

# Digitalization and e-commerce: opportunities for women's entrepreneurship

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**Abstract :** This paper explores the impact of digitalization and e-commerce on women's entrepreneurial intention, drawing on Ajzen's Theory of Planned Behavior. The main objective of this research is to determine the factors that promote or hinder women's intention to engage in digital entrepreneurship. More specifically, the study seeks to understand how perceptions of digitalization influence this intention, while assessing the importance of social support and access to financial and digital resources. Data were collected from 310 Moroccan women from various sociodemographic backgrounds. These participants were surveyed using a structured questionnaire to assess their perception of autonomy, flexibility, social support (family and peers), and their access to digital and financial resources. The study uses a Probit model to analyze the determinants of entrepreneurial intention, due to the binary nature of the dependent variable (intention to start a business or not). The results show that the perception of autonomy and flexibility provided by digital technologies positively influences women's intention to engage in entrepreneurship. Family and social network support emerged as a significant determinant, enhancing women's confidence and motivation. However, access to digital resources did not have a significant effect, indicating that technological skills alone are insufficient. Conversely, access to financial resources is central, highlighting the importance of adequate financial support to foster women's entrepreneurship. These results reinforce the idea that digitalization, accompanied by supportive measures, can become a powerful lever for women's economic empowerment.

**Keywords:** Women's entrepreneurship, digitalization, e-commerce, Theory of Planned Behavior.

**JEL Classification:** L26, J16, O33, M13.

## 1. Introduction

Digitalization and e-commerce are significantly transforming the global entrepreneurial landscape, offering new growth and empowerment opportunities, particularly for women. These digital technologies help overcome many traditional obstacles, such as geographic limitations and time constraints, by providing flexible solutions for creating and managing businesses. At a time when women's participation in the economy is still hindered by structural inequalities, understanding the factors that influence their entrepreneurial intentions in this digitalized context has become a major issue. Indeed, e-commerce and digitalization pave the way for more flexible working methods, enabling women to more easily balance their professional and family responsibilities. The ability to work from anywhere and manage a flexible schedule is seen as a considerable advantage, especially for those often facing domestic demands. Yet, despite these opportunities, challenges remain. Access to digital



resources is still unequal, and women must also contend with difficulties related to financing and social support, which can limit their entrepreneurial engagement.

This paper draws on Ajzen's (1991) Theory of Planned Behavior, which provides a conceptual framework to analyze how psychological factors such as attitudes toward entrepreneurship, subjective norms, and perceived control influence the intention to act. By applying this theory to the context of digitalization and e-commerce, the study examines in detail the motivations driving women to consider digital entrepreneurial initiatives. We pose the following question: What perceptions and resources are necessary for women to successfully engage in digital entrepreneurship, and what obstacles hinder this process? To answer this question, the study uses a Probit model to analyze data collected from a sample of 310 women from various sociodemographic backgrounds. This statistical model estimates the effect of perceptions of autonomy, flexibility, and social support on entrepreneurial intention, while taking into account the specifics of digitalization and e-commerce. The goal is to highlight the psychological and contextual drivers that influence these intentions, while offering recommendations to improve conditions favorable to women's entrepreneurship.

## 2. Literature Review

Mellita and Cholil (2012) highlight the role of e-commerce in empowering women in developing countries. They emphasize the importance of targeted training programs and strategic plans for women entrepreneurs to fully exploit the opportunities provided by e-commerce, while recommending continuous assessment of the impact of these initiatives on their lives. Hamsagayathri and Rajakumari (2020) support these views, explaining that the rise of e-commerce has opened new employment opportunities for women in the retail sector, despite social obstacles. They also stress the influence of social networks as tools to gather customer feedback and adjust business strategies, demonstrating how digitalization has turned women entrepreneurs into inspiring leaders. Similarly, Maier and Nair-Reichert (2007) analyze the benefits of information and communication technologies, particularly e-commerce, in helping women overcome obstacles such as restricted market access and dependency on intermediaries. They emphasize the need for institutional support and continuous training to maximize the benefits of e-commerce.

Goswami and Dutta (2015) align with this analysis, highlighting that while ICT technologies can improve productivity and reduce costs, women entrepreneurs continue to face persistent challenges related to digital education, limited financial resources, and restrictive social norms. Additionally, Lucky Nugroho et al. (2019) explain that e-commerce platforms offer practical solutions for women entrepreneurs working from home. Their study shows that training initiatives help these women overcome barriers such as lack of formal education and limited access to digital banking services, leading to improved family well-being through increased income. Mehnaz Akhter (2017) adds that e-commerce provides women entrepreneurs with greater flexibility, boosting their creativity and economic independence, while facilitating the management of family responsibilities through reduced initial investments and simplified customer interactions. Venkatesh et al. (2003) point out that the adoption of e-commerce by women entrepreneurs is strongly influenced by performance expectations, perceived effort, and social influence. Their study reveals that women entrepreneurs are more likely to adopt these technologies if they find them to enhance productivity and if they receive social support that encourages them to use these digital tools.

