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Determinant Entrepreneurship Intention Based on Planned Behavior Theory: A Literature Review

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ABSTRACT
The purpose of this study is to conduct a thorough literature review to identify the primary factors influencing entrepreneurial intention based on Planned Behavior Theory. By analyzing cognitive, social, and environmental dimensions, this study explores how these elements collectively shape an individual's intention to pursue entrepreneurship. The review underscores the critical role of self-efficacy, where individuals' belief in their capabilities significantly impacts their entrepreneurial drive. Social influences, such as peer support, cultural norms, and family encouragement, further shape entrepreneurial intentions. Additionally, educational attainment plays a crucial role in providing individuals with the knowledge and skills necessary to identify business opportunities and manage risks effectively. Economic conditions, including market stability and access to funding, also act as external factors that either promote or hinder entrepreneurial pursuits. This study not only consolidates existing research but also identifies gaps in the current literature, particularly the need for cross-cultural studies and deeper analyses of how emerging technologies influence entrepreneurial behavior. The findings contribute to a more nuanced understanding of entrepreneurship intention and provide insights for policymakers, educators, and aspiring entrepreneurs. Future research should focus on longitudinal studies and the impact of evolving economic landscapes to develop more comprehensive strategies that foster entrepreneurship.

Introduction

Entrepreneurial intention (EI) is an important focus in the field of research, especially in the context of the Theory of Planned Behavior (TPB) framework developed by Ajzen (1991). According to this theory, intention is considered the closest predictor of behavior, which is influenced by attitudes, subjective norms, and perceptions of behavioral control. Given that the complexity and problem-solving process required to start a new business requires knowledge from various fields, this article highlights the entrepreneurial intentions of individuals based on the theory of Planned Behavior to explore the determinant factors needed to start a business (Llados-Masllorens & Ruiz-Dotras, 2022). In this literature review, we assume that the relationship between financial literacy and entrepreneurial intention is not directly related, but the relationship can be mediated by attitude and perceive access to finance to increase entrepreneurial intention. This literature review also specifically addresses the factors influencing entrepreneurial intention through the lens of the SDGs, highlighting the key findings from recent research.

Entrepreneurial intention is a person's willingness and readiness to start a new business (Osman et al., 2019). The factors that influence this intention are crucial to fostering entrepreneurship. Two prominent frameworks in this field are the Financial Literacy Model and the Planned Behavior Theory (TPB). Financial Literacy is defined as the knowledge and skills necessary to make appropriate and effective financial decisions. Several studies show a positive correlation between financial literacy and entrepreneurial intentions. Research (Lusardi & Mitchell, 2014) shows that individuals with higher financial literacy have better knowledge of financial products, budgeting, and investing, thereby increasing confidence in starting and managing a business. Financially literate individuals are better equipped to assess risk and manage financial challenges, thus making it more likely to undertake entrepreneurial ventures (Drexler, Fischer, & Schoar, 2014). Research by Wise (2013), (Karlan and Valdivia 2011) (Gozelia Boelova et al., 2023) Financial literacy contributes directly to the intention to start a business. However, there are also studies that show different results, in research (Alshebami & Al Marri, 2022), and (Putri at all 2020) and (Tran et al. 2023) found that financial literacy is not able to increase entrepreneurship intention.

The theory of planned behavior proposed by (Ajzen 1991) states that intention is the main predictor of behavior. This intention is influenced by three components: attitudes towards behavior, subjective norms, and perceived behavioral control. A positive attitude towards entrepreneurship, such as viewing it as a valuable and rewarding career path, has a significant impact on entrepreneurial intention (Kolvereid, 1996). The perception of others, such as family and friends, affects a person's intention to engage in entrepreneurial activities. Positive social support and encouragement are associated with higher entrepreneurial intentions (Liñán & Chen, 2009). The perception of having control over the necessary resources (time, money, skills) is very important in shaping entrepreneurial intentions. Studies show that the perception of ease or difficulty in becoming an entrepreneur affects the likelihood of taking this path (Ajzen, 2002). A number of studies confirm the strong predictive power of SDGs in entrepreneurship research. For example, research by Engle et al. (2010) in various countries found that SDGs are a strong predictor of entrepreneurial intentions. Research conducted by Liñán and Chen (2009) validated the model of SDGs in different cultural contexts, demonstrating its widespread applicability in predicting entrepreneurial intentions.

