the digital economy. It suggests that future empirical models should consider the interaction between digital financial capability, educational experiences, and psychological confidence. The framework also highlights the importance of testing indirect and conditional pathways rather than assuming that each determinant affects intention only through a direct relationship.

For higher education, the findings support entrepreneurship programs that combine digital financial literacy with experiential learning and confidence-building activities. Students can benefit from practical exercises involving digital payments, financial planning, opportunity evaluation, business simulations, and mentoring. Such activities may strengthen both competence and perceived capability. For entrepreneurship development initiatives, training should similarly move beyond information delivery toward applied learning and opportunities to practice entrepreneurial decision-making.

The framework also has implications for program evaluation. Educational interventions should assess not only whether students acquire knowledge but also whether they develop confidence, opportunity-recognition skills, and readiness to act. Monitoring these mechanisms can provide a more informative assessment of how entrepreneurship education contributes to intention.

CONCLUSIONS

This systematic literature review examined the relationships among digital financial literacy, entrepreneurship education, entrepreneurial self-efficacy, and entrepreneurial intention using empirical evidence published from 2020 to 2026. The synthesis indicates that digital financial literacy is associated with entrepreneurial intention through financial capability, digital financial use, and risk-related mechanisms. Entrepreneurship education is generally relevant to entrepreneurial intention, although its influence may depend on orientation, motivation, opportunity recognition, self-efficacy, and other mechanisms. Entrepreneurial self-efficacy consistently emerges as an important psychological resource and may function as a direct determinant, mediator, or moderator.

The central contribution of the review is the Integrated Entrepreneurial Intention Framework, which positions digital financial literacy as a cognitive foundation, entrepreneurship education as an educational enabler, and entrepreneurial self-efficacy as a psychological driver of entrepreneurial intention. The framework should be interpreted as a conceptual proposition rather than an established causal model. Its pathways require empirical validation across different populations, educational settings, and socio-economic contexts.

For higher education and entrepreneurship development, the evidence supports integrated programs that combine digital financial competence, experiential entrepreneurship learning, and activities designed to strengthen entrepreneurial self-efficacy. Such integration may provide a stronger basis for helping students evaluate opportunities, make informed financial decisions, and translate entrepreneurial capabilities into intention.

LIMITATIONS AND FUTURE RESEARCH

Several limitations should be considered. First, the synthesis depends on the databases, search terms, publication window, and eligibility criteria defined in the review protocol; relevant evidence outside those boundaries may therefore be omitted. Second, the included studies vary in samples, designs, measures, and analytical strategies, which limits direct comparison of effect magnitude. Third, the framework integrates evidence from different contexts and should not be interpreted as demonstrating universal causal relationships.

Future studies should empirically test the proposed framework using longitudinal and multi-context designs. Structural equation modeling, mediation analysis, and moderation analysis could

be used to examine the proposed pathways simultaneously. Comparative research across countries, educational levels, and socio-economic settings would also help determine whether the relative contribution of digital financial literacy, entrepreneurship education, and entrepreneurial self-efficacy changes across contexts.

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