Haiqing Yu and Lili Cui (2019) highlight the impact of digitalization and e-commerce on rural women in China, particularly through initiatives like Taobao villages. Despite the growth of female micro-entrepreneurship and an increased contribution to the local economy, the authors emphasize that

these advancements do not automatically translate into cultural or political empowerment. Women remain constrained by patriarchal structures and are often perceived as flexible but undervalued labor, which limits socioeconomic gains without a transformation of social and political structures. Mehnaz Akhter (2017) aligns with this perspective, stating that e-commerce creates opportunities for female entrepreneurship, notably by facilitating the launch of new businesses with minimal resources. Akhter shows that these technologies enable women to overcome logistical barriers, improve time management, and gain economic recognition, while emphasizing that economic empowerment is essential for sustainable impact. Ramdani, Chevers, and Williams (2013) focus on the influence of competitive pressure that drives SMEs to adopt e-commerce. They demonstrate that companies integrate digital technologies to remain competitive, spurring innovation. This provides growth potential for female entrepreneurs who can use e-commerce to stay competitive and adapt their business strategies. Intan et al. (2021) further explore this by analyzing the effect of digital marketing technologies on women-owned businesses. They find that e-commerce has strengthened the financial resilience of small women-owned businesses, enabling them to adapt to economic crises and maintain long-term sustainability.

Nehru and Bhardwaj (2013) examine the motivations and obstacles women face in entrepreneurship, emphasizing that e-commerce can reduce gender inequalities. They stress the need for family support and training to overcome challenges related to female entrepreneurship. Hafkin and Huyer (2006) explore the benefits of ICT in empowering women, noting that e-commerce can grant them greater financial independence and elevate their status within the community. However, they point out persistent barriers, such as the cost of equipment and restrictive cultural norms, requiring targeted interventions to improve women's access to these technologies. Padmannavar (2011) highlights the impact of information and communication technologies and e-commerce on female entrepreneurship, particularly in developing countries. The author explains that these technologies allow women entrepreneurs to access important information, identify new export markets, and efficiently market their products online. Through virtual support networks, they can secure substantial orders and reduce operational costs, enhancing their business efficiency and opening up growth and internationalization opportunities.

Badran (2014), on the other hand, examines structural obstacles that hinder the adoption of e-commerce by women in certain regions, emphasizing the importance of adequate infrastructure, such as stable electricity and reliable network coverage. Without these, access to the benefits of digitalization remains limited, exacerbating the digital gender gap. Hussin et al. (2013) highlight that the perception of relative advantage is a key factor in the adoption of e-commerce by female entrepreneurs in Malaysia. Their research shows that this perception encourages the integration of digital technologies, facilitating access to new markets and optimizing business processes. However, despite acknowledging these strategic advantages, challenges remain for widespread adoption. Sultana and Akter (2021) delve into the opportunities offered by digitalization for female entrepreneurship, emphasizing that social networks enable women to manage businesses autonomously, thereby reinforcing their economic independence. They also stress the need to enhance online security to ensure a safe and reliable commercial environment.

### 3. Methodology

### 3.1. Hypotheses and empirical model

The Theory of Planned Behavior developed by Ajzen (1991) provides a robust conceptual framework for understanding the factors that influence the intention to adopt a specific behavior. According to this theory, the intention to perform an action depends on three interconnected elements: attitude toward the behavior, subjective norms, and perceived control. By applying this theory to female entrepreneurship, particularly in the era of digitalization and e-commerce, we can better understand how these factors influence women to consider and pursue entrepreneurship.

#### a) Attitude toward the behavior

Attitude represents a woman's personal assessment of the benefits and costs associated with entrepreneurship. This subjective evaluation influences the motivation and propensity to embark on entrepreneurial initiatives that leverage the opportunities offered by digitalization and e-commerce. This dimension can be broken down into several essential sub-factors:

- **Autonomy:** One of the key motivations for women considering digital entrepreneurship is the pursuit of autonomy. The idea of managing their own schedule, making independent decisions, and not being bound by the constraints of a traditional salaried job is highly appealing. Autonomy also allows better management of family responsibilities while pursuing professional ambitions.
- **Flexibility:** Digital technologies offer flexibility. Unlike traditional businesses, e-commerce enables working from anywhere and at any time, which is a major advantage for women who must balance professional life with personal obligations, such as childcare or domestic tasks. The flexibility of digital tools helps maintain a healthy balance between private life and an entrepreneurial career.
- **Growth Prospects:** Another key component of attitude is the perception of growth opportunities provided by e-commerce. Through digital platforms, it is possible to reach national and international markets, which may not always be feasible with a physical business. Women view e-commerce as an opportunity to expand their customer base, diversify income streams, and increase revenue, positively influencing their attitude toward digital entrepreneurship.