Combining the Financial Literacy Model and the SDGs provides a comprehensive understanding of entrepreneurial intentions. Financial literacy can be seen as an increase in the perception of behavioral control within the framework of the SDGs, as financial literacy equips individuals with the skills and confidence necessary to manage businesses effectively. Financial Literacy improves attitude by providing the knowledge and skills needed to handle the financial aspects of business (Bandura, 1997). Financially literate individuals are better at assessing risk, which positively influences their attitude towards entrepreneurship (Lusardi & Mitchell, 2014). Studies that integrate both models, such as the study (Fatoki 2014), show that financial literacy significantly increases the predictive power of the SDG component, specifically perceived behavioral control. The integration of the Financial Literacy Model and Planned Behavior Theory offers a robust framework for understanding entrepreneurial intentions. Financial Literacy improves the main components of the SDGs, such as attitude and perceived behavioral control, thus fostering a stronger intention to engage in entrepreneurial activities. Attitudes towards entrepreneurship are an individual's evaluation of entrepreneurship as a desirable or undesirable career. A positive attitude towards entrepreneurship can increase a person's intention to start a business (Kolvereid, 1996). Previous studies have shown that a more positive attitude towards entrepreneurship is often associated with higher entrepreneurial intentions (Krueger et al., 2000). The perception of access to finance is an individual's belief about the ease or difficulty of obtaining funds to start a business (Gianeta & Layman, 2023). This perception can affect attitudes towards entrepreneurship and perceived behavioral control. Studies show that perceived access to finance has a significant influence on entrepreneurial intentions (Fatoki & Asah, 2011) and (Chipo, 2018). Thus, the perception of access to finance can serve as a mediating variable that strengthens the relationship between attitudes, perceived behavioral control, and entrepreneurial intentions.

Literature Review

Planned Behavior Theory

Theory of Planned Behavior (TPB) is a social psychology model developed by Icek Ajzen in 1985. The purpose of developing a focal point is to be used to predict and understand human behavior in a variety of contexts. The TPB is an extension of the Theory of Reasoned Action (TRA) introduced by Ajzen and Fishbein in 1975. The main purpose of the emergence of TRA is to explain the relationship between human attitudes and behaviors in a systematic and measurable way. Prior to the advent of TRA, many theories assumed that individual attitudes directly influenced behavior. However, the results of the study show that the relationship between attitudes and behaviors is not always consistent. TRA was developed to explain why and how attitudes affect behavior through intention. This theory proposes that the intention to perform a behavior is the best predictor of the behavior itself. In the development of this theory, TPB emerged as an improvement and introduced new elements that were not present in TRA to explain behaviors that were not completely under the control of the individual.

TRA aims to identify and explain the key factors that influence behavioral intentions. This theory states that the intention to perform a behavior is influenced by two main determinants: Attitude Toward the Behavior which is an individual's positive or negative evaluation of the behavior. This attitude is formed by beliefs about the consequences of behavior and evaluation of the consequences of actions that have already been taken. Subjective Norms: An individual's perception of social pressure or the expectation of significant people around them to perform or not to perform such behavior. These subjective norms are based on beliefs about what others think of those behaviors and the individual's motivation to comply with those expectations. (Fishbein and Ajzen 1975) aims to develop a systematic and measurable framework for studying human behavior. TRA provides a clear structure for measuring attitudes, subjective norms, and behavioral intentions, allowing researchers to collect empirical data and test their hypotheses quantitatively. However, in its development, the TRA theory has the limitation that behavior that is not completely under the control of the individual, in certain contexts and intentions is not the main predictor in influencing individual behavior and there are other factors outside the individual that have a role in influencing behavior. TPB introduces the concept of perceived behavioral control to overcome this limitation. Perceived behavioral control includes an individual's perception of the ease or difficulty of performing a particular behavior, which can affect actual intentions and behaviors. The SDGs aim to provide a more complete and accurate framework for understanding and predicting human behavior. By adding behavioral control that is perceived as a key component in addition to attitudes towards behavior and subjective norms, the SDGs are able to explain more variation in individual intentions and behaviors. This helps researchers and practitioners to better understand the complex factors that influence behavior in a variety of contexts.