#### b) Subjective Norm

Subjective norm refers to a woman's perception of social pressure or support she receives from her surroundings to engage in entrepreneurship. This dimension is important because it partially determines the motivation to undertake entrepreneurial activities based on perceived expectations or encouragement from the social environment. Several elements come into play:

- **Family Support:** The role of family is often important. Support can manifest through verbal encouragement or concrete assistance, such as childcare or logistical support. When a woman perceives that her family values and supports her entrepreneurial project, she is more motivated to pursue it. Conversely, the absence of family support can create significant psychological obstacles.
- **Peer Support:** Belonging to networks of other entrepreneurs or professional communities plays a significant role. Interactions with mentors, colleagues, or successful e-commerce entrepreneurs boost confidence and a sense of community. Sharing experiences and best

practices, as well as access to resources and advice, can encourage women to embark on digital entrepreneurship.

- **Social Pressure:** Social and cultural norms also influence entrepreneurial decisions. In some cultures, societal expectations can either be a barrier or a motivator for women. For instance, if entrepreneurship is perceived as a legitimate and valued path, social pressure can be motivating. On the contrary, in contexts where traditional gender roles are deeply rooted, women may feel pressured to conform to more conventional career choices.

### c) Perceived Control

Perceived control refers to a woman's perception of her ability to engage in entrepreneurship, influenced by the availability of resources and confidence in her skills. This factor is important for assessing whether the intention to engage in digital entrepreneurship can indeed turn into action. It includes several key dimensions:

- **Access to Digital Resources:** The availability of digital technologies is a major determinant of perceived control. This includes mastery of online sales platforms, social networks for marketing, and digital tools for business management. If a woman feels confident in her ability to use these technologies, she will feel more empowered to start and manage an e-commerce business.
- **Access to Financial Resources:** Access to financing is another critical aspect. This includes the ability to secure grants or loans to start a business. Women who perceive that they can easily access financial resources to invest in digital tools or grow their business will have a stronger entrepreneurial intention.
- **Self-Efficacy:** Self-confidence, or self-efficacy, plays a fundamental role. A woman who believes in her ability to overcome entrepreneurial challenges, manage risks, and make strategic decisions will be more likely to pursue an entrepreneurial project. Training, successful prior experiences, or a supportive environment can strengthen this self-efficacy, making the intention to start a business more tangible.

Applied to female entrepreneurship, the Theory of Planned Behavior will help understand how digitalization and e-commerce influence entrepreneurial intention. These technologies offer practical solutions to overcome traditional barriers, such as limited market access, time and location constraints, or difficulties in securing funding. Consequently, digitalization can strengthen positive attitudes, provide more accessible support, and enhance the perception of control, ultimately increasing the likelihood of women engaging in entrepreneurship. Based on these elements, we can construct the following research hypotheses:

#### ***H1: Attitude has an impact on women's entrepreneurial intention.***

- ***H1a: Perceived autonomy through digitalization enhances women's entrepreneurial intention.***
- ***H1b: The flexibility offered by e-commerce fosters women's entrepreneurial engagement.***
- ***H1c: The perception of growth prospects linked to e-commerce encourages entrepreneurial intention.***

#### ***H2: Subjective norms impact women's entrepreneurial intention.***

- ***H2a: Family support positively influences women's entrepreneurial intention.***
- ***H2b: Peer and social network support strengthens the intention to start a business.***
- ***H2c: Perceived social pressure acts as a catalyst for entrepreneurial intention.***

#### ***H3: Perceived control impacts women's entrepreneurial intention.***

- *H3a: Access to digital resources increases confidence in the intention to start a business.*
- *H3b: Access to financial resources improves entrepreneurial intention.*

To empirically study these hypotheses, we have constructed an econometric model. The mathematical formulation of the empirical model is presented as follows:

$$INTE = \beta_0 + \beta_1 * AUTO + \beta_2 * FLEX + \beta_3 * CROI + \beta_4 * FAMI + \beta_5 * PAIR + \beta_6 * PRES + \beta_7 * RESD + \beta_8 * RESF + \varepsilon$$

INTE: Entrepreneurial Intention – This is the dependent variable, represented in binary form (0 or 1) indicating the presence or absence of entrepreneurial intention. AUTO: Perceived Autonomy – This variable measures the perception of autonomy of the participants. FLEX: Perceived Flexibility – This variable assesses the perception of the flexibility of working conditions. CROI: Growth Prospects – It represents the perception of growth opportunities associated with entrepreneurship. FAMI: Family Support – This variable measures the degree of perceived support from the family. PAIR: Peer and Social Network Support – It evaluates the perceived help or encouragement from peers and social networks. PRES: Perceived Social Pressure – This variable measures the level of perceived social pressure. RESD: Access to Digital Resources – It evaluates perceived access to digital resources. RESF: Access to Financial Resources – This variable measures perceived access to financial resources. All explanatory variables are qualitative and were obtained from five items on a Likert scale from 1 to 7, for which an average was calculated to construct a composite variable representing the concept of each variable.