Entrepreneurship Intention

Entrepreneurship Intention is the process of applying innovation and creativity in creating something new and valuable, as well as the ability to face life's challenges by seeing opportunities from various risks and uncertainties to achieve profits and growth (Schumpeter, 1934) and (Drucker, 1985). Entrepreneurship can also increase productivity and efficiency, Entrepreneurship is a concept that has become the center of attention in various fields, especially economics and management (Drucker, 1985). Entrepreneurship is not only concerned with the formation of new businesses but also innovation, risk-taking, and value creation in various contexts. The main goal of entrepreneurship is to create value through human resource development and innovation. Some specific goals of entrepreneurship include: Supporting the emergence of small businesses, (Dewi & Wiksuana, 2020). Improving community welfare, fostering the spirit of innovation. Entrepreneurship is an important element in modern economic dynamics that offers various benefits both economically and socially (Thampi et al., 2018). Through innovation, risk-taking, and opportunity orientation, entrepreneurs play an important role in driving economic growth, job creation, and increasing competitiveness (Huynh, 2022). Therefore, it is important for the government, educational institutions, and the wider community to support and encourage the development of entrepreneurship in order to achieve sustainable and inclusive development.

Planned Behavior Theory (TPB) is a framework used to understand and predict human behavior Ajzen, I. (1991). In the context of entrepreneurship, TPB helps understand why someone decides to start a business. With the help of TPB, an individual can evaluate his attitude towards entrepreneurship intention, which includes an individual's evaluation of various aspects of entrepreneurship, such as benefits, risks, and social impacts. If a person has a positive attitude towards entrepreneurship (for example, seeing it as an attractive opportunity), they are more likely to have the intention to start a business (Islami, 2019). Subjective norms are individuals' perceptions of what is expected of the people around them. If a person feels that the people who are important to them are supportive of entrepreneurship, this can affect their intention to start a business (Romero-Galisteo et al., 2022). Entrepreneurship is an action that is planned and carried out with awareness. Bird, 1988). Many empirical studies have tested and supported the application of planned behavioral theory in entrepreneurial research. According to Kolvereid and Isaksen (2006) explain the results of research such as Autio, Keeley & Klofsten (2001), Tkachev & Kolvereid (1999), Krueger, Reilly & Carsrud (2000), and Kolvereid (1996) prove that the use of the planned behavior theory model to predict individual entrepreneurial intentions is very relevant.

Financial Literacy

Financial Literacy has evolved from a simple concept of money management to an essential skill in the complex modern era (Muñoz-Céspedes et al., 2023). With the increasing complexity of financial products and technologies, Financial Literacy is an individual's knowledge and understanding of financial concepts and risks, as well as the skills and motivation to apply this knowledge in making effective financial decisions (Lusardi & Mitchell, 2014). There are three main aspects of financial literacy: knowledge, skills, and confidence (Huston, 2010).1. Knowledge: This is a basic understanding of how money works, including an understanding of concepts such as interest, inflation, and risk. 2. Skills: This is the ability to apply financial knowledge in everyday life, such as planning budgets, calculating interest, and making investment decisions. 3. Confidence: This is a sense of confidence in a person's ability to make good financial decisions. Financial literacy is essential for the stability and well-being of individuals and society.

Financial literacy is part of human mental intelligence to solve financial problems (Kiyosaki, 2008). On the one hand, it is the ability to assess and make effective decisions about the use and management of money (Gavigan, 2010; Klapper et al., 2015). This is also related to the results of research from (Remund, 2010), (Niels Bosma, 2021), (Wulan & Yuhertiana, 2021) and (Rapina et al., 2023) suggesting that there is a relationship that provides a positive influence between financial literacy and entrepreneurship intention, but then research (Alshebami & Al Marri, 2022), and (Putri at all 2020) which reveals that financial literacy is not able to increase entrepreneurship intention due to lack of financial knowledge is one of the top 5 and 10 reasons why startups fail to achieve success, including a lack of financial literacy (Tran et al., 2023).