### 3.2. Choice of Probit modeling

The use of a Probit model for this study is primarily based on the binary nature of the dependent variable, women's entrepreneurial intention. In this context, this variable is defined as a choice between two states: having or not having the intention to become an entrepreneur. The Probit model is particularly suited to modeling binary dependent variables by offering an estimation of the probabilities associated with observed behaviors. By applying a cumulative normal distribution, the Probit model takes into account the continuous influences of explanatory factors such as perceived autonomy, flexibility, family support, or access to digital and financial resources, and allows for the identification of the probable effects of each on the decision to engage in entrepreneurship. Furthermore, this model is consistent with the Theory of Planned Behavior (Ajzen, 1991), which postulates that the intention to adopt a behavior depends on multiple psychological and contextual factors. Thus, the Probit approach translates women's perceptions and attitudes regarding digitalization and e-commerce into probabilities of realizing entrepreneurial intention, enriching the analysis of behaviors and motivations in this field.

### 3.3. Data presentation

The sample of 310 women used in this study is diverse to analyze the effects of digitalization and e-commerce on women's entrepreneurial intention. These participants are characterized by significant variations in their sociodemographic profiles, notably in terms of age, education level, and professional experience. These dimensions allow for the examination of how aspects like access to digital resources (such as online sales platforms and social networks) or financial resources (such as funding and microcredits) influence their potential entrepreneurial intention. Each participant is also assessed in relation to socio-psychological factors, in accordance with Ajzen's Theory of Planned Behavior (1991). Thus, women's attitudes toward entrepreneurship (measured through the perception of autonomy, flexibility, and growth prospects in e-commerce) constitute an essential component. Additionally, the study takes into account subjective norms, meaning the perception of social support, including family

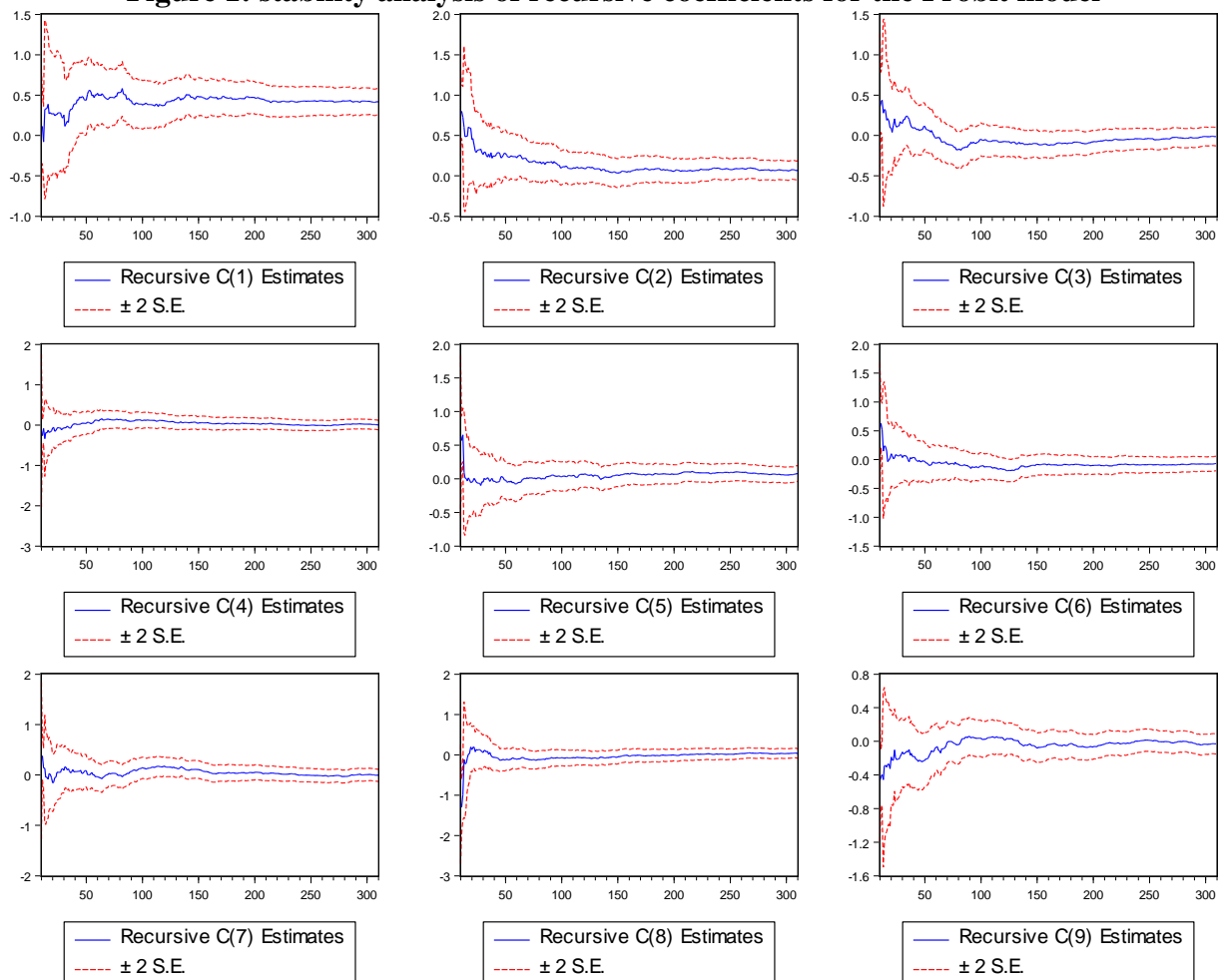
support, peer influence, and perceived social pressure, which may play a significant role in the decision to undertake entrepreneurship. Finally, perceived control is measured to capture participants' confidence in their ability to use digital resources and overcome entrepreneurial obstacles through increased self-efficacy. By integrating these various elements, the sample provides a basis for testing the hypotheses formulated within the Probit model. This model will determine the probability that the women in the sample develop an entrepreneurial intention based on their perception of digitalization and e-commerce opportunities, accounting for the variability of influences exerted by the different factors studied.

## 4. Results

### 4.1. Robustness Analysis

The use of recursive coefficients in this Probit model is based on the need to verify the model's specification across all observations, due to the inapplicability of the Ramsey test for a nonlinear model like the Probit. The Probit model uses a binary dependent variable and a nonlinear relationship between the explanatory variables and the probability of the event, making the approach of the Ramsey RESET test inappropriate, as it relies on adding powers of the predictions to detect specification errors.

**Figure 1: stability analysis of recursive coefficients for the Probit model**



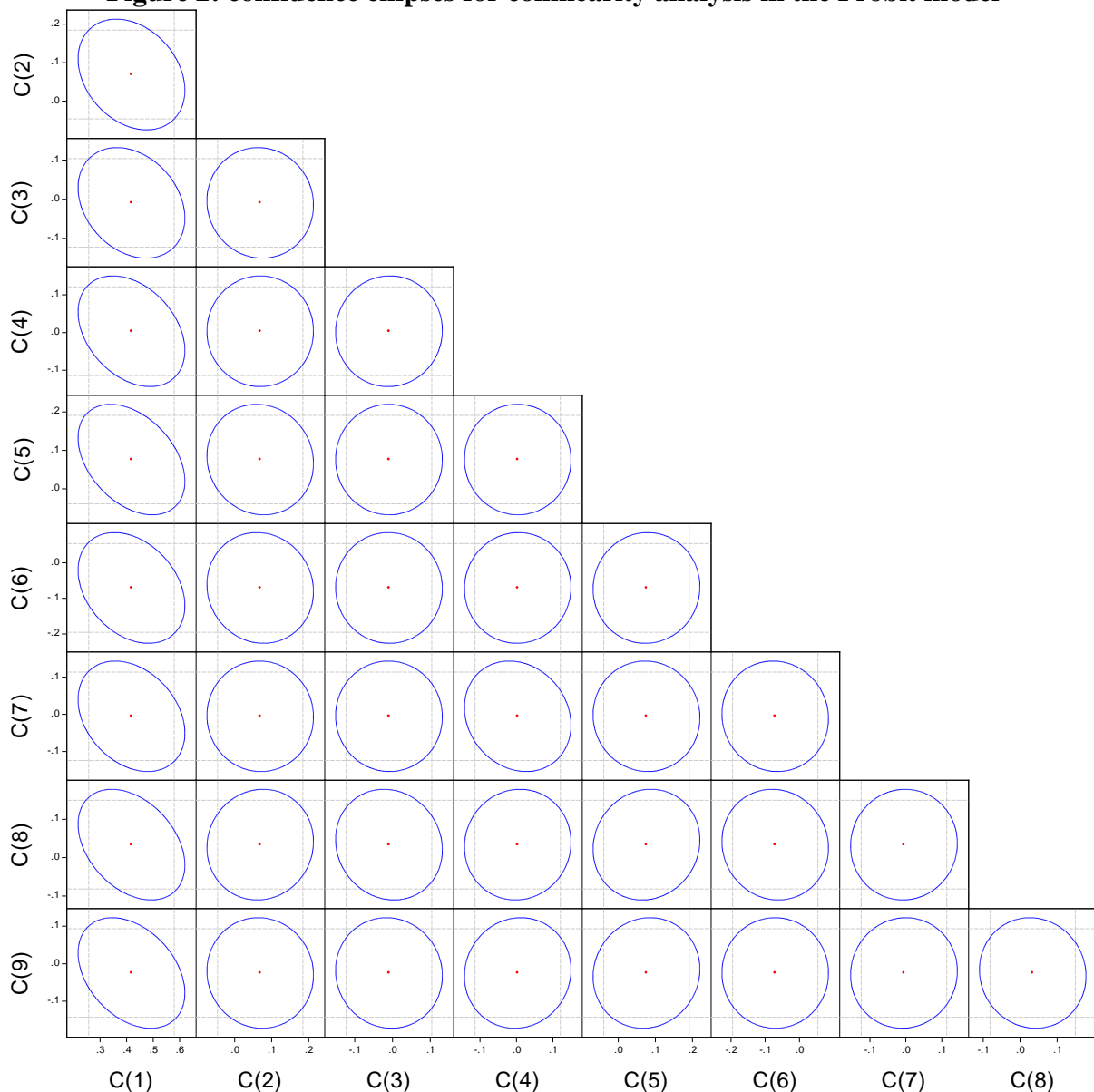
Source: authors

The analysis of the results from Figure 1 shows the recursive estimates of the coefficients for each explanatory variable in the Probit model, along with their confidence intervals. This method allows for checking whether the model's specification remains consistent as observations are progressively

incorporated. Most of the coefficient estimates stabilize around a specific value and remain within their confidence intervals, indicating a correct model specification. This consistency validates the structure of the Probit model and demonstrates that the explanatory variables stably influence women's entrepreneurial intention in the context of our study.

The use of VIF is not applicable in the case of the Probit model due to the nonlinear nature of this type of model. VIFs are primarily used in linear regression models to measure the degree of multicollinearity among explanatory variables by quantifying how much the variance of a coefficient is inflated due to collinearity. However, in nonlinear models like the Probit, VIFs lose their relevance because the relationship between the explanatory variables and the dependent variable is not linear. Therefore, the analysis of collinearity through confidence ellipses is preferred for this type of model.