Attitude

Attitude is an important concept in psychology and social sciences, which refers to an organized mental or emotional disposition towards a particular object, person, group, event, or situation (Wi, 2019). Attitude includes cognitive, affective, and conative components, which together affect how individuals think, feel, and act on things (Tseng et al., 2022). Understanding the concept of attitude and how attitudes are formed and change is essential in a variety of contexts, such as education, marketing, and interpersonal relationships. Attitude is a positive or negative evaluation of an object, which can affect a person's behavior. According to Ajzen (2001), attitude is the tendency to learn to react consistently both positively and negatively to a certain object or idea. Attitude involves cognitive components (beliefs or thoughts), affective (feelings or emotions), and conative (intentions or behavioral tendencies). Attitudes are formed through various processes, including personal experiences, social influences, and information from the media. Fishbein and Ajzen (1975) proposed the Theory of Reasoned Action which states that a person's attitude towards a behavior is influenced by their belief about the outcome of the behavior and their evaluation of the outcome. Attitude or attitude is an individual's reaction either positively or negatively to various objects, people, or certain ideas or ideas in an evaluative or judgmental manner so that it can give rise to various behaviors and mental symptoms such as liking or disliking the thing they react to (Adekiya & Ibrahim, 2016). This attitude refers to our evaluation of various aspects of the social world, as well as how the evaluation gives rise to a sense of liking or disliking issues, ideas, people, social groups, and objects (Steele, 2011). Attitude components according to (Delalmater, John Myers, Daniel, Collet, 2015) are: Cognitive component: Includes the knowledge or information that a person has about the object of his or her attitude. Evaluation component: It is related to a sense of pleasure or displeasure, and is closely related to the cultural values or value system that a person has.

Good attitude and financial knowledge have attachment in giving encouragement to individuals to start a business (Pramedi & Haryono, 2021). Good financial knowledge can help a person in making the right financial decisions, and this can affect their attitude towards financial management. For example, a person who has good financial knowledge tends to have a positive attitude towards financial management and investment (Sugiyanto et al., 2019). Attitude also has an influence on Entrepreneurial Intention (Nurbaeti et al., 2019). Positive attitudes towards entrepreneurial behavior, perception of behavioral control, and subjective norms can increase entrepreneurial intention

Attitude plays an important role in shaping individual behavior and intentions, including in the context of entrepreneurship. A positive attitude towards entrepreneurship, entrepreneurial education, entrepreneurial self-efficacy, and a supportive environment all play an important role in shaping a person's intention to be entrepreneurial. Research by (Rizal Mahendra 2022) shows that entrepreneurship education has a significant effect on entrepreneurial self-efficacy and also on entrepreneurship intention. A positive attitude towards entrepreneurship, strong motivation, and a supportive environment can increase a person's intention to start a business. Furthermore, also in research (Sumadi & Sulistyawati, 2017), (Maydiantoro et al., 2021) and (Mawardi & Sujarwoto, 2021) stated that a good attitude can increase entrepreneurial intention.

Perceive Access to Finance

Perceive Access to Finance is an individual's perception of the extent to which they feel capable of accessing the financial resources needed (J. A. Antoncic et al., 2018). This could include perceptions of the ease of obtaining loans, the availability of venture capital, or access to other sources of funding Indicators perceived access to finance measure how individuals or organizations assess their ability to obtain funds or credit from financial institutions (Kurtulmuş & Warner, 2015). This indicator is important because the perception of financial access can influence investment decisions, business expansion, and economic well-being. Cognitive Indicator, i.e. Knowledge of Financing Sources: The level of understanding of an individual or company about the various available sources of financing (banks, investors, government programs, etc.) (Gianeta & Layman, 2023). Next is the individual's perception of the Eligibility Criteria: Belief about how feasible they are to be eligible to get financing in running their business. The next one is Information about the Application Process: An understanding of the procedures and requirements for applying for financing.

Financial Literacy has an influence on Perceive Access to Finance (Tekin & Asar, 2021). Good financial knowledge can assist a person in understanding various financial products and services, which in turn can improve their perception of access to financial resources. Perceive Access to Finance also has an influence on Entrepreneurial Intention. Several studies have shown that the perception of financial access has a positive effect on entrepreneurship intention (Tekin & Asar, 2021).

Research Methods

This research uses literature reviews from various international articles published in indexed journals that are recognized for their credibility. The sources of the articles used are accessed from data based science direct, emerald, google scholar, and other Scopus indexed journals. In reviewing these journals, mapping was carried out to determine the relationship between the content and context in accordance with Theory Planned Behavior, Entrepreneurship Intention, Attitude, and perceive access to finance.

Results and Discussions

The concept of Entrepreneurial Intention refers to a person's tendency to start and run a business venture (Antoncic & Hisrich, 2003). This is the first step in the process of becoming an entrepreneur, and is influenced by various individual factors such as knowledge, experience, attitude, perception, and the surrounding environment (Bagis, 2022). According to (Fishbein and Ajzen 1988), the concept of intention is proposed which is interpreted as the subjective possibility of a person to perform a certain behavior. In the theory of planned behavior, it is believed that factors such as attitude and norms will form a person's subjective norms and will directly affect behavior. While (Chaplin 2006) defines intention as a struggle to achieve a goal, the process is conscious, including cognition (feeling and receiving), conation (effort, will, desire and desire) and feeling (like or dislike) (Utari & Sukidjo, 2020).

Entrepreneur intention is understood as a state of mind that directs attention and action to entrepreneurs (Souitaris, Zerbinati, & Al-laham, 2007). Another opinion explains that intention is the first step of an individual's process to establish a business and is the most frequently studied factor in the process of establishing a business/company (Linan & Chen, 2006). In a study conducted by Aglaya Batz Liñeiro, Jhon Alexander Romero Ochoa & Jose Montes de la Barrera, they found that attitude was not positively related to entrepreneurial intentions for both types of entrepreneurs (Batz Liñeiro et al., 2024). Subjective norms have a significant effect on entrepreneurial intentions among entrepreneurs who are needed but not among entrepreneurs who have the opportunity. Perceived behavioral control shows a partial correlation with entrepreneurial intention, which is not significant for opportunistic entrepreneurs (Esfandiar et al., 2019). Thus, the concept of Entrepreneurial Intention is very important in understanding the process and motivation of individuals in starting and running a business venture.

Financial literacy is the knowledge and skills necessary to make effective and appropriate financial decisions (Lusardi & Mitchell, 2014). This includes an understanding of various financial products and concepts, such as savings, investments, loans, and insurance, as well as the ability to use this information to make good financial decisions. There are three main aspects of financial literacy: knowledge, skills, and confidence (Huston, 2010).1. Knowledge: This is a basic understanding of how money works, including an understanding of concepts such as interest, inflation, and risk. 2. Skills: This is the ability to apply financial knowledge in everyday life, such as planning budgets, calculating interest, and making investment decisions. 3. Confidence: This is a sense of confidence in a person's ability to make good financial decisions. Financial literacy is essential for the stability and well-being of individuals and society. With good financial knowledge and skills, individuals can make decisions that will help them achieve their financial goals, be it retiring comfortably, buying a house, opening a business or funding their children's education (Lusardi & Tufano, 2015). In addition, financial literacy is also important for the economic health of a country. Financially literate people tend to have higher savings rates, which can help drive investment and economic growth (Behrman et al., 2012). Overall, Financial Literacy is an important life skill that everyone should master. With a good knowledge and understanding of finance, individuals can make informed decisions about their money, which in turn can help them achieve their financial goals and improve their quality of life. Financial literacy education should be a priority for everyone, be it at school, at home, or at work (Lusardi & Mitchell, 2014).

Financial Literacy includes the knowledge and abilities necessary to make effective and informed financial decisions. An understanding of various financial concepts and products, such as savings, investments, loans, and insurance, as well as the ability to use this knowledge will help make good financial decisions (Remund, 2010). Financial decisions are also always influenced by external factors such as socio-cultural life, especially the culture of togetherness or collective culture. Collective culture, refers to the values, beliefs, standards, and attitudes shared by the community (Satriadi et al., 2022).

Financial literacy measurement includes a variety of aspects, including basic financial knowledge, practical skills, and financial behavior, Lusardi & Mitchell, (2011). Measuring Financial Literacy has several important goals. First, it helps in identifying knowledge gaps among different populations. Second, it allows policymakers and organizations to design more effective financial education programs. Third, these measurements can be used to evaluate the effectiveness of financial education interventions. According to Lusardi and Mitchell (2011), low financial literacy is associated with poor financial decisions, such as unwise use of debt and lack of retirement planning.