**Figure 2: confidence ellipses for collinearity analysis in the Probit model**



Source: authors

Figure 2 presents the confidence ellipses for each pair of explanatory variables in the Probit model. The shape of the ellipses allows for evaluating the level of collinearity: ellipses close to a circular shape



indicate low correlation between the variables, meaning low collinearity, whereas elongated or flattened ellipses reveal higher collinearity. In the figure, the ellipses are almost circular, suggesting low collinearity among the explanatory variables. This means that each variable provides relatively unique information to the model, reducing the risk of redundancy among them. Thus, the absence of marked collinearity in the confidence ellipses confirms the validity of the Probit model's coefficient estimates and enhances the reliability of the results obtained.

The justification for using the White test in our Probit model lies in the test's ability to detect heteroskedasticity without requiring specific assumptions about its form. Unlike other heteroskedasticity tests, such as the Breusch-Pagan test, which assumes a linear relationship between error variance and explanatory variables, the White test is non-parametric. This means it can identify more complex forms of heteroskedasticity, which is particularly useful in a nonlinear model like the Probit, where the relationship between the explanatory variables and the dependent variable is inherently nonlinear. The White test is therefore an appropriate choice for checking the presence of heteroskedasticity in this context.

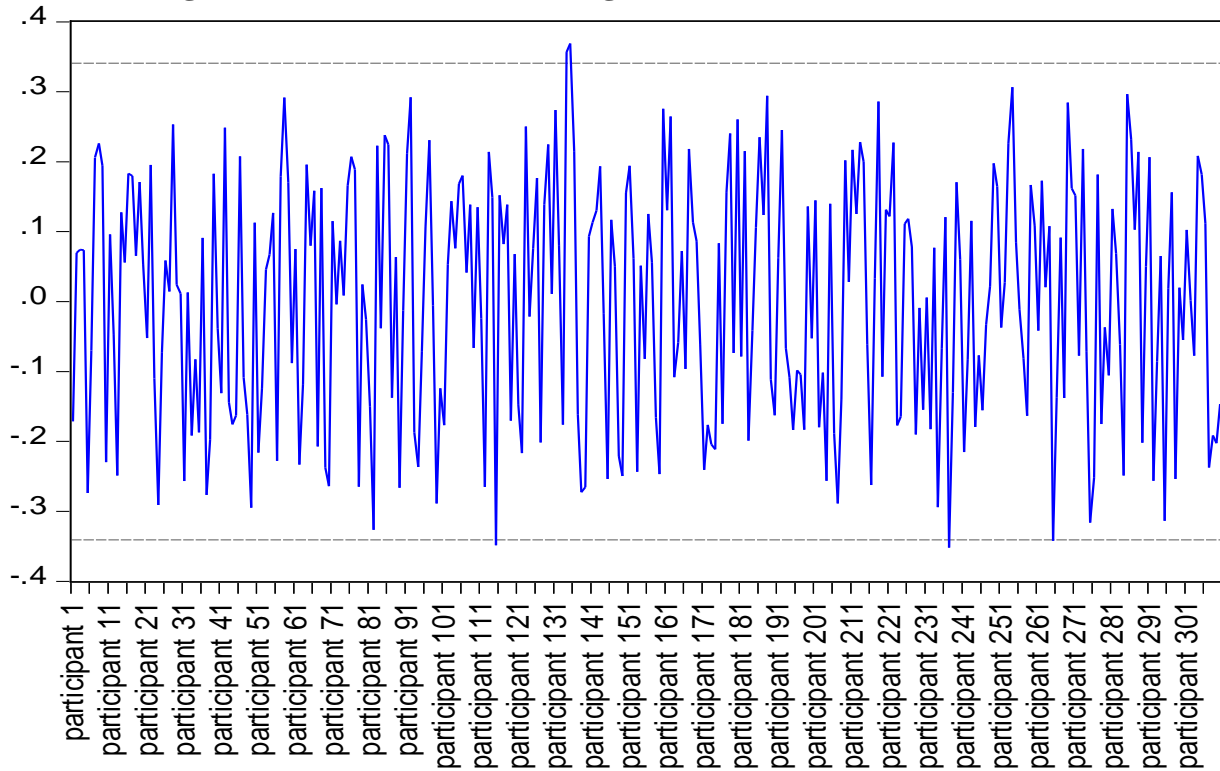
**Table 1: Heteroskedasticity Test: White test**

Test	Value	Degrees of Freedom	Probability
F-statistic	1.038703	(44, 265)	0.4128
Obs*R-squared	45.59953	44	0.4054
Scaled Explained SS	16.14787	44	1.0000

Source: authors

Analyzing the results presented in Table 1, the F-statistic is 1.038703 with an associated probability of 0.4128, indicating that we do not reject the null hypothesis of homoskedasticity. Similarly, the chi-squared statistic for Obs\*R-squared is 45.59953 with a probability of 0.4054, reinforcing this conclusion. Finally, the Scaled Explained SS yields a chi-squared value of 16.14787 with a probability of 1.0000, further confirming the absence of heteroskedasticity. Thus, the results of the White test show that we do not have sufficient evidence to reject the hypothesis of homoskedasticity in our Probit model. This indicates that the model's errors are consistently distributed across observations, reinforcing the validity of our estimates.

Figure 3 presents the influence statistics (DFFITS) for each observation in our Probit model. DFFITS measure the impact of each observation on the model's predictions by evaluating the variation in fitted values when an observation is omitted. This approach helps identify influential points that may affect the model's stability.

**Figure 3: influence statistics using the DFFITS for the Probit model**

Source: authors

On the graph, almost no points significantly exceed the critical thresholds that would indicate excessive influence. The variations are generally symmetric around zero and remain within acceptable limits, suggesting that no observation strongly disturbs the model. Overall, the DFFITS indicate that the model is stable and does not appear to be disproportionately influenced by any particular observations. The results obtained from this Probit model can therefore be considered reliable and representative of the entire dataset.

#### 4.2. Probit Model Results

The results of the Probit model are provided in Table 2. Perceived autonomy (AUTO) through digitalization has a positive effect on women's entrepreneurial intention, with a p-value of 0.0573, significant at the 10% level. This shows that women perceive digitalization and e-commerce as means of gaining independence, allowing them to freely manage their schedules and professional responsibilities, which encourages them to consider digital entrepreneurship. Thus, this perception of autonomy strengthens their motivation to start a business, validating hypothesis H1a. The flexibility offered by e-commerce (FLEX) is another factor that positively influences entrepreneurial intention, with a p-value of 0.0486, significant at the 5% level. Women see e-commerce as an opportunity to organize their work flexibly, easily balancing professional and personal obligations. This perception of flexibility enhances their engagement in entrepreneurial initiatives, thereby validating hypothesis H1b. However, perceived growth prospects (CROI) do not have a significant effect on entrepreneurial intention, with a p-value of 0.3605. Although the potential of e-commerce to reach new markets is acknowledged, this perception does not seem to weigh heavily enough in women's decision to adopt digital entrepreneurship, leading to the rejection of hypothesis H1c.

**Table 2: Results of the Binary Probit model**

Dependent Variable: INTE				
Method: ML - Binary Probit (Newton-Raphson / Marquardt steps)				
Sample: 1 310				
Included observations: 310				
Convergence achieved after 2 iterations				
Coefficient covariance computed using observed Hessian				
Variable	Coefficient	Std. Error	z-Statistic	Prob.
C	***0.953966	0.350109	2.724768	0.0068
AUTO	*0.473520	0.248191	1.907884	0.0573
FLEX	**0.517472	0.261364	1.979890	0.0486
CROI	-0.239592	0.261629	-0.915769	0.3605
FAMI	***0.657517	0.251884	2.610398	0.0095
PAIR	**0.533675	0.243369	2.192863	0.0291
PRES	*0.485218	0.252307	1.923126	0.0554
RESD	0.257479	0.270439	0.952076	0.3418
RESF	***0.702431	0.252840	2.778163	0.0058

Source: authors; \*\*\*Significant at 1%; \*\*Significant at 5%; \*Significant at 10%.