Attitude towards entrepreneurship is one of the important components that affect a person's intention to start a business (Suryawirawan et al., 2021). Attitude indicators include several aspects that describe how individuals assess entrepreneurship, the first indicator is personal satisfaction and self-confidence, to the extent that individuals feel confident that running a business can provide personal and professional satisfaction while achieving personal and professional goals. The second indicator is economic benefits, namely financial benefits and financial security, that to what extent entrepreneurs provide financial benefits and ensure long-term financial stability. The third is Autonomy and independence, namely Freedom of Work: The desire to have control over one's own work and not be bound by superiors or company structures. Decision Making: Fondness for the ability to make decisions on their own without intervention from others. Fourth, good social recognition will increase a person's positive attitude towards someone's intention to start a business. The fifth is social contribution that with the perception that running a business can make a positive contribution to society, such as creating jobs or innovation and great social benefits for the surrounding community (Asmoro et al., 2022).

Good financial attitude and knowledge have an attachment in providing encouragement to individuals to start a business (Pramedi & Haryono, 2021). Good financial knowledge can help a person in making the right financial decisions, and this can affect their attitude towards financial management. For example, a person who has good financial knowledge tends to have a positive attitude towards financial management and investment (Sugiyanto et al., 2019). Attitude also has an influence on Entrepreneurial Intention (Nurbaeti et al., 2019). Positive attitudes towards entrepreneurial behavior, perception of behavioral control, and subjective norms can increase entrepreneurial intention.

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The next component that can be used as a measurement indicator is Affective which includes Trust in Financial Institutions: The level of trust in financial institutions in providing the funds needed. Feeling Safe and Comfortable: Feeling safe and comfortable interacting with financial institutions. Motivation to Access Financing: The level of motivation or desire to seek financing based on positive experiences or perceptions (Gianeta & Layman, 2023). Another important factor in measuring Peceive acces to finance is also Conative, namely Tendency to Apply for Financing: Frequency or intention to apply for financing within a certain period of time. Past Experience: Experience of success or failure in obtaining previous financing. Real Action: Concrete steps taken to seek and secure financing, such as submitting a proposal or seeking financial advice.

Financial Literacy has an influence on Perceive Access to Finance (Tekin & Asar, 2021). Good financial knowledge can assist a person in understanding various financial products and services, which in turn can improve their perception of access to financial resources. Perceive Access to Finance also has an influence on Entrepreneurial Intention. Several studies show that the perception of financial access has a positive effect on entrepreneurship intention (Tekin & Asar, 2021).

Research Maping

It	Researcher Name (year)	Dependent Variables	Independent Variables	Mediation Variables	
		Entrepreneurship Intention	Financial Literacy	Attitude	P. A to Finance
1	(Llados-Masllorens & Ruiz-Dotras, 2022)	✓	✓		
2	(Kang et al., 2024)	✓	✓		
3	(Alshebami & Al Marri, 2022)	✓	✓		
4	(Tekin & Asar, 2021)	✓	✓		
4	(Li & Qian, 2020)	✓	✓		
5	(Solesvik et al., 2014)	✓			✓
6	(Hammer & Siegfried, 2023)	✓	✓		
8	(Poolsawat, 2021)	✓			
9	(Yurtkoru et al., 2014)	✓			
10	(Sah, 2013)	✓		✓	
11	(Gianeta & Layman, 2023)	✓			
12	(Shukla & Kumar, 2024)	✓		✓	
13	(Afrianti et al., 2023)	✓			✓

14	(Davoli & Rodríguez-Planas, 2020)	✓	✓

Conclusion

This study integrates previous research that examined the factors influencing entrepreneurial intention separately, highlighting that financial literacy plays a significant role in strengthening entrepreneurial intention. Individuals with strong financial literacy are more likely to develop higher entrepreneurial intentions as they possess the knowledge and skills to manage financial resources effectively. Additionally, a positive attitude towards entrepreneurship has been identified as a crucial factor that enhances entrepreneurial intention, where individuals with an optimistic outlook are more inclined to pursue business opportunities. Another key factor is the perception of access to finance; the ease of obtaining funding and the availability of financial support can significantly boost an individual's motivation to start a business. Therefore, fostering positive perceptions of financial accessibility is essential in encouraging entrepreneurial activities. Financial literacy not only directly influences entrepreneurial intention but also impacts it indirectly by shaping attitudes and perceptions of financial access. Individuals with strong financial knowledge are more likely to develop positive attitudes towards entrepreneurship and perceive greater access to funding opportunities, both of which further strengthen their entrepreneurial intentions. This comprehensive approach highlights the interconnectedness of financial literacy, attitude, and perceived access to finance in fostering entrepreneurial aspirations.

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