Family support (FAMI) is a key element in women's views on digitalization and e-commerce, having a positive and significant effect on their entrepreneurial intention, with a p-value of 0.0095, significant at the 1% level. When women feel that their family appreciates and supports their digital entrepreneurial project, they are more motivated to take the leap, as digitalization allows them to balance family life and professional ambitions, validating hypothesis H2a. Peer and social network support (PAIR) also has a positive and significant effect, with a p-value of 0.0291, significant at the 5% level. The perception that e-commerce provides a supportive network and opportunities to interact with other entrepreneurs enhances their confidence and motivation. This positive view of digital interactions and social networks validates hypothesis H2b. Perceived social pressure (PRES) also positively influences entrepreneurial intention, with a p-value of 0.0554, significant at the 10% level. If women perceive that e-commerce is socially valued and encouraged, it acts as a lever to strengthen their intention to engage. As digitalization becomes increasingly accepted and promoted, it can motivate them to undertake entrepreneurship, confirming hypothesis H2c.

Access to digital resources (RESD) does not show a significant effect on entrepreneurial intention, with a p-value of 0.3418. This indicates that even though women recognize the importance of mastering digital tools, this factor alone is not sufficient to determine their choice to become entrepreneurs. Therefore, their perception of digital resources does not strongly influence their decision, leading to the rejection of hypothesis H3a. Finally, access to financial resources (RESF) has a positive and significant impact on entrepreneurial intention, with a p-value of 0.0058, significant at the 1% level. Women perceive that accessible financial resources would enable them to invest effectively in technology and grow their projects. This perception reinforces their intention to embrace digital entrepreneurship, thus validating hypothesis H3b.

## 5. Discussion

The perception of greater autonomy and better flexibility provided by digital tools positively influences women's intention to engage in entrepreneurial projects. Digital technologies reduce traditional constraints, such as rigid schedules or the need to be physically present in a specific location, which is particularly relevant for women who often have to juggle family and professional obligations.

This reinforces the idea that the digital environment can play a key role in women's empowerment and entrepreneurial engagement. In light of this dynamic, it becomes important to strengthen digital infrastructures to ensure that these opportunities are accessible to all. Policymakers have a major role to play here, particularly in facilitating access to digital training and technology to democratize digital entrepreneurship. By supporting initiatives that offer digital skills and developing tailored programs, new pathways can be opened for women wishing to create and grow online businesses. Additionally, promoting flexible work models could be encouraged through policies that support teleworking and independent management practices.

Social and family support also emerges as a determining factor. Family involvement, the role of entrepreneur networks, and mentor support are important levers that influence women's decision to engage in digital entrepreneurship. This highlights the importance of strengthening these supports through programs that promote mentoring and the creation of professional communities. Moreover, initiatives that celebrate female entrepreneurship and showcase success stories can have a stimulating effect, boosting women's confidence in their ability to succeed and transforming social perceptions around their role in the digital economy. Access to financial resources remains another major challenge identified. Although digital tools offer new perspectives, access to financing remains an important factor for realizing entrepreneurial projects. The results underline the need for tailored financial solutions, such as low-interest loans, grants, or dedicated support funds for women entrepreneurs. Collaborating with financial institutions to develop products specific to digital entrepreneurs could thus stimulate the creation and growth of new businesses. In this context, integrating women into the digital economy becomes a strategic priority. Encouraging female entrepreneurship through e-commerce, while promoting success stories, can break down cultural barriers and expand economic prospects. Ultimately, all these initiatives can transform female entrepreneurship into a key driver of growth, creating an environment where women are not only encouraged to engage in entrepreneurship but also supported and valued in their digital entrepreneurial journeys.

## 6. Conclusion

This paper explored the impact of digitalization and e-commerce on women's entrepreneurial intention, drawing on Ajzen's Theory of Planned Behavior, which provides a conceptual framework for analyzing the psychological and contextual factors influencing entrepreneurial decisions. The study highlighted the role of perceptions related to autonomy and flexibility offered by digital technologies. These perceptions enable women to better manage traditional constraints, such as balancing family and professional responsibilities, and play an important role in entrepreneurial motivation. The importance of social support was also emphasized. Family support and professional networks emerge as significant catalysts, boosting women's confidence and determination to embark on digital entrepreneurial projects. At the same time, positive social pressure can act as an additional lever, especially in environments where digital entrepreneurship is valued. However, access to digital resources did not have the expected effect, indicating that technological proficiency alone is insufficient to stimulate entrepreneurial intention. In contrast, access to financial resources proved to be important, confirming that tailored financial solutions are essential to support women's entrepreneurial endeavors.

In terms of recommendations, this study emphasizes the need to strengthen digital infrastructures and promote appropriate training to democratize access to digital entrepreneurship. Targeted initiatives, such as the development of financial products dedicated to women entrepreneurs, are also important. Moreover, the creation of support networks and mentorship programs can play a key role in transforming entrepreneurial ambitions into tangible successes. Finally, the importance of an integrated approach, combining technological resources, social support, and access to financing, is underscored to

unlock the potential of digitalization as a driver of women's economic empowerment. All these initiatives could foster inclusive economic growth, making digital entrepreneurship more accessible and rewarding for a greater number of women, while contributing to the sustainable development of the economy.

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